

POLICE – POLICY NUMBER 110-76739589-30011

POLICYHOLDER / INSURED

Insurance	: Business and product liability insurance
Policyholder	: DIF Brøndby Stadium 20 2605 Brøndby and DGI Vingsted Skovvej 1 7182 Bredsten
Secured	: DGI and DIF, as well as all members, volunteers, clubs, associations and federations. The insured employees, managers, coaches, instructors, referees and other staff. Appointed volunteer managers, coaches and instructors in their work for the insured. Others who work for the insured. This means that the individual member's liability for injury is not covered by the insurance when the member is acting as a private individual and participating in sports.
The insured party's interest	: Operation of sports organisations, clubs and associations.

INSURANCE PERIOD

Insurance period	: 01.01.2026 – 31.12.2026, both days included.
Retroactive date	: 01.01.1996

TERMS

General terms	: PA 11-01 Business and product liability – HDI Denmark (claims made EaPa – DK) & 21-03 - Legal assistance
Geographical area	: Worldwide, including the United States/Canada

COVERAGE

Business and product liability : DKK 40,000,000 per claim and in total per insurance year

The sub-totals below form part of the maximum liability, which is the general sum insured stated above.

Ingredients & components, damage	:	DKK 2,000,000	per damage and in total per insurance year
Hazard prevention	:	DKK 1,000,000	per claim and in total per insurance year
Sudden pollution	:	DKK 2,000,000	per claim and in total per insurance year
Custody, including damage to borrowed and rented items	:	DKK 1,000,000	per loss and in total per insurance year
Liability for damage, cf. the Shooting Range Order*	:	DKK 13,000,000	per damage
Drone liability	:	DKK 20,000,000	per loss and in total per insurance year
First aid	:	DKK 500,000	per loss and in total per insurance year
Legal assistance	:	DKK 200,000	per loss and DKK 1,000,000 in total per insurance year

*For the cover "Liability for damage, cf. the Shooting Range Order", no sum limit applies per insurance year.

EXCESS

General : DKK 2,000 per insured event

Drone liability : £ 5,000 per insured event

Legal assistance : DKK 5,000 per instance, however, a maximum of DKK 10,000 per insured event

SPECIAL CONDITIONS

Difference claim

The company acknowledges that claims reported to the statutory occupational injury insurance/Occupational Injury Authority during the insurance period are also considered to be reported to this liability insurance as difference claims at all times. This applies regardless of whether the occupational injury insurance has been taken out with another company.

Differential claims are understood to be the injured employee's claims for compensation in connection with an injury for which the insured is liable as an employer under applicable law.

Transitional clause

Claims reported under this insurance but relating to the period prior to the establishment of the policy, and where the occupational injury that has occurred has been reported to the occupational injury insurance company and has not been reported to the commercial and product liability insurance company, shall be treated as if the claim against the employer had been raised in a timely manner.

The claim will then be treated as if it had been raised during the insurance period and against this policy. However, the general rules of limitation under Danish law must be observed.

In this context, it should be clarified that the above extension only applies in situations where the insured company did not have, or should not have had, knowledge of circumstances that would, with a high degree of probability, give rise to claims covered by the above.

Late notification deadline

Claims for compensation brought against the insured during the insurance period but reported to the company more than two years after the expiry of the insurance are not covered.

Even if a claim for compensation, as referred to in subsection (2)(b), (b), has been brought against the insured during the insurance period, is reported to the company no later than two years after the expiry of the insurance, it will not be covered if the insured does not, on the basis of the reported circumstances, receive a written request for compensation as stated in paragraph 2(a), and reports this to the company no later than five years after the expiry of the policy.

Regulations issued by public authorities

It is a condition for the company's liability for damages that products are manufactured in accordance with public authority regulations and are approved by these authorities in cases where such regulations exist and approval is required at the time the product is placed on the market.

Builder's liability

Notwithstanding section 2(2)(G) of the insurance terms and conditions, the insurance is extended to cover the insured's liability as a builder. However, this is subject to the value of the contract not exceeding DKK 15,000,000.

