Welcome to Denmark
When you settle in Denmark

There are always a number of practical conditions and questions to consider when establishing in a new country.

Tryg has worked out a special know-how on foreigners in Denmark. We have employees with special technical insurance knowledge.

Our employees speak English to avoid communication problems, and furthermore, we can offer you insurance policies and terms and conditions in English for most of our insurances.

With this booklet we wish to inform you of the types of insurance you can take out with Tryg.

You will also find information and addresses which may be very useful for you and your family when you settle down in Denmark.

In Denmark, three types of insurance policies are compulsory:

- Third party liability – if you have a motor vehicle
- Third party liability – if you have a dog
- Workmen’s Compensation – if you are an employer

All other insurances are optional.

If you need any further information or assistance please contact:

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2750 Ballerup

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Car Insurance

If you buy a car in Denmark, you must take out Third Party Liability Insurance since this type of insurance is compulsory in Denmark. The insurance covers liability for claims resulting from the car being used as a vehicle.

In addition, you may choose to take out Comprehensive Car Insurance which will cover any damage to your car and loss in case of theft/burglary.

You can take out insurance with or without deductible. If you take out insurance with deductible, the deductible will apply to each and every claim.

Your premium level will be fixed based on the number of years you have had a car and on your claims experience prior to taking out the insurance.

The premium does not increase in case of a claim, but you will stay one extra year at the present level.

To find the right price we need documentation from your previous insurance company stating the number of years you have driven without claims.

Tryg also offers you the possibility of taking out a supplementary insurance.

Supplementary Insurance to the Third Party Liability Insurance:
- Tryg Vejhjælp/Roadside assistance
- Extended Tryg Vejhjælp
- Driver’s Insurance

Supplementary Insurance if you have taken out Comprehensive Car Insurance:
- Extended glass cover
- Motorcar Loss of Possession Insurance
- Depreciation Insurance

Car repairs:

With a Comprehensive Car Insurance you have an extra advantage.

In connection with repair of your car, Tryg offers repair at a Tryg Reparation garage near you. The Tryg Reparation garage will contact you within a few hours in order to make an appointment with you for the repair.

The garage will provide you with a replacement car during the period of ordinary repair according to the assessment of Tryg’s loss adjuster.

In case of thrown-up pebbles or cracks in the windows of your car, Tryg offers you quick repair of the window by Tryg Glasservice. Tryg will make an appointment with you for the place and time of repair, e.g. at your home address or at your place of work.

Travelling by own car in countries outside Denmark:

The “Green Card” is the International Car Insurance Certificate and is proof that you have taken out Third Party Liability Insurance. The card can be issued by Tryg. You must be in possession of this card when visiting countries outside Denmark.

If you have taken out a Comprehensive Car Insurance, you are entitled to cover under the Red “SOS Card”. This card offers assistance in case of traffic accidents and breakdowns outside Denmark.

Both cards are issued free of charge.

Please note!

It is very important that you remember to bring these cards along with you when you are travelling abroad in your car.

When you take out your car insurance, you will receive the green card automatically. Subsequently, you will have to call us to have it renewed.
Household Contents Insurance
A very useful insurance available in Denmark is the Household Contents Insurance - the Comprehensive Family Insurance. It covers loss of and damage to personal effects, furniture and other household contents resulting from fire, theft, burglary and water damage. It also covers your personal liability and when you are travelling your luggage is covered.

Tryg also offers you to take out a supplementary insurance
- Cover of glass and sanitary fixtures
- Cover of electrical damage

Bicycles are only covered when locked with a lock approved by the Danish Institute for Informative Labelling or Tryg. The lock certificate must be kept as proof and must be presented to the insurance company in case of theft. You also have to state the frame number of the bicycle.

Loss of personal effects in cars are covered by the Household Contents Insurance on condition that:
- the car was locked
- valuable personal effects such as binoculars, cameras, furs and similar objects were placed in a securely locked luggage compartment or glove compartment.

The premium varies according to the value of your household contents, the extent of the cover required, the area in which you live and your age.

Buildings Insurance
The Buildings Insurance/House Insurance covers:
- Fire and damage to buildings
- Attacks by dry rot, fungi and insects
- Broken glass and sanitary fixtures
- Extended piping/cable insurance

Insurance cover is provided on the basis of full rebuilding value provided that the house is sufficiently maintained.

Third Party Liability Insurance for dogs
Owners of dogs must take out Third Party Liability Insurance covering damage or injury caused by the dog.

This insurance is compulsory in Denmark.
Commercial Insurance
We always advise companies to consider taking out insurance covering property, contents and interests against:

- Fire
- Water damage
- Business interruption
- Malicious damage
- Computer damage
- Commercial liability

Workmen’s Compensation Insurance
In Denmark, all employers must take out compulsory Workers’ Compensation Insurance on behalf of their employees covering industrial injuries and occupational diseases during working hours.

Marine and Cargo Insurance
The insurance covers transportation of household effects and private cars.

Please contact us as soon as possible in case of such transportation.

Personal Accident Insurance
The insurance covers accidents. Cover is provided if you become more than 5% permanently disabled.

Dental injury
Covers in case of injury to teeth and damage to denture provided that the denture is damaged while in the mouth.

Extended disability
Provides double compensation in case of an accident resulting in a degree of permanent injury of 30% or more. In addition to this, cover is provided for expenses incurred for physiotherapy and chiropractor treatments for up to 12 months, regardless of whether a degree of injury has been fixed or not.
Alarm telephone, dial:

112  Ambulance
114  Police
112  Fire Department

Your key to Denmark:
www.thecopenhagenbook.dk

Through the Copenhagenbook you will discover all the hidden treasures of Copenhagen and you will have access to a directory of useful addresses where you will find a multitude of restaurants, shops, boutiques, hotels, various services, markets, tourist sites and much more, to satisfy all tastes and all budgets.

Medical Service:

70 13 00 41  (City)

Day-and-night Pharmacy:

43 96 00 20  Glostrup Apotek
48 26 56 00  Frederiksborg Apotek
33 14 82 66  Steno Apotek
(v/ Frihedsstetten, Vesterbrogade, Copenhagen)
45 87 00 96  Svane Apoteket (Lyngby)
32 58 01 40  Sønderbro Apotek (Amager)

Tryg will give you the best service possible.

We hope that you will enjoy your stay in Denmark.

Do not hesitate to contact us if you need further information or assistance.

Address:

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We look forward to hearing from you.