

Driver Bodily Injury insurance

Provision supplementing general terms and conditions AYDK-2401 Section B
– Third Party Liability

1. What is covered?

Driver Bodily Injury insurance applies when there is no other cover possible from a liability Insurance, a liable tortfeasor, workers compensation or any other compensation arrangement fixed by law.

1.1. Bodily Injury

The Insurance covers Driver Bodily Injury that has arisen from a traffic accident where no other party is involved but the injured or deceased driver of the car insured.

1.2. Entrance and alighting from the car

Injuries arising from the drivers' entrance to or alighting from the car are considered as traffic accidents and are therefore also covered.

2. The Insurance does not cover:

The Driver Bodily Injury Insurance does not cover accidents

2.1. caused intentionally or by gross negligence

2.2. if the driver was under influence of alcohol, narcotics or the like.

2.3. if driver did not have a valid driving license

2.4. if it is possible to claim compensation from a liable tortfeasor

2.5. if the injury arises from or is exacerbated by an already existing disease, medical condition, disablement, physical disability or consequences from medical intervention or treatment

2.6. if injury is caused under participation in or training for a motor race of any kind

2.7. if injury is caused while the car:

is used without the Policyholders knowledge and will

is used for transportation of personal items or goods on payment

is hired out

is used by another driver other than the usual driver in connection with sale of the car, repair, service,

transport, storage, parking etc.

3. Settlement of compensation

3.1. Basis for settlement

Compensation for Driver Bodily Injury will be settled according to current legislation and rates in the Danish Compensation Act.

3.2. What you can be compensated for?

The Bodily Injury Insurance cover pays compensation to the driver if he has been injured.

If the law justifies it the Bodily Injury Insurance can pay compensation for

- loss of earnings
- medical expenses (expenses to medical advisor, medicine etc).
- other losses arising from the personal injury
- damages for pain and suffering
- permanent injury when the state of the health has stabilised
- loss of or reduction of earning capacity if the injury has caused permanent reduction of the earning
- capacity of the insured driver. Loss of earning capacity will be estimated when the state of health has stabilised
- loss of breadwinner and funeral aid. Compensation is given to the spouse or partner and children.

3.3. Reduction of compensation

If the injured driver can obtain compensation from a liability Insurance, a liable tortfeasor, workers compensation or any other compensation arrangement fixed by law - such compensation will be deducted from the compensation amount from the Bodily Injury Insurance.

There will be no reduction in compensation from life insurance or accident insurance.

4. Termination of Insurance

Cover ends by changing owner of the car or by termination or by termination of the car insurance.