



**To whom it may concern**

We hereby confirm that the insurance companies in Norway - in cases of aggravated assault, including rape - generally offer cover according to the following travel insurance terms:

Costs of treatment

The insurance covers necessary expenses which the Insured incurs because he/she sustains an acute disease or accidental injury.

The insurance covers inter alia:

- Payment to the medical practitioner.
- Hospitalisation up to 60 days and nights.
- Expenses for bandages and medicine.

Repatriation

The insurance covers necessary additional expenses for repatriation to the permanent residence in Norway when repatriation is prescribed:

- by a medical practitioner
- as a result from acute and serious disease, accident or other serious harm

Interruption of stay

The insurance covers interruption of stay:

- Where the homeward journey is hastened on because of the accident
- In case of hospitalisation of the Insured.
- In case of prescribed bedrest outside hospital. The Insured shall obtain a written confirmation of the duration of the bedrest from the medical practitioner.

You would also be covered for replacement of lost personal belongings and passport.

The insurance does not cover non economic losses.

The insurance does not give any compensation for the pain.

Oslo, 21<sup>st</sup> May 2008

On behalf of the Norwegian insurance industry

A handwritten signature in cursive script, appearing to read 'Stein Haakonsen', is written over the typed name.

Stein Haakonsen

Communication Officer

Norwegian Financial Services Association (FNH)