

**Insurance certificate with terms and conditions
for Norges Danseforbund 2018**
Insurance certificate valid from 1 January 2018 to 31 December 2018

Insurance number: 83894851

START-UP OF ASSESSMENT AND TREATMENT		
	Basic licence	Extended and competition licence
Earliest start-up of sports assessment after a claim has been reported:	3 working days	3 working days
Earliest start-up of sports treatment after a claim has been reported:	90 working days	3 working days

SPORTS TREATMENT		Phases	Basic, extended and competition licence
A	Idrettens Skadetelefon sports injury helpline. Report the claim electronically. Tel. (+47) 987 02 033. Open daily 09.00–21.00.		Yes, not applicable for basic licence
B	Emergency treatment (Public patient charges before the claim has been reported)	Acute *	2,000
C	Sports assessment		
C1	Assessment by a specialist in physical and rehabilitation medicine/sports medicine physician authorised by the Norwegian Society of Sports Medicine (<i>Idrettslege NIMF</i>) (Compulsory before further referral)	Assessment*	6,000
C2	Surgical assessment/test/orthoses prescribed by a specialist		
C3	Assessment for eating disorders		
C4	Diagnostic imaging (MR, CT, ultrasound, X-ray)		
	Sports treatment		
D	Treatment by a specialist doctor, sports medicine physician authorised by the Norwegian Society of Sports Medicine, manual therapist, sports physiotherapist or chiropractor	Treatment*	6,000
E	Surgery (surgical specialist), examination, check-up, rehabilitation, strength and function testing, orthoses		100,000
F	Treatment for eating disorders		50,000
G	Assessment and treatment of complex symptoms		10,000
H	Dental injuries – examination and treatment		50,000
I	Travel expenses (For children, travel for one parent/guardian is also covered.)		6,000
DEDUCTIBLE			
	Groups A, C, D, E, F, G, H, I Only one deductible is deducted per injury/accident/condition.		1,000
J	Accidental death		
	On the death of the insured person		50,000

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	Paid to spouse/cohabitant and children for which the deceased was the sole provider Paid to the insured person's children under 20 years of age		150,000 50,000
K	Progressive disability compensation		
	Compensation for medical disability, 10%–50% Compensation for medical disability, 51%–100% A medical disability rating of less than 10% does not entitle the insured person to any compensation. Insurance amount: NOK 300,000 See the terms and conditions section 5.3		30,000–150,000 159,000–600,000

* Only covers treatment of repetitive strain injuries in accordance with the terms and conditions, see section 5.1.12.

The description of earliest start-up of treatment does not apply to A) emergency treatment and H) dental injuries.

Insurance period

The insurance is valid from 1 January 2018 to 31 December 2018.

This insurance is not renewable and is valid from the date of payment until the end of the insurance period.

The insurance covers

The insurance covers all activities under the auspices of Norges Danseforbund for persons from 13 years of age until they reach the age of 80.

Athletes who are more than 70 years old are not covered for medical disability or death resulting from accidental or sports injuries.

Safety regulations – what the athletes themselves are responsible for

The insurance has been accepted subject to the condition that the insured person must comply with the national sports federations' applicable rules on the right to enter competitions and the specific sport's match and competition rules, cf. Chapters 6-2 and 14-2 of the statutes of the Norwegian Olympic and Paralympic Committee and Confederation of Sports (NIF).

If the insured person has failed to comply with the provisions mentioned in the first paragraph, the right to compensation may lapse in whole or in part, cf. Section 13-9 of the Insurance Contracts Act.

Deadline for reporting a claim – accidental/sports injury

Injuries/claims must be reported to Gjensidige within one year of the insured person / the person entitled to compensation becoming aware of the circumstances that gave grounds for the claim, or the right to compensation will lapse. The claimant shall without undue delay report the claim electronically via www.gjensidige.no/privat/meld-skade/dansing so that he or she can receive treatment as soon as possible.

The insurance covers assessment and treatment in accordance with the sports treatment model for the following phases:

PHASE 1 – Acute:

- In the event of injuries that represent a risk to life and health, contact the emergency primary healthcare service, a hospital or your regular GP. Any costs incurred before you make contact with the helpline *Idrettens skadetelefon*, in practice patient charges for treatment in the public health system, will be covered in an amount up to a maximum of the insurance amount specified in the insurance certificate.

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- Call *Idrettens Skadetelefon* at (+47) 987 02033 if you require assistance.

PHASE 2 – Assessment:

- The claim must then be reported electronically via www.gjensidige.no/privat/meld-skade/dansing so that the sports medicine centre *Idrettens Helsesenter* (IHS)/the *Skadetelefon* helpline can assist you with further assessment and treatment.
- An assessment will then be carried out of whether the claim/accident is covered by the insurance.
- Regardless of whether or not the insurance will cover the claim, *Idrettens Skadetelefon* will contact you and offer to assist you with booking an assessment via the sports medicine treatment network.
- The information you provided when you reported your claim will then be considered by a specialist in physical and rehabilitation medicine/sports medicine physician authorised by the Norwegian Society of Sports Medicine, who will determine your further assessment and treatment. A consultation will be carried out if necessary, and is compulsory before further referral.
- If necessary, a strength and function test will be conducted before any surgery.
- The insurance will cover this up to the insurance amount specified for the assessment for which the insured person has been referred.

PHASE 3 – Treatment:

- All further treatment must be booked by *Idrettens Skadetelefon* in the sports treatment network subject to advance approval by *Idrettens Skadetelefon*. This will give you access to a quality-assured network of sports medicine treatment providers.
- Depending on the assessment, appointments are booked for relevant treatment. The insurance will cover this up to the insurance amount specified for the treatment for which the insured person has been referred.
- The start-up of treatment for the basic licence is 90 working days and for extended and competition licences 3 working days after a claim has been reported. This means that you cannot demand that treatment be initiated before this time.

The company's advance approval of costs is an absolute requirement. Without such approval, the right to compensation will lapse.

If you miss a doctor's appointment/consultation booked by *Idrettens Skadetelefon*, the costs will not be covered by the insurance. The cost will then be charged directly to you.

The insurance covers assessment and treatment in Norway. Exemptions from this rule may be granted following an assessment.

Complaints

If you believe that we have committed an error in a case concerning the insurance contract or a claims settlement, please contact:

Gjensidige Forsikring Customer Ombudsman

Email: kundeombudet@gjensidige.no

P.O. Box 700 Sentrum, NO-0106 Oslo

Norwegian Financial Services Complaints Board

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Email: firmapost@finkn.nof
P.O. Box 53, Skøyen, NO-0212 Oslo

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