

Purchase and cash withdrawal protection
insurances linked to Danske Bank's
Mastercard Gold Credit/Debit card

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Purchase and cash withdrawal protection insurances linked to Danske Bank's Mastercard credit/debit cards

Product brochure

Valid as of 31 December 2017

This product brochure presents the essential contents of the Cash Withdrawal Protection insurance and Purchase Protection insurance linked to Mastercard, Mastercard Gold, Mastercard Platinum, Mastercard Platinum Private Banking and World Elite Mastercard credit/debit cards issued by Danske Bank as of 19 November 2015. More detailed information can be found in the insurance terms and conditions.

The insurance cover is included in Mastercard, Mastercard Gold, Mastercard Platinum, Mastercard Platinum Private Banking and World Elite Mastercard credit/debit cards issued by Danske Bank, as of 19 November 2015, to customers belonging to the Benefit Programme or the Private Banking Access service.

Insured

The insured is a private person holding a Mastercard, Mastercard Gold, Mastercard Platinum, Mastercard Platinum Private Banking or World Elite Mastercard credit/debit card.

MASTERCARD CREDIT/DEBIT CARD

Period of validity of the insurance

The purchase protection is valid for 120 days.

The Purchase Protection insurance is valid during the period of validity of the Mastercard credit/debit card.

The insurance policies are valid throughout the world.

Contents of the insurance	Sum insured	Deductible
Purchase Protection insurance	up to EUR 2,000 per insured event and no more than EUR 6,000 for all insured events occurring within the space of three years	EUR 75

Purchase Protection insurance

The insurance covers the theft of or damage to an object purchased using the credit feature of the Mastercard credit/debit card. However, compensation is only paid up to EUR 2,000 per insured event and no more than EUR 6,000 for all insured events occurring during the period of validity of the card. Further, compensation is only paid provided that the theft of or damage to the object has taken place at the most within one hundred and twenty (120) days of the insured object's purchase or delivery date, including the purchase or delivery date.

MASTERCARD GOLD CREDIT/DEBIT CARD**Period of validity of the insurance**

The purchase protection is valid for 180 days.

The Cash Withdrawal Protection insurance and the Purchase Protection insurance are valid during the period of validity of the Mastercard Gold credit/debit card.

The insurance policies are valid throughout the world.

Contents of the insurance	Sum insured	Deductible
Cash Withdrawal Protection insurance	up to EUR 250 per insured event, however no more than EUR 1,000 for all insured events occurring within the space of three years	EUR 75
Purchase Protection insurance	up to EUR 2,000 per insured event and no more than EUR 6,000 for all insured events occurring within the space of three years	EUR 75

Cash Withdrawal Protection insurance

The insurance covers the theft or robbery of cash withdrawn from an ATM or, when abroad, from a bank's cashier using a Mastercard Gold credit/debit card within 12 hours of the time of withdrawal. However, cash is only compensated up to EUR 250 per insured event and no more than EUR 1,000 for all insured events occurring within the space of three years.

Purchase Protection insurance

The insurance covers the theft of or damage to an object purchased using the credit feature of the Mastercard Gold credit/debit card. However, compensation is only paid up to EUR 2,000 per insured event and no more than EUR 6,000 for all insured events occurring during the period of validity of the card. Further, compensation is only paid provided that the theft of or damage to the object has taken place at the most within one hundred and eighty (180) days of the insured object's purchase or delivery date, including the purchase or delivery date.

**MASTERCARD PLATINUM, MASTERCARD PLATINUM PRIVATE BANKING AND WORLD ELITE
MASTERCARD CREDIT/DEBIT CARDS****Period of validity of the insurance**

The purchase protection is valid for 180 days.

The Cash Withdrawal Protection insurance and the Purchase Protection insurance are valid during the period of validity of the Mastercard Platinum, Mastercard Platinum Private Banking ja World Elite Mastercard credit/debit card.

The insurance policies are valid throughout the world.