If the insured party is the developer of a project exceeding this value, individual approval must be obtained from HDI.

Neighbour and tenant liability

The insurance has been extended to cover the liability that the insured may incur as a business owner, tenant, landlord or neighbour for damage to buildings and movable property, regardless of whether liability is imposed as a result of damage spreading from the insured's premises to neighbours' and/or third parties' buildings and movable property, or as a result of construction defects and deficiencies or lack of maintenance of the rented/let property, where the obligation to maintain does not rest with the tenant. Where the insured

is a tenant, coverage is conditional upon the insured having taken out standard fire insurance for their own tenancy, where this is the responsibility of the tenant.

This extension applies only to the liability that the insured may incur in countries with a legal system based on the civil law tradition.

This insurance shall be regarded as primary insurance except in cases where specific insurance has been taken out for one or more events. In such cases, this insurance shall be considered excess insurance for such specific insurance, and under no circumstances shall this insurance contribute to such more specific insurance.

Liability for flying drones.

As an extension to the general insurance terms and conditions for combined business and product liability, this liability insurance is extended to cover the insured's liability for personal injury and/or property damage which the insured may incur under the Danish Aviation Act in connection with commercial flights with registered drones with a take-off weight not exceeding 25 kg.

This extension only covers registered drones with a take-off weight not exceeding 25 kg that are owned by the policyholder or for which the policyholder has a right of use.

1. Group of insured persons:

The policyholder, drone operators employed by the policyholder and any co-insured parties specified in the insurance agreement.

2. Exceptions:

This insurance does not cover liability for:

- damage to the registered drone itself or to other items belonging to the policyholder,
- personal injury caused to the drone operator,
- invasion of privacy,
- financial loss,
- situations where insurance has been taken out for a risk that is also covered by this drone liability insurance.

3. Recourse:

HDI Denmark has the right to recourse at any time:

- for damage caused by the drone operator without the drone certificate/licence required by law
- for damage caused by the drone operator without the special permission from the authorities required by law
- for damage caused by the drone operator acting with intent, gross negligence or under the influence of alcohol or drugs
- for damage resulting from the drone being used for defence and/or military purposes.

Work machines, etc.

The insurance has been extended to cover the insured's liability for damage as the owner and user of work machines, etc.

It is a condition of cover that such machinery or equipment:

- are under 20 HP, and
- are used for/in the operation of the club, facility or course.

Golf carts, club cars, etc., which are rented out and/or used for/by members or guests, are therefore not covered by this insurance.

The insurance covers the insured's liability for damage in connection with working with lifts, cranes, hoists and similar equipment. However, damage to the objects being lifted is not covered.

Earthworks

Notwithstanding the general provisions of the terms and conditions, the insurance is extended to cover liability for damage resulting from excavation, drilling and soil compaction, except for damage to buildings.

It is a prerequisite that the insured can document that, prior to the commencement of any such work:

1. permission has been obtained from the authorities where required,
2. map material has been obtained from the authorities and utility owners and examined to determine the location of pipes, cables and sewers.

To the extent that the insured performs minor excavation work, such as digging holes for posts or similar for the purpose of erecting fences, flagpoles in connection with short-term events, etc., such excavation work is covered by the insurance without the insured having obtained permission from the authorities, cf. points 1) and 2) above.
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Custody

Notwithstanding the insurance terms and conditions, this insurance covers the insured's liability for loss or damage to items for which the insured is responsible because they are in his custody or otherwise entrusted to the insured as part of the insured's business.

Port operations

The insured party's liability for damage in connection with port operations (marina) is covered to the extent that the port area is associated with a sports association/sports club.

Liability for the port's other activities is therefore not covered by this extension.

Passenger liability

The liability insurance has been extended to cover the insured's liability for accidents during the transport of passengers by sea in ships carrying a maximum of 12 passengers in accordance with section 403 a, subsections 1 and 2, of the Danish Maritime Act, cf. Act no. No. 249 of 21 March 2012 (Act amending the Danish Maritime Act) or future provisions that may replace the current provisions. This extension of cover does not include liability for damages in connection with the transport of passengers on domestic voyages by class C and/or D passenger ships.

