

Critical Advantage

Insurance product information



Product: Second opinion - Concierge scheme

Companies: Forsikringselskabet Dansk Sundhedssikring

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

Forsikringselskabet 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 policy. Second opinion is made by an expert doctor. Examination and treatment via the Concierge Scheme take place outside the country of residence. Aftercare can take place in the country of residence.



What is insured?

Second opinion

- ✓ Detailed specialist review of medical records
- ✓ 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 any companion
- ✓ 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
- ✓ Organ transplantation from a living donor
- ✓ After-treatment and care

Covered disorders and illnesses*

Module 1: Cancer treatment

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

Module 2: Cardiovascular treatment

- ✓ Bypass surgery
- ✓ Heart valve implantation or repair

Module 3: Neurosurgery

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

Module 4: Transplantation

- ✓ Surgical transplantation from living donor
- ✓ Bone marrow transplantation

* Module selection will be stated in the insurance policy



What is not insured?

- ✗ Expenses that have not been approved in advance by Further.
- ✗ Disorders/illnesses not mentioned in the insurance terms and conditions.
- ✗ Pre-existing disorders/illnesses (exceptions mentioned in insurance terms and conditions).
- ✗ CAR-T cell therapy, gene therapy and 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.
- ✗ Costs covered by the public health insurance in the country of residence.

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. Aftercare can take place in 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 and treatments must be medically justified and approved by Further.
- ! The insurance covers reasonable and necessary expenses for examination and treatment. All expenses must be approved by Further.
- ! The maximum insurance amount is stated in the policy.

What the insurance covers

- ✓ The insurance covers second opinions by expert doctors. Examination, 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 Forsikringsselskabet 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?

- The main insured party pays through the employer.
- Co-insured parties are invoiced via letter/email sent to the main insured party's address/email.
- The privately insured are 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 due 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, other rules apply.
- Forsikringsselskabet Dansk Sundhedssikring can cancel the insurance by one month's notice to the end of a month.
- Failure to pay the insurance premium gives Forsikringsselskabet Dansk Sundhedssikring the right to terminate the insurance giving a 30 days' warning to the end of a month.