Contents of the insurance	Sum insured	Deductible
Cash Withdrawal Protection insurance	up to EUR 500 per insured event, however no more than EUR 2,000 for all insured events occurring within the space of three years	EUR 75
Purchase Protection insurance	up to EUR 3,000 per insured event and no more than EUR 9,000 for all insured events occurring within the space of three years	EUR 75

Cash Withdrawal Protection insurance

The insurance covers the theft or robbery of cash withdrawn from an ATM using a Mastercard Platinum, Mastercard Platinum Private Banking or World Elite Mastercard credit/debit card within 12 hours of the time of withdrawal. However, cash is only compensated up to EUR 500 per insured event and no more than EUR 2,000 for all insured events occurring within the space of three years.

Purchase Protection insurance

The insurance covers the theft of or damage to an object purchased using the credit feature of the Mastercard Platinum, Mastercard Platinum Private Banking or World Elite Mastercard credit/debit card. However, compensation is only paid up to EUR 3,000 per insured event and no more than EUR 9,000 for all insured events occurring during the period of validity of the card. Further, compensation is only paid provided that the theft of or damage to the object has taken place at the most within one hundred and eighty (180) days of the insured object's purchase or delivery date, including the purchase or delivery date.

Joint restrictions

The Purchase Protection insurance does not cover loss or damage caused by

- the theft of or damage to jewellery or precious stones, living animals, plants, daily consumer goods or other perishable products
- the disappearance of the insured object
- a flaw in the insured object's manufacture or material, faulty work or use, a flaw covered by a warranty or other flaw, normal wear, gradual weakening, corrosion, oxidation, moisture, the impact of cold or heat.

Compensation shall not be paid under the Cash Withdrawal Protection insurance if the money has been stolen or robbed by a person living in the same household as the insured person.

The restrictions pertaining to the insurance have been specified in the terms and conditions. Please read the Insurance Terms and Conditions carefully. They can be accessed at www.danskebank.fi.

You can fill in and print out a notification of claim on Danske Bank's website at www.fennia.fi/teevahinkoilmoitusverkossa.

Your claim will be processed faster if you file the notification of claim electronically. Fill in an electronic claim for compensation at www.fennia.fi/omafennia. Log in to Oma Fennia as a household customer. Use the home damage claim form (damage to building or movables).

Fennia is at your service at tel. +358 20 694 100, Mon–Fri, from 8 am to 6 pm.

Group insurance for Danske Bank Mastercard, Mastercard Gold, Mastercard Platinum, Mastercard Platinum Private Banking and World Elite Mastercard credit/debit card customers general terms and conditions

Valid as of 31 December 2017

1. Insurance contracts act and group insurance

According to the Insurance Contracts Act (543/94) part of the Act's provisions are applied to group insurance. These provisions are listed in section 4 of the Act. The rights and obligations between the insured, another party entitled to insurance compensation and Fennia are determined based on these provisions, the policy document, general terms and conditions and non-life insurance terms and conditions. For these parties the Insurance Contracts Act's provisions concerning group insurance are imperative legal provisions.

Danske Bank's group insurance is non-life insurance as referred to in the Insurance Contracts Act.

For the purposes of these general terms and conditions the policyholder shall be Danske Bank and the policyholder shall be referred to as either Danske Bank or the policyholder.

1.1 Some key definitions

Group insurance refers to insurance policies in which the insured are the members of the group mentioned in the underlying contract, and noted in the policy document, and in which the policyholder is responsible for the insurance premiums for the group.

The policyholder (policyholder of the group insurance) is the party which has concluded an insurance contract with Fennia.

The insured is the party to the benefit of whom the non-life insurance is valid.

The insurance period is the agreed time indicated in the policy document during which the insurance is valid. The insurance contract continues for one agreed insurance period at a time, unless either of the contracting parties gives notice of termination.

An insured event is the event for which compensation is paid under the insurance.

A precautionary guideline is an obligation set by Fennia in the policy document or in the terms and conditions of the insurance, or otherwise in writing, to observe provisions aimed at preventing or restricting loss. The object of the insurance is the insured property specified in the policy document or in the terms and conditions of the insurance.