The extension of liability insurance covers the insured's liability for personal injury and damage to hand luggage caused by commercial passenger transport and with the sums insured pursuant to Act No. 249 of 21 March 2012, cf. the reference therein to the provisions of Regulation (EC) No. 392/2009 of the European Parliament and of the Council of 23 April 2009 on the liability of carriers of passengers by sea in the event of accidents (the Athens Regulation).

Leasing of kiosk, cafeteria and restaurant operations

It is specified that the insurance covers the liability that the insured may incur in connection with leased activities, e.g. cafeterias.

The insurance does not cover the lessee's independent liability.

Authority approval and own safety rules

It is a prerequisite for insurance coverage that the safety rules of the individual co-insured associations are known to everyone, both users and instructors, and that when equipment is rented out or loaned, the necessary and relevant instructions for use of the equipment must be provided.

Police permission must be obtained to the extent that this is a legal requirement, and the rules laid down by the authorities must be complied with at all times.

The Shooting Range Order

The insurance has been extended to cover the insured's liability for damage falling under the Shooting Range Order.

For shooting at a range, the range/facility must be approved by the authorities.

Mutual liability

The insurance has been extended to cover the insured group's mutual liability for personal injury and property damage. However, please note that this does not apply to legal expenses insurance, cf. its separate terms and conditions.

Other sailing

The insurance covers the insured's liability for damage in connection with

- a) rowboats, including canoes and kayaks
- b) boats with outboard motors of no more than 6 HP
- c) sailing dinghies under 5.5 metres.

The insurance is also extended to cover the insured's liability for injury to persons being towed behind the boat (e.g. water skiers), regardless of whether the vessel exceeds the limitations in clauses a. and b. of this clause. This cover is subsidiary to the vessel's own liability insurance, which has been taken into account in the premium calculation.

Agility and other dog activities

The insurance covers liability for damage caused by dogs to dog trainers, instructors, assistants and competition judges. It covers personal injury to these persons as well as damage to animals or property belonging to these persons in connection with the performance of their duties at club and association events, e.g. obedience training, assistant training, agility, puppy motivation, exhibitions and competitions. This means that no consideration is given to whether the persons mentioned have themselves contributed to the damage while performing their duties.

Coverage is conditional upon the statutory (private) dog liability insurance not being extended to include decoy coverage in the event of a documented error/omission.

Co-insured

- Special associations under DIF
- Regional associations under DGI, based in Denmark
- Local associations based in Denmark that are members of DIF (through a specialised association) or DGI (through a regional association) and that meet the following condition:
 - The association must be entitled to register members in DIF or DGI through the sports organisations' joint membership registration system, CFR
- The following local associations, which are members of DIF or DGI, are co-insured even if they do not meet the condition of registering members in CFR:
 - The main association in multi-branch associations whose branches register members in CFR
- Shooting range associations organised under DGI
- The following members of DIF or DGI are not covered by the insurance, regardless of whether they register members in CFR:
 - Continuation schools, folk high schools, private primary schools and other schools

Entities that are not members of DIF or DGI, e.g. support associations and clubs in the form of companies, are not covered by the insurance.

The insured persons are thus:

- Insured employees, managers, coaches, instructors, referees and other staff.
- Appointed volunteer managers, coaches and instructors in their work for the insured.
- Others who appear to be insured. This means that the individual member's liability for damage is not covered by the insurance when the member is participating in sports as a private individual.

Organiser liability

In addition to pure sporting events, such as tournaments and matches that can be attributed to the sporting activity, the insurance, in accordance with the terms and conditions of the insurance, is extended to cover the insured's organiser's liability, including preparation and holding of, as well as clean-up after the event.

