



If you get hurt ...

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Defence Command Denmark

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Insurance/compensation in case of injury during participation in conflict-preventing, peace-keeping, peace-enforcing, humanitarian and other similar missions (peace-supporting operations).

If bad luck strikes, your unit will inform your relatives. Your place of duty will place a contact at your disposal who, among other things, will see that your relatives can come into contact with you. If you want his/her assistance, the contact will also be able to help you with various applications for compensation, etc and concerning (early retirement) pension. Furthermore, the contact can assist you with clarification of your future job opportunities in the Danish Armed Forces.

1. Industrial Injuries

If you are injured while you are serving, your injury **must** be reported to the Insurance & Indemnification Office under Defence Command Denmark.

- By operations under the control of Army Operational Command, the injury is reported by the Danish International Logistic Centre.
- By operations under the control of the Navy or the Air Force, the injury is reported by the respective operational command, *ie* either by Admiral Danish Fleet or by Tactical Air Command Denmark.

DON'T FORGET: If you have been injured, you have a right to have the injury reported.

If, pursuant to the Industrial Injury Security Act, the injury is recognized as an industrial injury, the following compensation/indemnification (2004 amounts) can be a possibility:

Loss of employability: The amount of the benefit depends on your yearly pay in the year before the injury.
By loss of 49% or less, a once-and-for-all amount will be paid.
By loss of 50% or more, the benefit will be paid per month.
(Example: By 100% loss: yearly pay DKK 275,000 = DKK 18,334 per month).
No compensation will be paid if the loss is under 15%.

Permanent injury: The compensation depends on the degree of permanent injury.

By a 100% degree of permanent injury, DKK 631,000 will be paid as a once-and-for-all amount. No compensation will be paid, if the degree of permanent injury is under 5%.

Payment of expenses for medical treatment, retraining, and aids and appliances:

Will be paid for as long as it can be assumed that the treatment, etc will have a healing effect on the consequences of the industrial injury.

For injuries that have occurred after 1 January 2004, possible capitalization of future treatment expenses can take place.

Interim payment in case of death: DKK 119,000

Loss of breadwinner: The benefit depends on your yearly pay in the year before the injury. (Example: Yearly pay of the deceased DKK 275,000 = DKK 6,875 per month for maximum 10 years).

Note: It is a condition for compensation that you and your partner have been living together for minimum 2 years.

There is no time limit for spouses/registered partners, if the marriage/registration has been contracted/taken place before the injury.

Benefit to children for loss of breadwinner:

The benefit depends on your yearly pay in the year before the injury. The benefit runs until the child reaches the age of 18. Possibly until the age of 21, if the child is under education.

(Example: Yearly pay of the deceased DKK 275,000 = DKK 2,292 per month).

2. The Danish Armed Forces' Special Compensation and Indemnification Arrangements for Deployed Personnel in Peace-Supporting Operations.

Personal injury

a. Under certain conditions, compensation/indemnification will be paid in case of death or permanent injury inflicted during or in consequence of your **SERVICE**.

The indemnification depends on the degree of permanent injury. The amounts are as follows (2004 amounts):

By a 100% degree of permanent injury	DKK 1,533,000
No indemnification is paid if the degree of permanent injury is under 5%.	
By loss of breadwinner is paid	DKK 1,022,000
By loss of non-breadwinner is paid	DKK 510,500

Application is to be sent to Defence Command Denmark, Insurance & Indemnification Office, PO Box 202, DK-2950 Vedbaek. The office will pay the indemnification, whereas the degree of permanent injury is established by the National Board of Industrial Injuries.

It is **important that you make sure** that the Insurance & Indemnification Office is informed about your industrial injury. You can contact the office by phone +45 4567 4567 or by letter to the above address.

b. If you are hurt during your **LEISURE**, compensation/indemnification may be paid under certain conditions according to an accident insurance taken out with an insurance company by the Danish Armed Forces.

The indemnification depends on the degree of permanent injury. The amounts are as follows (2004 amounts):

By a 100% degree of permanent injury	DKK 1,081,392
No indemnification is paid if the degree of permanent injury is under 5%.	
By loss of breadwinner is paid	DKK 432,557
By loss of non-breadwinner is paid	DKK 21,628

To a certain extent, treatment expenses will be compensated for, too.

The insurance covers activities during the leisure, including during holidays, too, regardless of where the holidays are spent. However, only for as long as the person concerned serves in peace-supporting operations.

Application is to be sent to Defence Command Denmark, Insurance & Indemnification Office, PO Box 202, DK-2950 Vedbaek. If it is estimated that the injury is covered by the insurance, the compensation will be paid by the insurance company.

Further information about the leisure accident insurance can be found on the Danish Armed Forces' info server as follows: Choose 'Authorities and Project Organisations', then 'Insurance & Indemnification Office', choose 'Leisure Accident Insurance - Peace-supporting Operations' or Forsvaret.dk . Choose 'About the Danish Armed Forces', then 'Personnel' and finally 'Insurance & Compensation'.

c. If you have been injured during or in consequence of the **SERVICE** after 14 August 1996, **compensation for pain and suffering** may be paid **as a gesture** under certain conditions. Compensation will be paid as an amount per day you are ill and will cover the temporary physical and/or mental discomfort that the injury has caused. The amount depends on the time of the injury. The compensation will be paid until the time that your health will not be further improved or, if the injury has not caused lasting consequences (the degree of permanent injury is under 5%), until the time that you are resuming your work. It is a condition, among other things, that there is no essential degree of your own guilt.

Application is to be sent to Defence Command Denmark, Insurance & Indemnification Office, PO Box 202, DK-2950 Vedbaek.