The amount of the deductible is stated in the policy document.

Non-life insurance refers to insurance policies which are taken out to cover loss or damage caused by property damage, losses sustained under liability for damages or other financial loss.

The main contents of the insurance contract are defined in the policy document and insurance terms and conditions.

1.2 Disclosure of information prior to concluding an insurance contract

1.2.1 The insured's duty of disclosure under non-life insurance

Before an insurance contract is issued, the insured shall truthfully and thoroughly answer any such questions by Fennia, which may be of importance for the assessment of Fennia's liability. In addition, throughout the insurance period, the insured shall, without undue delay, rectify any errors or deficiencies that they discover in the information given to Fennia.

If the insured has acted in bad faith when fulfilling the above-mentioned obligations, Fennia is not bound by the insurance contract. If the insured has acted in bad faith when fulfilling the above-mentioned obligation, Fennia is not bound by the insurance contract in terms of him or her. Fennia is entitled to retain all premiums that have been paid, even if the insurance expires entirely or for the insured.

If the insured has, either wilfully or through negligence which cannot be considered slight, failed to fulfil the duty of disclosure, compensation may be reduced or refused. The role of the incomplete or false information that was provided by the insured on the occurrence of bodily injury, property damage or loss is taken into account when considering whether compensation is to be reduced or refused. Moreover, the policyholder's and insured's intent or the degree of negligence and any other circumstances shall be taken into account.

If, as a result of false or incomplete information provided by the insured, the insurance premium that was agreed on is smaller than it would have been if the correct and complete information had been provided, the difference between the amount of the agreed premium and the

premium that would have been collected if the information had been correct and complete is taken into account in the reduction of the compensation. A slight difference between the information provided and the correct and complete information does not, however, entail the right to a reduction in the insurance compensation.

1.3 Commencement of cover and validity of the insurance contract

1.3.1 Commencement of cover

The commencement of cover takes place according to the contract signed by Danske Bank and Fennia. The responsibility towards the insured shall begin from the moment that he or she becomes a member of the group of insured agreed on by Danske Bank and Fennia, unless another date is agreed on in writing by Fennia and Danske Bank.

1.3.2 Validity of the insurance contract in non-life insurance

After the end of the first insurance period, the insurance contract shall be valid for one insurance period at a time, unless Danske Bank or Fennia terminates the contract. The insurance cover of the insured shall also expire when he or she no longer belongs to the insured group indicated in the policy document agreed on by Danske Bank and Fennia.

1.4 Obligation to prevent and limit loss or damage

1.4.1 Obligation to observe precautionary guidelines

The insured shall observe the precautionary guidelines indicated in the policy document and insurance terms and conditions or otherwise provided in writing. If the insured has, wilfully or through negligence which cannot be considered slight, neglected to observe the precautionary guidelines, any compensation due to the insured may be reduced or refused.

The effect of disregarding precautionary guidelines on the occurrence of the loss or damage is taken into account when considering whether to reduce or refuse the compensation. Moreover, the insured's intent or the degree of negligence and any other circumstances shall be taken into account.

1.4.2 Obligation to prevent and limit loss (duty of salvage)

When an insured event occurs or when there is an immediate threat of the occurrence of an insured event, the insured shall to the best of their ability prevent or restrict any bodily injury, property damage or loss. If the injury, damage or loss has been caused by a third party, the insured shall take the necessary steps to retain Fennia's right vis-à-vis the liable party. The insured shall, for instance, attempt to establish the identity of the

liable party. If the loss has resulted from a punishable act, the insured shall, without delay, report it to the police and demand that the offenders be convicted should Fennia's interest so require. The insured shall observe all instructions given by Fennia aimed at preventing and limiting loss.

Fennia shall reimburse reasonable expenses incurred in fulfilling the above-mentioned duty of salvage even if the sum insured is thus exceeded.

