

Norwegian Airsports Federation (NLF)
c/o NLF Skydiving Møllergata 39 N – 0179 OSLO

Oslo, 24.03.2025

Certificate of Insurance 2025

Policy number: AEGISG500008

Unique market reference: B601325N37161AAXX

The following insurance benefits are agreed to be covered in accordance with this certificate of insurance as well as terms dated 1 January 2020

Insured:	Skydiving / Norwegian Airsports Federation (F/NLF)
Insured person:	An approved, licensed member who pays the correct premium to NLF / Skydiving. For tandem instructors, this also includes members with an equivalent Norwegian instructor license issued abroad, provided they pay the correct premium to NLF / Skydiving.
Insurance period:	01.01.2025 - 31.12.2025
The insurance is valid:	During training and competition, including travel to and from. Training means training under the direction of the federation, club or cooperating organisation.
Geographical coverage area:	Worldwide
Insurance option:	Optional member insurance

Insurance benefits:	Basic insurance	Extended insurance Supplement ¹
Accidental death - on death of the insured - paid to surviving family	NOK 225 000	NOK +600 000
Disability over 15%, non-progressive	NOK 900 000	0
Treatment costs - maximum period is 2 years.	NOK 40 000	0
Repatriation – transport home due to injury	NOK 25 000	0
Personal Liability - as a sportsperson ^{2 and 3}	NOK 15 000 000	0
Diagnostic imaging (MRI, CT, ultrasound and X-ray)	NOK 3 000	0
Premium per year – 2025	NOK 680	NOK 1.018

Only one excess of NOK 1 000 per person will be charged. In case of liability, the excess is NOK 3 000.

Personal injury linked to Cyber risk is covered by this insurance contract, see insurance terms

¹The amount of compensation for extended insurance is added to the basic insurance when an additional premium of NOK 680 + NOK 1.018,- is paid, in total NOK 1.698,-.

²Foreign nationals can purchase this part with Personal liability insurance (only) by the club representative sending the foreign national's name by e-mail to lpm@agsforsikring.no. An invoice will be sent, and the liability insurance is only valid once the premium of NOK 459 has been paid in full to the club. The liability period for foreign nationals is 30 days from the date of payment to the club.

³Approved F/NLF Senior Rigger who purchase the insurance are covered under the personal liability section for their work as Senior Rigger for F/NLF and affiliated dropzones (sport teams).

A tandem student is automatically insured with Basic Coverage, provided the instructor has valid insurance and an instructor license in Norway or an equivalent license issued abroad.

Insurance terms: The original Norwegian insurance certificate is valid over this English certificate. The insurance contract consists of this certificate of insurance, the terms of January 2024, the Insurance Contract Act of 16.6.1989 and other laws and regulations. The text of the certificate takes precedence over the insurance terms, and the insurance terms take precedence over any other laws. No return of premium or automatic renewal applies, the Insurance Contract Act § 12-7, 2nd paragraph.

Electronic communication: A condition for this insurance contract is that all communication can be done electronically, including the certificate of insurance and reporting of claims, see the Insurance Contract Act § 20-1. All necessary information about this contract must be available on the policyholder's website, including the electronic claim form.

Insured members: If a list of members is kept, the person keeping the list of members must ensure, without undue delay, that anyone who becomes a member has access to the certificate of insurance and the terms applicable to the insurance, see the Insurance Contract Act, § 19-4.

Changes to the contract: The company may make changes to the terms during the insurance period by agreement with the policyholder and in accordance with the Insurance Contract Act, § 19-8.

Safety regulations: Failure to comply with safety regulations may result in full or partial forfeiture of compensation.

All treatment must be pre-authorised by the insurance company. If the treatment is not pre-authorised, the insured must expect to pay the costs.

The insured must be registered in the insurance company's registry, or otherwise provide proof of affiliation to the insurance scheme.

The insured is obliged to follow the policyholder's training and competition procedures. Failure to comply with these may result in the forfeiture or reduction of compensation.

Safety regulations continued:

Please note the following - The insurance ONLY applies:

1. to the insured who follow NLF procedures, rules and instructions
2. to activities carried out under the direction of the NLF in Norway and abroad when the jump is carried out in accordance with the Parachute/NLF manual.
3. when there is a valid membership/licence in the NLF
4. to jumpers in the age group 16 years (16-18 years with parental consent) to 80 years
5. if the jumper / tandem jumper is over 80 years of age and can present the NLF standard medical certificate stating that he/she is considered fit to jump. If the jumper is above 80 years a copy of the medical certificate must be given to NLF before the licence insurance can be renew.
6. Material controllers (MC) must follow NLF's rules and procedures to be covered as MC under the liability cover.

The European Health Insurance Card must be carried and presented in the event of injury during travel and stays within the EEA, in order for the cardholder to be entitled to the necessary medical assistance during a stay in another EEA country. The European Health Insurance Card coverage gives you the same rights as the residents of the country you are visiting. Contact www.helfo.no to have the card issued.

