

# Insurances for Cafe Analog

---> it is worth noting that luckily we have yet to use the insurance, but it is still a good idea to have in place. Analog has three insurances at Alm Brand Forsikring; two for our baristas and one liability insurance for our customers. This document summarizes the three insurance policies as they are read. See the full policies and coverage details in the policies. They are stored in Podio under Analogen Finance > Service Agreements > Insurance - Alm. Brand or at Alm. Brand's online self-service portal. Customer ID at Alm Brand 9677830918.

- Introduction
- Insurance description: Baristas
- Insurance Description: Customers
- More details, contact information

# Introduction

Analog has three insurances at **Alm Brand Forsikring**; two for our baristas and one liability insurance for our customers.

This document summarizes the three insurance policies as they are read. See the full policies and coverage details in the policies.

They are stored in Podio under Analogen Finance > Service Agreements > Insurance - Alm. Brand or at Alm. Brand's online self-service portal.

Customer ID at Alm Brand 9677830918

# Insurance description:

## Baristas

## Baristas

### **Insurance types**

- Arbejdsskadeforsikring (Workplace insurance) - Police no. 146175848
- Kollektiv ulykkesforsikring (Casualty insurance) - Police no.

The Kollektiv ulykkesforsikring has been signed to ensure that activities outside our normal operating hours (Spring cleaning, Christmas decorating etc.) are also covered.

### **Excess**

General excess: 0 kr. (2019)

### **Coverage**

The insurances cover a personal injury caused by a sudden accident or within 5 days after the incident while the barista was working for Cafe Analog. Indemnity is assessed according to Arbejdsskadesikringsloven but covers e.g. treatment, rehabilitation, indemnity for permanent injuries etc.

Damage on glasses not older than 3 years is also covered according to the Arbejdsskadesikringsloven.

### **Crisis counselling**

As part of the insurance, Analog has access to Crisis counselling (psykologisk krisehjælp). A barista and her/his relatives can get Crisis counselling if the need for counselling is directly related to the personal accident.

Contact info for Crisis counselling. Workdays 08:00-17:00 - contact Alm. Brand

Arbejdsskadeafdeling at 3547 8780. After these hours, contact SOS International at 3848 8998 (Mention customer id and police no.).

Crisis counselling for relatives must be approved by Alm Brand before starting the first session.

## Filing an insurance claim

A Work-related injury must be reported as soon as possible but **not later than 9 days** after the incident happened according to Danish law.

Filing an insurance claim for Analog's workplace insurance is done online at

[https://indberet.virk.dk/myndigheder/stat/AES/Anmeldelse\\_af\\_arbejdsulykke](https://indberet.virk.dk/myndigheder/stat/AES/Anmeldelse_af_arbejdsulykke). A NemID

Medarbejdersignatur (as a minimum, the Treasurer will have this) is needed in order to file a claim.

An insurance claim on a barista's glasses is filed online at <http://almbrand.dk/anmeldskade>.

# Insurance Description:

## Customers

## Customers

### Insurance types

These come as a combined package:

- Erhvervsansvarsforsikring (Company liability)
- Produktansvar (Product liability)
- Fareafværgelse (Danger prevention)

Police no. 146175813

### Excess

General excess; 1.961 kr. (2019)

Product liability insurance excess; 5.229 kr. (2019)

### Coverage

In short, the Erhvervsansvarsforsikring and Produktansvarsforsikring cover damage that Analog (Baristas, Equipment, Coffee, Tea etc.) has caused on a customer or a customer's item while Analog interacting (udøvelse af virksomheden) with the customer.

The insurance does not cover damage on Analog's own items.

## Filing an insurance claim

Filing an insurance claim for Analog's customer-related insurances are done online at <http://almbrand.dk/anmeldskade> .

A NemID Medarbejdersignatur (At least the treasurer will have this) is needed in order to file a claim.

# More details, contact information

See the full policies and coverage details in the policies. They are stored in Podio under Analogen Board > Agreements > Insurance - Alm. Brand or at Alm. Brand's online self-service portal. Podio is only accessible for the board of Analog.

Alm. Brand's customer support can be reached through email: [servicecenter.erhverv@almbrand.dk](mailto:servicecenter.erhverv@almbrand.dk) or phone: 35 47 47 47.