

Critical Advantage 2.0

Insurance product information



Product: Second opinion - Concierge scheme

Companies: Forsikringsselskabet Dansk Sundhedssikring

Use of the insurance is handled by Forsikringsselskabet Dansk Sundhedssikring A/S, Hørkær 12B, 2730 Herlev, VAT no. DK34739307.

Forsikringsselskabet Dansk Sundhedssikring is registered as an insurance company at the Danish Financial Supervisory Authority. Further: Further Underwriting International SLU manages and organises the benefits of the insurance.

This document is a short overview of the insurance's coverage. The full terms and coverages can be viewed and downloaded via Dansk Sundhedssikring's website (ds-sundhed.dk). Here, you can also find information about the products and how to use the insurance. After entering into the agreement, an email will be sent with access to the agreed terms along with information on the use of the insurance. Each policyholder is also given access to an online portal with user-oriented information, including the specific insurance coverages.

What type of insurance is this?

This insurance includes second opinions and a concierge scheme for the treatment of serious illnesses, described in more detail in the insurance terms and conditions. Second opinion is made by an expert doctor. Examination for treatment preparation purposes and treatment via the Concierge Scheme take place outside the country of residence. Aftercare can take place in the country of residence when not covered by the public health service of the country of residence.



What does it cover

Second opinion

- ✓ Detailed specialist review of medical records
- ✓ The findings of the review are delivered in a Second Opinion Report

Concierge scheme

- ✓ Medical and surgical treatment abroad
- ✓ All services are coordinated and organised by Further
- ✓ Travel and stay abroad for patient and eligible companion(s), two companions for minor patients
- ✓ Ambulance transport by land or air
- ✓ Doctor visits during hospitalisation
- ✓ Laboratory tests, X-rays and diagnostic imaging
- ✓ Medication, blood transfusion, etc. during treatment
- ✓ Radiation therapy
- ✓ Reconstructive surgery

Covered disorders and illnesses

1: Cancer treatment

- ✓ Malignant tumours, leukaemia, sarcoma, lymphoma with tissue invasion or spread
- ✓ Cancerous lesions that do not include surrounding tissue
- ✓ Cell changes with severe cell change

2: Cardiovascular treatment

- ✓ Bypass surgery
- ✓ Heart valve implantation or repair

3: Neurosurgery

- ✓ Surgery of the brain and intracranial structure
- ✓ Surgery of benign tumour of the spinal cord

4: Transplantation

- ✓ Surgical transplantation from living donor (kidney, a segment of liver, a pulmonary lobe or a section of pancreas)
- ✓ Bone marrow transplantation



What does it not cover

- ✗ Expenses that have not been approved in advance by Further.
- ✗ Disorders/illnesses not mentioned in the insurance terms and conditions.
- ✗ Pre-existing disorders/illnesses as stated in the insurance terms and conditions.
- ✗ CAR-T cell therapy, gene therapy and somatic cell therapy.
- ✗ Experimental, alternative treatment.
- ✗ Disorders / illness due to AIDS, HIV.
- ✗ Prosthetics, wigs, assistive devices.
- ✗ Complications due to alcohol abuse, drug abuse or substance abuse.
- ✗ Disorders/illnesses that have arisen due to or as a result of civil unrest, nuclear energy, radiation or radioactivity. Terror, epidemics, pandemics, suicide or self-harm attempts and other intentional conduct.
- ✗ Treatment for long-term side effects, relief of chronic symptoms or rehabilitation



Are there any restrictions on cover?

- ! Claims must be reported to Dansk Sundhedssikring. Courses of examination and treatment are planned by Further.
- ! Examination and treatment will always take place outside the country of residence.
- ! When the insurance stops, you lose the right to cover after 6 months for claims already reported and approved.
- ! The health-insured parties must be registered on the policy to be covered.
- ! Disorders/illness must arise during the insurance period.
- ! All examinations for treatment preparation purposes and treatments must be medically justified and approved by Further.
- ! The insurance covers reasonable and necessary expenses for examination for treatment preparation purposes and treatment. All expenses must be approved by Further.
- ! The maximum insurance amount is stated in the policy.
- ! The medical services and procedures offered as benefits of the insurance contract are performed for a period of 36 months per coverage module (the indemnity period) commencing on the date of the first trip to receive treatment abroad.



Where am I covered?

- ✓ The insurance covers second opinions by expert doctors. Examination for treatment preparation purposes, treatment and surgery through the Concierge Scheme take place outside the country of residence in a hospital or clinic assigned by Further.



What are my obligations?

- The insurance must be paid on time.
- You must supply us with the necessary personal and health information if requested.
- You must always contact Forsikringselskabet Dansk Sundhedssikring before initiating examination and treatment. The insurance covers only authorised examination and treatment assigned by Further.
- You must inform us about any possible cover from other insurance when using this insurance.
- You must give your consent in relation to us obtaining and disclosing the necessary personal and health information.



When and how do I pay?

- For Group/Company schemes with a legal entity as policyholder, the premium is paid by this entity.
- For individual business the individual policyholder is responsible for payment, as invoiced by letter/email.
- The insurance is paid in advance and is valid for a period of 12 months.
- The period for coverage is stated on the invoice.



When does the cover start and end?

- The insurance takes effect from the date stated in your policy and 12 months ahead.
- The insurance is valid as long as it is paid in time, and the insurance is not actively cancelled. For company schemes, the main insured party is still employed at the company which has signed the insurance agreement for the insurance to be valid.
- Upon termination of employment in the company which has signed the insurance agreement, the insurance for the main and co-insured parties can be continued on private terms by contacting Dansk Sundhedssikring (see more at: ds-sundhed.dk).



How do I cancel the policy?

- The insurance can be terminated at any time by one month's notice to the end of a month and must be done in writing to Dansk Sundhedssikring. If the insurance is taken out through your employer, different rules apply.
- Forsikringselskabet Dansk Sundhedssikring can cancel the insurance by one month's notice to the end of a month.
- In case of non-payment of the first invoice, Forsikringselskabet Dansk Sundhedssikring can terminate the insurance without further notice. In case of late payment of the subsequent charges, a reminder will be sent. If the charge is not paid on time, the right to compensation ceases and/or the insurance is cancelled.