Insurance company:

This insurance contract is insured by Lloyd's Insurance Company S.A. Bastion Tower. The insurance is brokered by AGS Forsikring AS under the supervision of the Norwegian Financial Supervisory Authority. See the last page for more information about the insurer and contact information.

Reporting claims:

Electronic claim form: <https://agsasa.com/nlf-f>

All costs must be approved by the insurance company in advance. Otherwise they may be rejected at the insurer's discretion.

Emergency telephone number outside normal office hours: +47 48 40 41 00.

Deadline for reporting claims

The policyholder loses the right to compensation if the claim is not reported to the company within one year after the insured event took place.

Complaints Board:

If the insured or the company so requires, either party may require handling by the Financial Complaints Board (FinKN).

If the policyholder is dissatisfied with the handling of the claim or with the payment of compensation, the matter may be referred to the Financial Complaints Board. All complaints must include the name of the insured to whom the complaint relates.

All complaints should be addressed to AGS Forsikring, Henrik Ibsens gate 90, 0255 Oslo.

You will receive written notification that the complaint has been received within 5 (five) working days after the complaint has been sent. You will receive a written decision on the complaint within 8 (eight) weeks after the complaint is received. If you remain dissatisfied with the final response, or you have not received a final response within 8 (eight) weeks after the complaint was received, or at any time after you have complained to the above-mentioned party, you may forward the complaint to the Financial Complaints Board, P.O. Box 53 Skøyen 0212 Oslo, Tel: +47 23 13 19 60, Fax: +47 23 13 19 70, E-mail: post@finkn.no

Website: www.finkn.no

If you have concluded the contract via the Internet, you can also complain to the European Commission's online complaints portal (ODR). The website of the ODR portal is www.ec.europa.eu/odr.

The complaint handling procedures set out above do not affect your right to bring legal action or initiate an alternative dispute resolution in accordance with your contractual rights.

European service of legal action and jurisdiction:

It is agreed that this insurance shall be governed exclusively by Norwegian law, and any dispute arising under, out of or in connection with this insurance shall be subject exclusively to the jurisdiction of any competent court in Norway.

The Insurers hereby agree that any summons, notice or process served upon them for the purpose of bringing legal action against them in connection with this insurance shall be sufficiently served if addressed to them and delivered to them c/o Lloyd's General Representative for Norway:

Adv. firma Berngaard AS
v/ adv Hanna Norum Motzfeldt
Beddingen 8
N-0250 Oslo

Telefon 911 81 494 / e-post hnm@berngaard.no, who in this case has been authorised to receive the service on their behalf. By granting the above authorisation, the insurers do not waive the right to any special delay or period of time to which they may be entitled in serving any such summons, notices or processes based on residence or permanent domicile in England.

Sanction restrictions and disclaimer

No (re)insurer shall be expected to cover, and no (re)insurer shall be obliged to pay, any claim or provide any benefits to the extent that the exercise of such coverage, the payment of any such claim or the provision of any such benefit would subject such (re)insurer to any sanctions, prohibitions or restrictions under any UN resolutions or any trade or economic sanctions, laws or regulations of the EU, the UK or the US.

<p>Insurance company</p>	<p>This insurance contract is insured by Lloyd's Insurance Company S.A.</p> <p>Lloyd's Insurance Company S.A. is a Belgian limited liability company (société anonyme / naamloze vennootschap) with registered business address Bastion Tower, Marsveldplein 5, 1050 Brussel, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen with number 682.594.839 RLE (Brussels). It is an insurance company operating under the supervision of the Belgian National Bank. The company's reference number and other information are available at www.nbb.be. Website address: lloyds.com/brussels. E-mail: enquiries.lloydsbrussels@lloyds.com. Bank details: Citibank Europe plc Belgium Branch, Boulevard General Jacques 263G, Brussels 1050, Belgium - BE46570135225536.</p>
---------------------------------	---

Lloyd's Insurance Company S.A. Certificate of Insurance

This insurance contract is insured by Lloyd's Insurance Company S.A.

This certificate of insurance has been issued by AGS Forsikring AS, in accordance with the authorisation AGS Forsikring AS has been granted under the contract with the unique market reference indicated in this certificate of insurance.

Lloyd's Insurance Company S.A. is a Belgian limited liability company (société anonyme / naamloze vennootschap) with registered office at Bastion Tower, Marsveldplein 5, 1050 Brussel, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen with number 682.594.839 RLE (Brussels). It is an insurance company operating under the supervision of the Belgian National Bank. The company's reference number and other information are available at www.nbb.be.

Website: www.lloyds.com/brussels E-mail: enquiries.lloydsbrussels@lloyds.com

Bank details: Citibank Europe plc Belgium Branch, Boulevard General Jacques 263G, Brussels 1050, Belgium - BE46570135225536.