

# HK Full-time accident insurance

PRICE 45 KR./MONTH

2019

al!ka



**Who is covered by the policy?**

The scheme include those members of the union who have not said “no thanks” to the policy. The premium will be deducted together with your subscription.

**When does the policy provide cover?**

As a member of HK, you are covered immediately on taking out the insurance. But it is a condition for coverage that you are up to date with your subscription payments to the union and have paid the premium for the accident insurance.

**When does the policy lapse?**

The policy lapses when you leave the union at the end of the calendar month during which you leave. You can also cancel the policy at one month’s notice by notifying HK of this.

**Improved coverage**

As the first insurance company to do so, Alka has departed from a century-old insurance practice and improved accident insurance coverage. Our definition of an accident is therefore as follows: “a sudden occurrence that causes personal injury”. In brief, this definition means that the policy offers broader coverage than previously and you are thereby far better covered than formerly.

<b>On death:</b>		In cases of accidents, the policy covers a maximum of DKK
On death as the result of an accident:		260.000
Amount insured for members aged 70 and above:		130.000
<b>In connection with disability:</b>		
If an accident results a degree of disability of at least 5%, disability compensation will be paid. Compensation comprises an equal percentage of a disability sum as the degree of disability is established at.		520.000
The disability table issued by the Danish National Board of Industrial Injuries is used to determine the degree of disability:		
Amount insured for members aged 70 and above:		260.000
<b>Supplementary compensation:</b>		
You are entitled to supplementary compensation if you are under 65 years of age at the time the accident occurs and the degree of disability is established as 30% or more. This means that your compensation will be doubled. Total compensation for 100% disability can at maximum comprise:		1.040.000
<b>Dental injury:</b>		
Reasonable and necessary expenses for dental treatment are covered if your teeth are damaged as the result of an accident if the injury has been approved by Alka.		Reasonable and necessary expenses.
<b>Consequential expenses:</b>		
This covers certain consequential expenses in connection with an accident. Consequential expenses are covered by up to 2% of the disability sum per accident when the injury has been approved by Alka:		Up to 10.400
Such expenses are only covered if cover is not available elsewhere		
<b>Suicide:</b>		
Is covered by the policy, but requires continuous membership of the insurance scheme for one year and there must be a surviving spouse or registered partner or under-age children.		
Young people under the age of 18, young people attending courses of theoretical education, and members over the age of 70 are covered by half sums.		



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