

Norges Luftsportforbund (NLF)  
v/HPS seksjonen

Asker, 01.11.2017

## Evidence of Insurance (UMR B075G800023)

Following insurance benefits are agreed to be covered in according to this Certificate and Terms and Conditions dated 1<sup>st</sup> October 2015:

<b>Insured:</b>	Norwegian Airsport Federation (NLF)
<b>Insured person:</b>	Approved member paying correct premium to NLF
<b>Insurance applies:</b>	Training and competition
<b>Insurance period:</b>	01.01.2018 - 31.12.2018
<b>Geographic Scope:</b>	World Wide
<b>Insurance choice:</b>	Member insurance by choice

		<b>Insurance Table of Benefits – Accident</b>			
	<b>Insurance Benefits:</b>	<b>Basic insurance</b>	<b>Basic insurance with extended disability insurance</b>	<b>Basic insurance with extended death insurance</b>	<b>Top coverage – Expanded disability and death insurance</b>
<b>A</b>	Treatment guarantee – deadline for start-up survey/treatment	3 months	10 days	10 days	10 days
<b>B</b>	Dentist and treatment expenses	NOK 50.000	NOK 50.000	NOK 50.000	NOK 50.000
<b>C</b>	Accidental deaths-by insured’s death payable to bereaved family	NOK 200.000	NOK 200.000	NOK 900.000	NOK 900.000
<b>D</b>	Treatment expenses-maximum time is 2 years.	NOK 50.000	NOK 100.000	NOK 100.000	NOK 100.000
<b>E</b>	Disability above 15%	NOK 600.000	NOK 900.000	NOK 600.000	NOK 900.000
<b>F</b>	Liability in respect of third party as athlete, coach or manager. If applicable, maximum EUR 1.500.000	NOK 15.000.000	NOK 15.000.000	NOK 15.000.000	NOK 15.000.000
<b>G</b>	Repatriation-Home transport only	NOK 350.000	NOK 500.000	NOK 500.000	NOK 500.000

<b>H</b>	Personal belongings lost by accident (not personal aircraft equipment)	NOK 5.000	NOK 5.000	NOK 5.000	NOK 5.000
<b>I</b>	Image Diagnostics (MR, CT, Ultrasound and x-ray)	NOK 3.000	NOK 3.000	NOK 3.000	NOK 3.000
	<b>Annual insurance premiums including liability insurance</b>	NOK 795	NOK 1.495	NOK 1.395	NOK 1.995
	It will be charged only one deductible per damage/disorder independent of the selected insurance coverage				NOK 0
	Own risk Liability damage - per event				NOK 1.000,-

License insurance written after June 30th will pay 60% premium of the above rates.

New members paying 12 months insurance between 1 November 2017 and 31 December 2017 are also equally cover in 2018 for 12 months.

Tandem passengers, students during try-out and license renewal are automatically insured under the pilot's license with basic insurance coverage

**The Insurance Terms and Conditions:**

The insurance agreement consists of this Insurance Certificate, Terms of October 1<sup>st</sup> 2015, Insurance Contracts Act (ICA) of 16.6.1989 and other laws and regulations. The text in the Insurance Certificate prevails over the Terms of Insurance and the Terms of Insurance prevail over waived legislations.

**Electronic communications:**

A prerequisite for this Insurance Agreement is that all communication can take place electronically, including Insurance Certificate and Claim Notification. All information concerning this Agreement shall appear on the Policyholder's website including electronic claim notification form.

**Safety Regulations:**

Lack of compliance with safety regulations can lead to wholly or partially reduction of compensation.

The Insured Person (member) is sole responsible for correct Premium (above) is fully paid to Insured (NLF) for the Cover of Benefits to apply before an accident(s).

**All treatment must be approved in advance by the insurance company. If treatment is not pre-approved the insured must expect to pay the expenses.**

The insured must be registered in the Policyholder's registry and between age of 15 and 75 years. Members

being 75 years starting course or start renewal of membership Licence to jump must show health certificate to NLF before this Insurance is valid. Athletes and students under age of 18 must have both parents /guardians permission to participate on courses , try-day or tandemflying. In cases where the Norwegian Aviation authority accept lower age limit than 15 years then insurance applies for them.

The insured is imposed to follow the Policyholder's routines in the practice of training or competition. Violation of these may result in loss or reduced compensation.

The European health insurance card shall be brought and presented when injured in connection with travel and accommodation within the EEA area so that the cardholder has the right to the health care that is required during the stay in another EEA country. The coverage by the European health insurance card is provided by the rules of the country of residence. Contact [www.helfo.no](http://www.helfo.no) for issuance of the card.

**Insurance Company:**

XL Catlin Insurance, London, United Kingdom.

**Notification of claim:**

Electronic claim notification form on the Policyholder's website shall apply.

All costs should be approved in advance by the insurance company otherwise it may be rejected by insurers discretion.

Emergency phone outside normal office hours for emergency service only, 24 hours a day, 7 days a week, all year: +47 48 40 41 00.

**Claim report time-limit:**

The policy holder loses the right to compensation if the claim is not notified to the Company within one year after the policy holder ascertained the conditions justifying it, cf. § 18-5 of the Insurance Contracts Act (ICA).

**Appeals Board :**

If the insured or the insurer requires it, each party may require treatment by the Appeals Board of Finance (Finansklagenemnda), cf. § 20-1 of the Insurance Contracts Act (ICA).

If the holder of the insurance is dissatisfied with the handling of claims or with the calculation of

compensation, they may bring the matter to the Appeals Board of Finance. Any complaints must state the insurer as the defendant. The complaint can be sent to

Finansklagenemnda  
Postboks 53, Skøyen  
N- 0212 Oslo

E-mail: [firmapost@finkn.no](mailto:firmapost@finkn.no)  
Telephone: 23 13 19 60 (08:30-11:30 and 12:30-15:00)

If you choose to contact AGS Insurance or the Appeals Board of Finance, please inform the following:

- Short presentation of matter of the case - What you are dissatisfied with
- Any copy of the rejection letter from the company
- Company name, address and Claim number or Agreement number
- Contact information about you as plaintiff - name, address, telephone / mobile number, email address

**Jurisdiction:**

Legal disputes will be resolved in accordance with Norwegian law with Oslo as the legal venue.

Norwegian courts shall have jurisdiction in any disputes arising in connection with the policy and any subpoenas. Notification of subpoena, in order to initiate any legal proceedings in connection with this policy, may be reported to AGS Forsikring, Henrik Ibsensgate 90, 0255 Oslo.