If the insured has, wilfully or through negligence which cannot be considered slight, failed to observe the duty of salvage referred to above, Fennia may reduce or refuse the compensation payable to said insured. The effect of negligence on the occurrence of the loss or damage shall be taken into account when considering whether to reduce or refuse the compensation. Moreover, the insured's intent or the degree of negligence and any other circumstances shall be taken into account.

1.5 Instigation of an insured event

1.5.1 Instigation of an insured event under non-life insurance

Fennia shall be discharged from liability for an insured that has wilfully caused the insured event.

If the insured has caused the insured event through gross negligence or while under the influence of alcohol or drugs, the compensation due to the insured may be reduced or refused. The effect of the insured's actions on the occurrence of the loss or damage shall be taken into account when considering whether to reduce or refuse the compensation in said cases. Moreover, the insured's intent or the degree of negligence and any other circumstances shall be taken into account.

1.6 Identification with another person under non-life insurance

What is stated above concerning the insured, in terms of the cause of an insured event, compliance with precautionary guidelines or the duty of salvage, shall also apply to a person who owns the insured property jointly with the insured and uses it jointly with the insured, or who lives in the same household with the insured and uses the insured property jointly with the insured.

1.7 Irresponsibility, emergency situations and limitations on liability

1.7.1 Irresponsibility and emergency situations in non-life insurance

Fennia shall not, in order to be discharged from or to reduce its liability, appeal to clauses 1.4 and 1.5 mentioned above, if the insured, at the time of causing the insured event or neglecting precautionary guidelines

or duty of salvage, was under 12 years of age or in a state of mind that would have prevented the insured from being convicted of a crime.

Fennia shall not, in order to be discharged from or to reduce its liability, appeal to clauses 1.4 or 1.5, if the insured while causing an increased risk or the insured event or neglecting precautionary guidelines or duty of salvage, acted to prevent bodily injury or property damage under conditions in which such negligence or action was justified.

What is said above about the insured also applies to a person who can be identified with the insured as specified in clause 1.6.

1.8 Claims settlement

1.8.1 The claimant's obligations

The claimant shall provide Fennia with the documents and information necessary to determine Fennia's liability. Such documents and information should clarify whether or not an insured event has occurred, the extent of the damage or loss and who is entitled to compensation. The claimant is obliged to acquire such documents as are most easily accessible to the claimant, however taking into consideration Fennia's ability to acquire information.

Danske Bank shall be entitled, without separate consent from the claimant or card holder, to surrender to Fennia the card holder's information insofar as it is needed for the handling of an insurance or compensation matter. Fennia is not liable to pay indemnity before having access to the said information.

If, after the occurrence of an insured event, the claimant has in bad faith given Fennia false or incomplete information of importance for assessing Fennia's liability, the compensation or benefit may be reduced or refused as considered reasonable under the circumstances.

1.8.2 Expiry of title to compensation

A claim for compensation shall be presented to Fennia in writing or by email within one year from when the person claiming the compensation has become aware of the valid insurance, an insured event and damage caused by an insured event. In any case, the claim must be made within 10 years of the insured event or, if the insurance was taken out as coverage against bodily injury or liability for damage, from the occurrence of the consequences of the damage. Reporting the occurrence of an insured event is considered equal to filing a claim for this purpose. If no claim is made within the prescribed period, the claimant shall lose his or her entitlement to compensation.

1.8.3 Fennia's obligations

After an insured event has occurred, Fennia shall inform the claimant, such as the insured, of the contents of the insurance and of the claims procedure. Any preliminary information given to the claimant on future compensation, its amount or manner shall not affect Fennia's liability under the insurance contract.

Fennia shall pay compensation resulting from the insured event in accordance with the insurance contract or notify the claimant of non-payment of compensation or benefit swiftly and at the latest within one month of receiving the documentation, information and clarification mentioned in clause 10.1 necessary for the assessment of its liability. If the amount of the compensation is disputed, Fennia shall nonetheless pay any undisputed part of the compensation within the above-mentioned period.