It is specified that this extension does not cover the following:

- 1) organiser liability for motor sports, training and motor racing, including driving on closed tracks, roads or areas in accordance with the Executive Order on the Holding of Motor Racing on Tracks and the Circular on the Holding of Motor Racing on Roads
- 2) participants' personal liability for damage caused in connection with the event's activities
- 3) entertainers and stand and/or tent owners' independent liability for damages.

Additional insured status for international sports and athletics associations:

It has been agreed that international sports and athletics associations with which the insured has entered into contact or is entering into a contract are co-insured under this insurance within the other terms and conditions of the insurance.

However, it is a prerequisite that such a claim would be eligible for coverage if the claim had been made directly against the insured.

When required by such a contract or agreement with the co-insured federation, this insurance will function as primary insurance on behalf of the co-insured federation.

Under no circumstances does the insurance cover the co-insured association's independent liability for its own actions or omissions. It has been agreed that HDI is entitled to handle claims, and the co-insured association cannot in any way bind HDI.

Replenishment of the sum insured

If the insurance limit is fully or partially exhausted by one or more claims, the insured is entitled to request that the limit be fully restored, but only to the extent that the maximum restoration per insurance year does not exceed the amount corresponding to the sum insured under the policy.

Upon restoration, an additional premium will be charged, calculated pro rata and pro rata temporis as specified below:

Coverage amount used:

0-25%: 25% of annual premium
26-50%: 50% of annual premium
51-75%: 75% of annual premium
76-100%: 100% of annual premium

Time of reinstatement:

0-3 months: 100% premium
3-6 months: 75% premium
6-9 months: 50% premium
9-12 months: 25% premium

First aid, etc.

The insurance has been extended to cover the insured person's liability for personal injury caused while performing first aid and/or emergency medical services.

However, the insurance does not cover liability for damage covered by the Danish Act on Complaints and Compensation in the Health Service (KEL). Damage that falls below the de minimis limit as described in the Act is, however, covered.

Notwithstanding the above, the insurance has been extended to cover liability for damage/loss caused by one doctor who will be working for DIF during the 2026 Winter Olympics for 14 days.

The person must be able to supervise athletes (Danish, Icelandic and Irish – due to cooperation between the three countries) and must not perform surgical procedures, but must be able to provide first aid and treatment for sports injuries, as well as conduct examinations, refer and guide athletes in health-related matters. If athletes require more manual treatment and/or surgery, the doctor will refer them to a local hospital, which will be set up and made available in connection with the Games.

Shooting clubs – shooting with hunting rifles

The insurance has been extended to cover the insured party's liability for damage in connection with the rental of shooting ranges to hunting associations that need to shoot hunting rifles.

It is a condition of the insurance cover that:

- The shooting range is approved for the testing of hunting rifles. Documentation of this must be available before the shooting range is rented out.
- The shooting club (lessor) must see/receive documentation that the hunting association has the necessary extension of its hunting insurance in relation to shooting at such a range.

Reloading with smokeless/black powder for non-commercial use

It is a condition of insurance coverage that "terms and conditions for the storage of smokeless powder and flash caps for use in reloading cartridges" and "conditions for reloading cartridges with smokeless powder" for personal or private use are complied with, and that persons performing such reloading have the necessary approval to do so.

Accessories for aircraft

The insurance is extended to cover liability for damage or loss caused by winches or other non-fixed equipment used in connection with aircraft, to the extent that

- 1) such liability is not or could not be covered by aviation insurance taken out on normal terms

and

- 2) such damage occurs while the object causing the damage is on the ground.

Legal assistance – intellectual property rights

In the terms and conditions for legal expenses insurance (21-3 – Legal expenses), section 5(1)(f) is deleted and replaced by the following:

Patent disputes.

Legal aid – personal injury cases

With reference to the terms and conditions of legal aid insurance (21-3 – Legal aid), section 5(1)(a), it is specified that the insurance covers defamation cases if such cases are brought against or by the insured party's employees/volunteer managers, coaches, instructors, referees and similar senior staff.

