

# Certificate of insurance (travel insurance) – retired people in Equinor ASA, valid from 01.02.2023

**Policy number: 5442243**

The certificate of insurance describes what the insurance include and point out the most important regulations.

For more detailed information regarding the insurance, please see the conditions, STAT100 of 01.02.2023

<b>Scope of cover:</b>	
Personal luggage	NOK 100,000 per insured
Delayed luggage	NOK 5,000 (after 4 hours)
Travel illness and repatriation	Unlimited sum
Liability whilst travelling	NOK 15,000,000
Legal expenses	NOK 100,000
Travel cancellation	NOK 100,000 per insured
Delay in departure	NOK 3,000 per insured
Late arrival	NOK 50,000 per per insured
Deductible rented car	NOK 20,000 per claim

The insurance does not cover travel to areas for which official travel advice issued by the Norwegian Ministry of Foreign Affairs is in force at the time of travel, regardless of whether the trip is strictly necessary or not. The insurance will be invalid on the entire trip though the travel advice is revoked after departure.

## WHO IS COVERED BY THE INSURANCE

All early retired people, disabled pensioners and retired people (retirement age).

The insurance also covers the retiree's spouse/cohabiting partner and own children/foster children until the children attain the age of 21 years.

The retiree's spouse/cohabiting partner must have the same home address in the Norwegian National Registry as the retiree. Children must have the same home address in the Norwegian National Registry as one of the parents. A spouse included under the cover of this insurance will cease to be covered from the time a separation or divorce has been granted or a judicial separation or divorce decree has been awarded, even if the decision is not enforceable or final.

It is a precondition that retirees, spouses/cohabiting partners and any children/foster children are members of the Norwegian or Nordic National Insurance Scheme, and that they live at least six months of the year in Norway/the Nordic region.

The insurance provides cover for all early retirement, disability and old-age pensioners in Equinor (the 'Policyholder').

### Spouses/cohabiting partners

The insurance also covers for the retiree's spouse/registered partner/cohabiting partner. The retiree's spouse/registered partner/cohabiting partner must have the same home address in the Norwegian National Registry as the employee. A spouse included under the cover of this insurance will cease to be covered from the time a separation or divorce has been granted or a judicial separation or divorce decree has been awarded, even if the decision is not enforceable or final.

### Children

The insurance also covers the retiree's children and children of the retiree's spouse/registered partner/cohabiting partner. The child must have the same home address in the Norwegian National Registry as one of the parents. The insurance also covers grandchildren and foster children who live permanently with the retiree. Adopted children are covered by the insurance from the date their parents have taken over parental responsibility. The child is covered by the insurance until the child attains the age of 21 years.

It is a precondition that the insured persons (retiree/spouse/registered partner/cohabiting partner and children) are members of the Norwegian or Nordic National Insurance Scheme, and that they all live at least six months of the year in Norway/the Nordic region.

## WHEN THE INSURANCE COVERS

The insurance provides cover worldwide for all holiday and leisure journeys lasting up to 45 days. The insurance is not valid for business journey. Journey means the period of time from the insured departing from his/her home address in the Nordic region until the insured has returned to the same place again.

Please note that the travel insurance does not include accident insurance. Early retirement pensioners have this cover in Equinor's employee insurance.

Report a claim to Tryg Forsikring at [www.tryg.no/meld-skade](http://www.tryg.no/meld-skade), or call +47 91 50 40 40.

In the event of acute need for assistance on a trip, please contact Tryg Alarm by telephone +47 55 17 10 01.

If there is a need to extend the duration of a trip under the holiday and leisure cover to more than 45 days, please contact Tryg via [equinor@tryg.no](mailto:equinor@tryg.no) or by telephone +47 55 17 17 90.

Pages 3, 4 and 5 of the insurance certificate set out safety regulations, change of risk provisions and the deadline for reporting a claim.

These are important provisions, and we recommend that you familiarise yourself with them before you go on a trip.

Kind regards,  
Tryg Forsikring

## **SAFETY REGULATIONS**

Safety regulations describe how the Insured and others should behave in order to prevent and limit damage and injury. Please refer to Section 1-2 (e) of the Norwegian Insurance Contracts Act (Lov om forsikringsavtaler).

The Company reserves the right to decide that it is wholly or partially free from liability if a safety regulation is infringed.

If insured events arise due to a safety regulation having been infringed, a decision is made as to whether the Company will pay any compensation and, if so, how much, while taking into consideration the degree of blame, loss experience and the other circumstances. Please refer to Sections 4-8 and 13-9 of the Norwegian Insurance Contracts Act.

### **Travel delay**

#### **Allow sufficient time**

Travellers must ensure that there is sufficient time between each transport leg of their journey. At least one hour must be factored in between the estimated time of arrival of one means of transport and the check-in time for the next means of transport.

If a traveler stays on an offshore installation, ship etc., at least 72 hours (three days) must be factored in between the planned arrival at the heliport and the planned departure for a new journey.

### **Luggage**

#### **Labelling and packing luggage**

Luggage must have the person's name and address clearly marked on it.

Luggage must be packed, labelled and have appropriate protection so that it can withstand the relevant means of transport.

Musical instruments and bicycles must be packed in hard cases designed for transporting the relevant item.

The carrier's terms and conditions about the content and packing of luggage must be observed.

#### **Supervision of luggage**

The Insured must look after his/her luggage. The Insured must ensure that his/her luggage is not left behind. When luggage is left it must be locked. Luggage must not be left behind in cars, boats, tents or caravans between 12 am and 6 am.