Penalty interest shall be paid on any delayed payment of compensation or benefit as provided in the Finnish Interest Act (633/82).

1.9 Appealing against fennia's decision

The policyholder, insured, beneficiary, injured party under general liability insurance, or other claimant can appeal for an amendment of Fennia's decisions affecting their position in several ways. They also have the right to file charges against Fennia. Before that, they may ask the Finnish Financial Ombudsman Bureau for guidance or ask for a recommended settlement from complaints boards. Handling by a board does not prevent taking legal action afterwards. However, these boards do not address matters that have been or are currently being handled in a court of law.

1.9.1 Right to correct

If the policyholder, insured, beneficiary, injured party under general liability insurance, or other claimant suspects that Fennia's decision on a claim or other decision impacting their position is erroneous, they have the right to receive further clarification from Fennia concerning the factors that have led to the decision. Fennia may rectify the decision in the light of new evidence.

1.10 Fennia's right of recovery in non-life insurance

1.10.1 Fennia's right of recovery against third parties

The right of the insured to claim compensation from a third party who is liable for the loss or damage is transferred to Fennia up to the amount of compensation it has paid.

If the damage has been caused by a third party acting as a private person or employee, public official or other person referred to in chapter 3, section 1 of the Tort Liability Act, Fennia shall have the right of recovery from

this person only if he or she has caused the loss or damage wilfully or through gross negligence or if he or she is liable for the damage irrespective of negligence.

1.1.1 Amendment of the insurance contract

1.1.1.1 Amendments to the terms and conditions of non-life insurance during the insurance period

Fennia is entitled during an insurance period to change the premium payable on an insurance policy or to amend any other terms and conditions to correspond to new circumstances, in the event that the insured has failed to fulfil the duty of disclosure stated under clause 1.2.1.

Once Fennia has been informed of said circumstance, Fennia shall, without undue delay, submit a notification of how and from what date the premium or other terms of the contract will be amended.

1.1.1.2 Amendments to terms and conditions of non-life insurance upon the commencement of an insurance period

A. Notification procedure

Fennia has the right to amend the terms and conditions of the insurance and other terms and conditions at the time when one insurance period ends and another begins, when the grounds are

- new or amended laws or regulations issued by authorities
- new or changed case law
- significant change in circumstances, including an international crisis, international financial crisis, exceptional natural phenomenon, nuclear accident or radioactive fallout, which is based on a nuclear facility accident classed as at least INES 4 by the IAEA and a major disaster with at least serious impacts

Fennia is also entitled to make other changes to the insurance terms and conditions that it sees as reasonable.

If Fennia makes such amendments as described above to the insurance contract, Fennia shall send the policyholder notice of how terms and conditions change along with the policy document. Any changes thus announced shall take effect at the commencement of the next insurance period that follows after one month has elapsed from the dispatch of the notice.

B. Amendments that necessitate a termination of insurance

If Fennia amends the insurance terms and conditions, premiums or other terms and conditions in cases other than those listed above under point A, Fennia shall terminate the insurance to end according to the contract.

1.1.2 Expiry of the insurance contract

1.1.2.1 Fennia's right to terminate the insurance during the insurance period

Fennia is entitled to terminate an insurance contract during an insurance period if:

- the policyholder or insured has, prior to taking out the insurance, given incorrect or incomplete information, and had Fennia known the truth, the insurance would not have been granted;
- there has been a change during the insurance period in the circumstances reported by the policyholder or the insured to Fennia or recorded in the insurance contract at the time the insurance contract was concluded which materially increases the risk and which cannot be considered to have been taken into account at the time;
- the insured has, wilfully or through gross negligence, failed to comply with the precautionary guidelines;
- the insured has, wilfully or through gross negligence, caused the insured event, or
- the insured has, after the occurrence of an insured event, in bad faith given Fennia false or incomplete information of importance for the assessment of Fennia's liability.

Instead of terminating the insurance, Fennia is entitled to give notice on the insurance cover on the part of the insured.