Horses

The insurance is extended to cover liability for damage caused by horses owned or available to the insured riding clubs/associations. However, the insurance does not cover liability that is covered by another horse liability insurance policy established for the horse(s) in question.

EXCEPTIONS

Asbestos/asbestosis

This insurance does not cover claims for property damage and/or personal injury and/or financial loss directly or indirectly caused by, resulting from or otherwise attributable to asbestos or materials containing asbestos, regardless of their form or quantity.

Employers' liability

The insurance does not cover personal injury suffered by a person who is under contract, in service or in training and which is a consequence of their employment with the insured, to the extent that such personal injury is insured under compulsory or statutory occupational injury insurance or employer's liability insurance. However, this insurance covers any recourse claims from such insurance policies.

EMF

The policy does not cover claims directly or indirectly caused by electromagnetic radiation.

Electromagnetic radiation is defined as:

- any electric field, magnetic field, electromagnetic field
- radiation caused by any electric current, regardless of how it is generated
- radio frequency or microwave radiation

Aircraft, airports and offshore

The insurance does not cover liability for damage in connection with installation or assembly in aircraft, airports (airside) and offshore installations, or for products included in the above.

In addition to the above, it is specified that all work related to drilling, extraction, seismic surveys and work, geological surveys and work, submarine cables and similar work is exempt, regardless of water depth.

Terrorism/war

This insurance does not cover damage and/or loss directly or indirectly related to war, war-like situations, revolution, insurrection, civil unrest, terrorism or similar serious disturbances of the peace. Terrorism is defined as illegal acts directed against the public – e.g. violent acts or the dangerous dissemination of biological or chemical substances – committed with the aim of influencing political, religious or other ideological bodies or spreading fear.

Under no circumstances does the insurance cover damage or loss attributable to countries or jurisdictions where sanctions, prohibitions or restrictions apply in accordance with UN resolutions or trade agreements.

Cyber loss/damage

1. Coverage for any damage or loss that may arise as a result of/in relation to cyber damage is excluded.
2. Cyber damage means any loss, property damage, personal injury, liability, expense, fine, penalty or similar, as well as any other payment directly or indirectly attributable to: 1) Unauthorised and/or intentional malicious use or application of any type of computer or computer network;
- 2) reduced ability or loss of ability to use or apply any form of computer system, computer network or data as a result of unauthorised access to these;
- 3) unauthorised access to the processing, transmission, storage and use of any form of data;
- 4) inability to access, process, transmit and store any form of data as a result of unauthorised access to the insured party's computer systems, computer networks or data;

5) any threat or fraud that may relate to 2.1 – 2.4 above;

6) any error, omission or accident in relation to all computer systems, computer networks or data resulting from unauthorised access to these;

3. Computer system means computer, hardware, software, application, process, code, programme, information technology, communication system, or other electronic device owned or used by the insured or any other person. This includes any similar system or related input, output, data storage system/device, network equipment or back-up facility.

4. Computer network means computer systems and other electronic devices or network facilities connected via any form of communication technology, including the Internet, intranets and virtual private networks (VPNs), which allow networked computers to share data.

5. Data means information that is used, accessed, processed, transmitted or stored by a computer system.

Cyber loss extension (buy-back cover)

1. Notwithstanding the above exclusion of cyber loss and damage, the company indemnifies the insured against any liability that the insured may incur for personal injury or property damage, as well as loss of ingredients and components, resulting from cyber damage, or financial sanctions, laws or regulations of the European Union, one of its Member States or the United States.

Misuse, exploitation, etc.

The insurance does not cover liability for damage or loss related to misuse, neglect, exploitation or other forms of abuse.

Travel organiser

The insurance does not cover liability under the Package Travel Directive.

Special activities

The insurance does not cover liability for personal injury arising in connection with:

- 1) professional sports
- 2) the practice of martial arts, except in connection with regular training
- 3) motor sports
- 4) skydiving, bungee jumping and other adventure activities
- 5) the transmission of infectious diseases that are considered to be epidemics/pandemics.