

Group policy | Policy details

**UNIQUE POLICY
REFERENCE :**

P1431 - 1

TYPE:

Group policy

**GROUP
POLICYMAKER:**

Modelflyvning Danmark

**ADDRESS
POLICYHOLDER:**

Modelflyvning Danmark
Peter Heises Quarter 27,
DK-9700 Brønderslev

CVR no: 71 56 75 16
Tel. No.: +47 86 22 63 19
E-mail: info@modelflyvning.dk

ADMINISTRATOR

Does not apply

**ADDRESS OF
ADMINISTRATOR**

Does not apply

**COMPANY THAT
ISSUER
INSURANCE
CERTIFICATE:**

Modelflyvning Danmark

COVERED PARTIES:

Members of Modelflyvning Danmark living in Denmark incl.
Faroe Islands and Greenland.

The insurance also includes students under supervision of some
of Modelflyvning Danmark's appointed instructors.

OPERATION:

Private/non-commercial operation with radio-controlled, free-flying
and line-controlled model AC incl indoor operation.

**FORMAT OF
INSURANCE
CERTIFICATE:**

As per attached format

PERIOD:

**(1) MASTER/
GROUP POLICY
PERIOD:**

From 1 January 2024 at 12:01 (CET)
To 1 January 2025 at 12:01 AM (CET)

**(2) COVERAGE
PERIOD**

From the date coverage is confirmed to the secured up to the end of the master/group policy period, provided that the secured person remains a member of Model Flight Denmark.

INTERESTS:

Third Party Liability Insurance

Private/non-commercial operation with radio-controlled, free-flying and line-controlled model AC according to EU 2019/947 (incl. Article 16 up to 50 kg) - Category Open A1/A2/A3

COVERAGE SCOPE:

Loss and/or damage to Third Parties in accordance with the insurance terms and conditions that occur during the above period.

SUM INSURED:

Up to SDR 750,000/ EUR 1,000,000 each occurrence

The insurance is valid separate to each member/pilot/operator

DEDUCTIBLE:

Personal injury: No deductible
Property damage: DKK 1,000 each occurrence

SITUATION:

Worldwide, however excluding countries that are mentioned in the current LSW617-KILN exclusion clause for geographical areas.

Operations outside Europe *), Greenland and the Faroe Islands applies only for official venues and competitions.

*) Europe – i.e. Albania, Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Ireland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Moldova, Monaco, Montenegro, Netherlands, North Macedonia, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, United Kingdom, Vatican City but excl Greenland, Iceland, Faroe Islands and Spitzbergen

TERMS:	SAFE_Forsikringsvilkår_Flyforsikring_v.1. 9_drone (adjusted in accordance with Danish insurance law and legislation) The Master Policy Holder must comply with the terms and conditions as set out in the sub-agent agreement between Safe Forsikring AS and The Policyholder.
CLAIM NOTIFICATION:	Damage or suspected damage must be reported to Safe Forsikring AS, Thore Amundsen, phone +47 916 97 626, e-mail: ta@safeforsikring.as as soon as possible and without undue delay.
CHOICE OF LAW AND JURISDICTION:	The agreement shall be governed by Danish jurisdiction and legislation.
PREMIE:	As per attached rating matrix (Appendix A)
REPORTING INTERVAL:	Annual/in advance
PREMIUM PAYMENT TERMS:	The Premium shall be paid to Safe Forsikring AS within 30 days from the end of each reporting interval.
TAXES TO BE PAID BY POLICYHOLDER:	None (cf. Section 4, 3 of the Indemnification Insurance Act).
INSURER CONTRACT DOCUMENTATION:	This document details the contract terms entered into by the insurer and constitutes the contract document.
INSURER:	Safe Forsikring AS's Luftfartsforsikring er avdekket hos SI Insurance (Europe) SA – ref. «Binding Authority» UMR B1713EAA230525

**DOCUMENTS AS A PART
OF THIS AGREEMENT**

- Insurance document
- IPID
- SAFE_Forsikringsvilkår_Flyforsikring_v.1.9_drone
- SAFE IDD
- Safe Forsikring Information Notice

**TOTAL
COMMISSION:**

0% to Modelflyvning Danmark
22,5 % to Safe Forsikring AS

**DEDUCTION
FROM PREMIEN:**

The excess of Income over Outgo represents the net annual profit on which profit commission at a rate of 30% is payable.

The calculation of profit commission shall occur after expiry of this agreement and is subject to all outstanding claims being concluded at the time of calculation.

Income shall mean:

Gross premiums and additional premiums (less any return premium) allocated to the period of this Agreement.

Outgo shall mean:

- Total Commissions and brokerage on Income, above.
- Losses paid and loss expense less salvages or recoveries.
- Reserves for losses and loss expenses outstanding.

Termination

In the event of the termination of this Agreement a Profit Commission Statement shall not be prepared until expiry of all liability and the final settlement of all claims under this Agreement has been established.

COMPLAINT

A complaint is defined as a complaint, or a claim made to an Insurer to obtain recognition of a right or redress a prejudice. The complaint is to be distinguished from the simple request for the performance of the contract or the request to provide the service, as well as simple requests for information or explanations on the contract. The Insurer will review the complaint information and provide an acknowledgment of receipt within a period not exceeding 10 working days from receipt of the complaint, unless the response itself is provided to the complainant within that period. The Insurer undertakes to respond to each complainant without unnecessary delay and in all cases within a period of 30 days as from the date of receipt of his/her complaint, except where the complexity of the request requires an extensive analysis, in which case the Insurer will indicate the causes of the delay and the foreseeable date of its response.

The complaints can be addressed to:

The Compliance Officer
SI Insurance (Europe), SA
40 avenue Monterey
L-2163 Luxembourg
Grand Duchy of Luxembourg

Email: complaints@sompo-intl.com

If the Insurer can't respond fully to the Insured's complaint or provide a satisfactory response, the Insured can submit the complaint to the competent supervisory authority or, if the Insured is a consumer, to the insurance mediation organization, before starting the legal proceedings.

In case the Insured has not received a response or a satisfactory solution within 90 days of the complaint to the Insurer, the Insured can contact the Commissariat aux Assurances (the CAA) in Luxembourg for the out-of-court complaint resolution within one year (12 months) term from the date of the complaint to the Insurer.

Commissariat aux Assurances
7 boulevard Joseph II,
L-1840 Luxembourg,
Grand Duchy of Luxembourg
Email: reclamation@caa.lu
Website: www.caa.lu

The appropriate Complaint Form is available at the following address:
http://www.caa.lu/uploads/documents/files/DRER_EN.pdf

Alternatively, if the Insured qualifies as a consumer, he/she can refer his/her complaint to an Insurance Ombudsman in Luxembourg:

Association des Compagnies d'Assurances (ACA)
c/o Médiateur en Assurance
B.P. 448
L-2014 Luxembourg
Grand Duchy of Luxembourg
Email: mediateur@aca.lu
Website: <https://www.aca.lu/>

Appendix A

Premium rating matrix

It is noted that the premium is paid on an annual basis of DKK 357,500.

Estimated membership amount in 2024: 5.500 members.

New members after 1.10. are free for the rest of the year provided membership the following year.