After learning of a circumstance that justifies termination, Fennia shall give written notice of the termination of the insurance or shall terminate the insurance cover on the part of the insured without undue delay. Notices concerning termination shall state the grounds for termination. The insurance or insurance cover for the insured shall terminate one month from the time the notice was sent.

1.1.3 Rights held by a third party under non-life insurance

1.1.3.1 Other insured for the benefit of whom property insurance is in force under non-life insurance

In addition to what has been said in these insurance terms and conditions about the insured, a property insurance policy is in force for the benefit of the owner of the property concerned, any party that has bought the property with reservation of title, any pledgee or holder of a lien on the property and any other party exposed to a risk concerning the property.

Purchase and cash withdrawal protection for holders of Mastercard Gold credit/debit cards

Valid as of 31 December 2017

Insurance cover is included in Mastercard Gold credit/debit cards issued to Danske benefit programme customers by Danske Bank after 19 November 2015.

Policyholder

Danske Bank A/S, Finland Branch.

The insurer

Fennia Mutual Insurance Company.

Postal address FI-00017 Fennia

Tel. +358 10 5031

Fax +358 10 503 5300

Business ID 0196826-7

2 Purchase and cash withdrawal protection insurance

2.1.1 The insured

The insured is a private person who is a holder of Danske Bank's Mastercard Gold credit/debit card.

2.1.2 Validity

The insurance is valid during the validity of Danske Bank's Mastercard Gold credit/debit card. The insurance is valid worldwide.

2.2 Purchase protection

2.2.1 Insured events

The insurance covers the theft of or damage to the insured object, provided that the theft of or damage to the object has taken place at the most within one hundred and eighty (180) days of the insured object's purchase or delivery date, including the purchase or delivery date.

The insured object shall mean the movable property that the insured has paid for with a valid Danske Bank Mastercard Gold credit card. The insurance does not cover motorised vehicles or towable vehicles.

Theft shall mean the stealing of the insured object from the possession of the insured. Theft shall also mean the stealing of the insured object from a locked storage space when it has verifiably taken place through breaking in or forcible entry using other violent means. Damage shall mean sudden and unexpected damage to the insured object caused by reasons external to the object.

2.2.2 Amount of insurance compensation

2.2.2.1 Theft of the insured object

In case of the theft of the insured object, the purchase price of the insured object on its purchase receipt shall be paid as compensation.

2.2.2.2 Damage to the insured object

In case of damage to the insured object, the repair cost of the insured object shall be compensated, or if the repair cost exceeds the purchase price on the purchase receipt, the purchase price on the insured object's purchase receipt shall be compensated.

2.2.2.3 Payment of compensation and maximum compensation amount

Compensation is paid according to sections 2.2.2.1-2.2.2.2, however, no more than:

- up to EUR 2,000 for each individual insured event
- up to EUR 6,000 for all insured events occurring within the space of three years.

Deductible

A deductible of EUR 75 shall be deducted from the compensation.

2.2.2.4 Restrictions to compensation

The insurance does not cover loss or damage caused by

- the theft of or damage to jewellery or precious stones, living animals, plants, daily consumer goods or other perishable products
- the disappearance of the insured object
- a flaw in the insured object's manufacture or material, faulty work or use, a flaw covered by a warranty or other flaw, normal wear, gradual weakening, corrosion, oxidation, moisture, the impact of cold or heat.

Also see the joint general restrictions for Cash Withdrawal Protection and Purchase Protection, section 2.4.

2.2.2.5 Liability of the insured in an insured event

The insured shall immediately file a police report of theft, burglary or robbery damage with the local police and send the claim for compensation and its attachments to Fennia. The claim for compensation form is available on the websites of Danske Bank and Fennia.

