

SUPERIOR

INCREASED BENEFITS

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Quarterly payments have been introduced

CHANGES IN THE CONDITIONS

ARTICLES	FROM	TO
ART. 1	Acceptance	Acceptance of the insurance
ART. 1.2.2 NEW		All underwriting and issuance of policy schedules are made from the Company's headquarters in Copenhagen, Denmark.
ART. 1.5 NEW		The currency chosen for the insurance cannot be changed after the Company's acceptance of the application.
ART. 7.2	The insurance shall provide cover subject to the treating physician and the Company's medical consultant agreeing on the necessity of transferring the insured and agreeing on whether the insured should be transferred to his/her country of residence or to another place of treatment.	The insurance shall provide cover subject to the treating physician and the Company's medical consultant agreeing on the necessity of transferring the insured and agreeing on whether the insured should be transferred to his/her country of residence/ home country or to another place of treatment.
ART. 11.2 j)	Any kind of care which is not part of a medical or surgical treatment, including stays in long-term care establishments, convalescent homes and similar institutions,	Any kind of care which is experimental , not part of a medical or surgical treatment, including stays in long-term care establishments, health resorts, convalescent homes and similar institutions
ART. 14.1	Premiums are determined by the Company and shall be payable in advance. The Company adjusts the premiums once a year as from the anniversary date on the basis of changes in the cover and/or the loss experience in the insurance class during the previous calendar year.	Premiums are determined by the Company and shall be payable in advance. The Company reserves the right to adjust the premium as from each anniversary date
ART. 14.3	The initial premium shall fall due for payment on the date of commencement. The policyholder may choose between semi-annual and annual premium payments.	The initial premium shall fall due on the date of commencement. The policyholder may choose between quarterly , semi-annual and annual payment.
ART. 15 NEW		Fees: the Company may charge a fee for e.g. reminders. The size of the fee will be found on the premium notice.

CHANGES IN THE GLOSSARY

GLOSSARY	FROM	TO
Due date	Due date: date on which a premium notice is due to be paid.	Due date: date on which a premium is due to be paid.
Normal occupation NEW		Normal occupation: normal occupation in accordance with art. 11.2.c includes only the following professions: Doctors and dentists, nurses, laboratory personnel, ancillary hospital workers, medical and dental assistants, ambulance personnel, midwives, fire brigade personnel, policemen/-women, and prison officers.
Surgery	Surgery: a surgical treatment/intervention, which does not include endoscopies and scanings even though these examinations require anesthesia.	Surgery: a surgical treatment/intervention, which does not include endoscopies and scanings even though these examinations may require anesthesia.