
FAQ

FAQ about insurance.

Question:

May insurance cards be issued to accompanying family members?

Answer:

Pursuant to the circular on the travel insurance policy for Danish government employees, the persons insured are state employees travelling as public employees and other persons who, although not employed by the state, engage in travel partly or fully paid for by the state, see Section 4(1) and (2).

The provision in Section 4(2) covering persons other than government employees whose travel is partly or fully paid for by the state does not cover accompanying family members. In a memorandum dated 22 October 2013, the Danish Agency for Higher Education has confirmed that the provision is intended for persons other than accompanying family members.

Question:

May AU cover the costs of taking out extended sickness/health insurance in cases where this is required by host universities?

Answer:

The basic premise is that AU must not pay the cost of taking out insurance, but according to Section 4(2) in the circular on self-insurance in the Danish state, insurance covering risks abroad must be taken out if required in the relevant country. The circular does not say that it must be a statutory requirement in the country in question, and so in the above case, it would be possible to bear the costs associated with taking out insurance with reference to Section 4(2) of the circular.

Question:

Some US host universities do not approve insurance cover from Europæiske even though a statement confirming cover has been obtained from Europæiske, but require that visitors have taken out insurance from a US insurance company. May AU cover the cost of taking out such insurance?

Answer:

The basic premise is that AU must not pay the cost of taking out insurance, but according to Section 4(2) in the circular on self-insurance in the Danish state, insurance covering risks abroad must be taken out if required in the relevant country. The circular does not say that it must be a statutory requirement in the country in question, and so in the above case, it would be possible to bear the costs associated with taking out insurance with reference to Section 4(2) of the circular.

Question:

Is cover under the travel insurance policy for Danish government employees restricted after the first six months?

Answer:

The travel insurance policy for Danish government employees is not time-limited and also covers leisure time and public holidays after the first six months; however, no cover is provided during periods of holiday.

Question:

What should one do if one is travelling for more than two years and no longer resident in Denmark, which means that you cannot take out additional insurance cover for holidays?

Answer:

We have contacted the Agency for the Modernisation of Public Administration, but the agency has not provided a clear answer. Employees are therefore urged to take out insurance cover for holidays in the country in which they are resident.

Question:

During expatriation, does the travel insurance policy for Danish government employees cover during your leisure time?

Answer:

The travel insurance policy for Danish government employees covers weekends and public holidays, but not during periods of holiday. It is therefore recommended that you take out private insurance covering periods of holiday. If you already have a private annual travel insurance, it is recommended that you contact your insurance company prior to expatriation as special terms may apply in connection with holidays taken while travelling on business.

Question:

May AU cover the cost of taking out household content insurance?

Answer:

Pursuant to the circular on self-insurance, AU must not take out or reimburse the cost of taking out household content insurance.

Question:

May AU cover the costs associated with taking out compulsory insurance cover in connection with the conclusion of a tenancy agreement?

Answer:

No, AU cannot cover costs associated with taking out compulsory insurance cover in connection with the conclusion of a tenancy agreement.

Question:

May AU cover the cost of taking out chronic illness insurance not covered by Europæiske?

Answer:

Clause 1.2 of Europæiske's insurance terms and conditions for travel insurance etc. for Danish government employees travelling on business abroad sets out a number of rules on when chronic illness is covered and when not.

Employees suffering from a chronic illness who are going travelling on business should therefore contact Europæiske for advance confirmation of cover.

If advance confirmation of cover of the chronic illness cannot be obtained, AU cannot take out insurance covering the chronic illness, see the circular on self-insurance in the Danish state.

Question:

Is pregnancy covered by the travel insurance policy?

Answer:

Pregnancy is not covered by the travel insurance policy, as a normal pregnancy is not regarded as an illness. Antenatal check-ups and the birth itself are therefore not covered by the travel insurance policy for Danish government employees. Any pregnancy complications or premature birth will, however, be regarded as instances of acute illness, and the travel insurance policy will cover medical assistance.

Question:

Some external grants include subsidies for taking out insurance. Can AU take out insurance based on such a grant?

Answer:

The circular on self-insurance in the Danish state is an administrative regulation issued by the Ministry of Finance. Provisions in an external grant cannot set aside the rule in the circular under which AU may not take out insurance.