Loss of or damage to private property

d. If, as a result of theft or military activities, including combat, you lose your private property or it is damaged, a compensation of maximum DKK 6,000 may be paid as a gesture under certain conditions. Among other things, it is a condition that no essential degree of your own guilt caused the loss or the damage. The nature and extent of the loss or the damage are reported immediately to your place of duty which will make further investigations of the matter. Application for compensation is to be sent to your Level III authority.

Compensation can be paid for those objects that are normally expected to be brought during deployment to peace-supporting operations; however, particularly valuable objects cannot be compensated for.

If your place of duty has taken out an official-journey insurance for you, you must report loss/damage of the luggage to the relevant insurance company.

3. The Liability to Pay Compensation Act

The Danish Armed Forces may be liable to pay compensation, if it is estimated that the Danish Armed Forces or an employee of the Danish Armed Forces through fault or negligence have caused the injury.

It may be compensation for pain and suffering, compensation for lost earnings, and for other financial loss as a result of the damage, including loss and damage of private property.

If it is one of those accidents that might happen to anybody, no compensation/indemnification can be paid.

Application is to be sent to Defence Command Denmark, Insurance & Indemnification Office, PO Box 202, DK-2950 Vedbaek.

4. Insurances

Your potential private insurances or insurances taken out by your trade union do not always cover if the damage has occurred during or as a result of combat activities or warlike conditions in the mission area. You should therefore before the deployment contact your insurance company and your trade union to enquire for particulars about coverage, etc.

5. Other Benefits

EARLY RETIREMENT PENSION: If you are disabled so you are no longer able to perform your trade, you are possibly eligible for an early retirement pension. The amount of the pension depends on your other pension arrangements. Application is to be sent to the social services department.

SUBSEQUENT INCOME: In case of death, your spouse and your children under the age of 18 will receive an amount as a subsequent income, equalling your pay for 1-3 months. If the injury has occurred in consequence of the service, the subsequent income will be paid for 6 months. If you are a public servant, the subsequent income will be paid for 12 months. Further information is available from the Personnel Office under which you are administered.

SPECIAL AMOUNT for personnel who are "entitled to a bonus". If the injury causes that you are dismissed from the Danish Armed Forces, you can according to your collective agreement obtain a special amount depending on the degree of the permanent injury. The maximum amount is DKK 80,000, though. Application is to be sent to Defence Command Denmark, PSF3, PO Box 202, DK-2950 Vedbaek.

UN OBSERVERS who are injured while serving may possibly be eligible for compensation from the UN in New York. The Danish International Logistic Centre gives further information about this, including in connection with the deployment.

GROUP LIFE INSURANCE AND "CRITICAL DISEASE". Public servants, etc, and persons employed on a group contract, who do not have a group life insurance arrangement attached to the pension arrangement, are basically covered by the Danish State group life insurance arrangement. In case of the group member's death, the insurance sum, DKK 275,000, will be paid to the closest relatives, unless otherwise agreed. Children under the age of 21 will receive DKK 15,000. If "critical disease" occurs, the group member will receive DKK 100,000. Further details can be obtained from your personnel office or from FORENEDE GRUPPELIV, Strandboulevarden 122, DK-2100 Copenhagen Ø, phone +45 3916 7800 or on www.fg.dk.

6. Pension-related Circumstances

In case of disablement or death, you or your relatives may in addition receive compensation/indemnification depending on your pension arrangement, including capital pension, labour market pension or public servants' pension, as well as pension according to the Employees in the Public Sector Act (***Civilarbejderloven***).

Employees on a group contract, who are not included under the Employees in the Public Sector Act and who get injured while serving, may in addition receive a supplementary continuous amount equalling what a public servant in a similar situation and with corresponding wage seniority would have obtained.

The conditions for obtaining this amount are that the National Board of Industrial Injuries recognizes your injury as an industrial injury and at the same time estimates that you have sustained a loss of employability of minimum 15%; as a result of the injury, you will at the same time be dismissed/your contract will be cancelled. The arrangement is administered by the Ministry of Defence, Holmens Kanal 42, DK-1060 Copenhagen K.

7. Additional Information about the Rules

The rules can be found in the following Defence Command Denmark Regulations (available in Danish only):

730-1 of 1995 concerning actions for damages (personal injury and damage to property).

730-2 of 2003 concerning industrial injuries, and in Ministry of Defence Accumulated Promulgations, volume 2A:

Executive Order concerning the Security against Consequences of Industrial Injury Act, No 943 of 16 October 2000 (applies to industrial injuries that have occurred **before** 1 January 2004).

The Industrial Injury Security Act, No 422 of 10 June 2003 (applies to industrial injuries that have occurred **after** 1 January 2004).

Order about the Danish Armed Forces' Special Compensation and Indemnification Arrangement, No 65 of 24 January 1995.

The Liability to Pay Compensation Act, cf Executive Order No 599 of 08 September 1986, as most recently amended by Act No 463 of 07 June 2001.

If you are injured, you and your relatives can in addition receive legal assistance and further information. Please write to Defence Command Denmark, Insurance & Indemnification Office, at the address PO Box 202, DK-2950 Vedbaek or phone +45 4567 4567.

This leaflet was revised in March 2004 and can also be found on the Danish Armed Forces' info server. Choose 'Authorities and Project Organisations', then 'Insurance & Indemnification Office' under 'Folder - Peacesupporting Operations'. Reference is also made to Forsvaret.dk. Choose 'About the Danish Armed Forces', then 'Personnel' and finally 'Insurance & Compensation'.