#### **Closing and locking locations**

Hotel rooms, apartments or other types of accommodation must be closed and locked when left by the Insured. Cars, boats and caravans must be closed and locked when left by the Insured.

#### **Wallets, purses, cash, jewellery, watches, passports and tickets**

The Insured must carry his or her wallet or purse, cash, jewellery, watches, passports and tickets on his or her person or keep them in a locked safe. The key or code to the safe must not be accessible to others.

#### **Items at risk of theft**

Items at risk of theft must not be kept in tents or in areas which are accessible to more people than the Insured or the Insured's travelling companion. When these items are kept in a car, boat or caravan, they must be stored out of site in a closed glove compartment, locked boot or locked ski-box.

The following are considered as being items at risk of theft:

- telephones, computer, photo and video equipment, TVs, DVD players, radios, audio and video devices, MP3 players, computer games, e-book readers, GPS and other electronic items
- sports equipment, including golf, fishing, cycling, climbing and diving equipment with accessories
- weapons and ammunition with accessories
- art objects and antiques
- optical and audiovisual equipment.

#### **Checked-in luggage**

The Insured must not include the following items as checked-in luggage:

- telephones, computer, photo and video equipment, TVs, DVD players, radios, audio and video devices, optical equipment, MP3 players, computer games, e-book readers, GPS and other electronic items
- cash, watches and jewellery (precious stones, pearls and precious metals)
- objects made of glass or similar fragile materials
- glasses
- bottles
- liquids, apart from necessary toiletries which are in appropriate packaging
- perishable goods
- art objects and antiques.

## **Travel illness and repatriation**

### **Diving**

If the Insured intends diving, he/she must have a valid, internationally approved scuba diving certificate (PADI, CMAS, NAUI) for the appropriate depth.

### **Official travel advice**

The insured must check official travel advice for the relevant area prior to departure. Travel advice can be found on the Norwegian Ministry of Foreign Affairs website

[https://www.regjeringen.no/no/tema/utenrikssaker/reiseinformasjon/reiserad\\_land/id2589040/](https://www.regjeringen.no/no/tema/utenrikssaker/reiseinformasjon/reiserad_land/id2589040/) (in Norwegian).

### **Evacuation**

Evacuation must take place at the first given opportunity after evacuation advice has been submitted. The insured must follow the Ministry of Foreign Affairs recommendation. If the Ministry has not made arrangements for evacuation, evacuation must be agreed with Tryg or Tryg Alarm.

### **Duty to inform about any illness**

#### **Illness and accidental injury whilst travelling**

A doctor must be contacted in the event of illness or injury. The doctor's recommendations, orders and advice must be followed.

### **Admission to hospital**

If the Insured is admitted to hospital, Tryg Alarm or the Company must be contacted immediately. The same applies if expenses for medical treatment are in excess of NOK 5,000.

### **Bed rest recommended by the doctor**

If it is medically necessary for the Insured to remain in bed, the attending doctor must provide a certificate detailing the reason and duration of the bed rest. The Company or Tryg Alarm must be contacted if bed rest lasts longer than five days.

### **Medical certificate**

If the Insured is receiving or waiting for treatment for an illness or condition, the doctor must certify, prior to departure, that the Insured is allowed to undertake the journey. It must also be very unlikely that the illness or condition will deteriorate or complications will develop. If required by the Company, the doctor must confirm this in writing.

### **Repatriation**

The Insured must always obtain the approval of the Company or Tryg Alarm prior to any repatriation.

## **CHANGE IN RISK**

The Company reserves the right to decide that it is wholly free from liability for insured events due to a change in a particular factor of significant relevance to the risk. Please refer to Sections 4-6 and 13-6 of the Norwegian Insurance Contracts Act.

### **The following rules apply regarding a change in risk:**

The insurance does not cover claim incidents arising from (does not apply to children under the age of 16):

- base jumping and bungee jumping
- flying in microlights and ultralight aircraft
- boxing, wrestling, judo and karate or other martial arts and self-defence disciplines
- involvement in motor sport in a car, motorcycle, snowmobile, jetski or boat
- involvement in professional sport. Sport is classed as professional if it is pursued for income or sponsorship at 1G or more per year (G = Norwegian National Insurance Scheme base amount)
- professional diving and diving without a valid international sports diver certificate (PADI, CMAS, NAUI) for the relevant depth
- abuse of medication
- taking intoxicating and harmful substances
- involvement in a fight or crime
- training or involvement in team sport (only damage to or loss of luggage is covered)
- cycle racing (only damage to or loss of luggage is covered)
- expeditions and expedition-type journeys, see definition below.

### **Expeditions and expedition-type journeys**

This definition covers journeys to relatively inaccessible areas, without any public means of communication, with a poor infrastructure and where special devices/equipment are often required.

For instance, the following circumstances are typical of these journeys:

- the journey stipulates special health/physical requirements
- the journey requires special expertise/training/preparation
- the journey's intention is to carry out research or analysis, or break barriers
- the tour operator makes emergency arrangements for evacuation, providing medical staff, a search and find operation etc.

### **DEADLINE FOR REPORTING A CLAIM**

The insured will lose his/her right to indemnity if the claim is not reported to the insurer within one year of the insured becoming aware of the circumstances giving rise to the claim; please refer to Sections 8-5 and 18-5 of the Norwegian Insurance Contracts Act.

### **RIGHT TO DEMAND BOARD HEARING**

In the event of a dispute in an insurance matter, the insured may lodge a complaint with the Norwegian Financial Services Complaints Board, PO Box 53, Skøyen, NO-0212 Oslo.

Telephone +47 23 13 19 60.