Attach to the claim for compensation

- separately specified part of the credit card number
- a copy of a receipt that shows the insured object, its date of purchase and purchase price (e.g. a sales receipt or invoice)
- a copy of a receipt showing that the insured object has been paid for using a credit card issued by Danske Bank (e.g. credit card invoice)
- a copy of the police report in cases of theft, burglary and robbery
- in the case of the insured object becoming damaged, a cost estimate of the repairs to the insured object, a repair invoice or a statement showing that the insured object cannot be repaired.

2.3 Cash withdrawal protection**2.3.1 Insured events**

The insurance covers the theft or robbery of cash verifiably withdrawn by the insured from an ATM or, when abroad, also from a bank's cashier using Danske Bank's Gold credit card, provided that this has occurred within no more than twelve (12) hours of the time of withdrawal of the cash.

2.3.2 Payment of compensation and maximum amount of compensation

The amount of compensation paid is the amount of cash withdrawn by the insured using Danske Bank's Mastercard Gold credit/debit card (debit or credit) and which has been lost due to theft or robbery, however, no more than

- up to EUR 250 for each individual insured event
- up to EUR 1,000 for all insured events occurring within the space of three years.

Deductible

A deductible of EUR 75 shall be deducted from the compensation.

Theft shall mean the stealing of cash money from the possession of the insured.

Robbery shall mean the stealing of cash money from the possession of the insured by using violence or the threat of violence towards the insured.

2.3.4 Restriction to compensation

Compensation shall not be paid if the money has been stolen or robbed by a person living in the same household as the insured person.

Also see the joint general restrictions for Cash Withdrawal Protection and Purchase Protection, section 1.4.

2.3.5 Obligations of the insured in an insured event

The insured shall immediately file a police report with the local police and send the claim for compensation and its attachments to Fennia. The claim for compensation form is available on the websites of Danske Bank and Fennia.

Attach to the claim for compensation:

- a copy of the police report showing the time of theft and the amount of cash that has been taken
- a written and dated statement signed by a witness of the theft or robbery event and the name and contact details of the witness
- a copy of the receipt showing the withdrawal time of the stolen or robbed cash money.

2.4 Joint terms and conditions for cash withdrawal and purchase protection**2.4.1 Joint restrictions****2.4.1.1 Criminal acts**

Compensation shall not be paid if the insured has taken part in a criminal act leading to the insured event.

2.4.1.2 Alcohol, medication and intoxicants

The insurance does not cover loss or damage caused by the abuse of alcohol, prescription or other drugs or intoxicants by the insured.

2.4.1.3 Measures and regulations by authorities

The insurance does not cover any loss or damage resulting from an embargo, seizure or other measure or regulation by authorities.

2.4.1.4 Wars and riots

The insurance does not cover any loss or damage resulting from war or any other violent riot occurring in a public place.

2.4.1.5 Natural phenomena

The insurance does not cover loss or damage caused by storms, floods, landslides, earthquakes or comparable natural phenomena.

2.4.1.6 Nuclear weapons and nuclear damage

The insurance does not cover any loss or damage resulting from nuclear damage as described in the Nuclear Liability Act, irrespective of where the nuclear damage has occurred, or the impacts of a weapon or device based on nuclear reaction.

2.4.2 Precautionary guidelines

The insured shall comply with the precautionary guidelines. Failure to comply with the precautionary guidelines can lead to the refusal of the insurance compensation or its reduction.

2.4.2.1 Use of the object

The insured shall ensure that the insured object is not used in violation of the manufacturer's, importer's or salesperson's use, maintenance and installation instructions or subjected to excessive strain.

2.4.2.2 Locking and monitoring of storage spaces

The windows, doors and other openings of the movables' storage spaces must be closed in a manner protecting against break-in or theft. The keys to the storage areas must not be left or hidden near the storage areas. The lock must be immediately changed or re-keyed if there is reason to believe that the key is in the hands of outsiders.

Property carried must be attended to in order to avoid theft. The following listed objects must be supervised continuously when they are in a car, caravan, light trailer, boat or tent: money, optical and electronic devices and electrical tools.

2.4.2.3 Locking of bicycles and vehicles

Bicycles and vehicles must be locked to protect them against theft.