

# SAR INSURANCE



PEOPLE SEEK NEW CHALLENGES ALL THE TIME - BUT THE ADVENTURES COULD BE DEVASTATING IF YOU HAVEN'T TAKEN THE RIGHT PRECAUTIONS. IT HAS BECOME VERY POPULAR TO EXPLORE THE ICECAP OF GREENLAND. IT IS A VERY DANGEROUS SPORT BECAUSE THE CLIMATE IS TOUGH AND THE WEATHER CHANGES RAPIDLY.

A RESCUE IS VERY EXPENSIVE AND THE ECONOMIC CONSEQUENCE OF LOSING EQUIPMENT AND HAVING TO PAY FOR THE RESCUE COULD BE VERY SEVERE.

THE DANISH GOVERNMENT DEMANDS PEOPLE CROSSING THE ICECAP OF GREENLAND TO HAVE INSURANCE COVERING SEARCH AND RESCUE. IF THE EXPEDITION GETS IN TROUBLE AND SENDS OUT A DISTRESS-SIGNAL THE POLICE IN GREENLAND COORDINATES THE SEARCH AND RESCUE USING HELICOPTERS, AEROPLANES AND TRAINED RESCUE PERSONNEL. THIS AND YOUR EQUIPMENT IS WHAT THE INSURANCE COVERS. IT IS POSSIBLE TO SUPPLY WITH A PERSONAL ACCIDENT INSURANCE.



**Kalaallit  
Forsikring**  
SILLIMMASIISARFIAT

## FACTS YOU MIGHT NOT KNOW

DISTANCE BETWEEN KANGERLUSSUAQ AND ISORTOQ IS ABOUT 580 KILOMETERS

•

CROSSING EAST - WEST IS MENTALLY EASIEST BECAUSE OF THE DEMOGRAPHIC OF THE ICE AND THAT WIND IS MOST COMMONLY BLOWING WEST

•

IF YOU SKI 10 HOURS DAILY WITH A 10 MINUTE BREAK EVERY HOUR YOU WILL CROSS IN ABOUT 3 WEEKS

•

AVERAGE NIGHT TEMPERATURES IN MAY IS  $-19^{\circ}\text{C}$  AND  $-5^{\circ}\text{C}$  DURING DAY TIME

•

AVERAGE ENERGY CONSUMPTION EVERY DAY IS 7500 KCAL

•

ON AVERAGE ONE EXPEDITION A YEAR GETS PICKED UP BY HELICOPTERS ON THE ICE BECAUSE THEY MISCALCULATED THE EFFORTS NEEDED TO CROSS - FOR THAT THERE IS NO INSURANCE COVERAGES

# GREENLAND

CAPITAL: NUUK

LARGEST CITY: NUUK

LANGUAGES: GREENLANDIC

ETH. GRP.: 88% GREENLANDIC

12% EUROPEANS

GOVERNMENT: PARLIAMENTARY

DEMOCRACY WITHIN

A CONSTITUTIONAL

MONARCHY

TIMEZONE: GMT -3



GREENLAND (KALAALLISUT: KALAALLIT NUNAAT MEANING "LAND OF THE GREENLANDERS"; DANISH: GRØNLAND) IS AN AUTONOMOUS COUNTRY WITHIN THE KINGDOM OF DENMARK, LOCATED BETWEEN THE ARCTIC AND ATLANTIC OCEANS, EAST OF THE CANADIAN ARCTIC ARCHIPELAGO. PHYSIOGRAPHICALLY, IT IS A PART OF THE CONTINENT OF NORTH AMERICA. THE LARGEST ISLAND IN GREENLAND IS ALSO NAMED GREENLAND, AND MAKES UP MOST OF THE COUNTRY'S LAND AREA.

GREENLAND HAS BEEN INHABITED, THOUGH NOT CONTINUOUSLY, BY INDIGENOUS PEOPLES SINCE 2500 BCE. THERE WERE NORSE COLONIES IN GREENLAND FROM CE 986 UNTIL SOMETIME MOST LIKELY IN THE 15TH CENTURY. IN THE EARLY 18TH CENTURY CONTACT BETWEEN SCANDINAVIA AND GREENLAND WAS RE-ESTABLISHED AND DENMARK ESTABLISHED RULE OVER GREENLAND.

IN 1979 DENMARK GRANTED HOME RULE TO GREENLAND, IN A RELATIONSHIP KNOWN IN DANISH AS RIGSFÆLLESSKABET (COMMONWEALTH OF THE REALM), AND IN 2008 GREENLAND VOTED TO TRANSFER MORE POWERS TO THE LOCAL GOVERNMENT. THIS BECAME EFFECTIVE THE FOLLOWING YEAR, WITH THE DANISH ROYAL GOVERNMENT IN CHARGE ONLY OF FOREIGN AFFAIRS, SECURITY AND FINANCIAL POLICY, AND PROVIDING A SUBSIDY OF DKK 3.4 BILLION (US\$633M), OR APPROXIMATELY \$11,300 PER GREENLANDER, ANNUALLY.

GREENLAND IS, BY AREA, THE WORLD'S LARGEST ISLAND THAT IS NOT A CONTINENT. WITH A POPULATION OF 56,452 (JANUARY, 2010 ESTIMATE) IT IS THE LEAST DENSELY POPULATED DEPENDENCY OR COUNTRY IN THE WORLD.

# FREQUENTLY ASKED QUESTIONS

**Q: „HOW MUCH IS THE PREMIUM?„**

A: IF YOU ARE MAKING A BUDGET YOU SHOULD CALCULATE WITH DKK 350,- PER PARTICIPANT PER DAY.

**Q: „CAN WE EXTEND THE COVER PERIOD ONCE WE ARE AWAY?„**

A: NO - YOUR COVER PERIOD NEEDS TO BE AROUND 14 DAY LONGER THAN YOUR PLANNED CROSSING.

**Q: „CAN WE INCREASE THE DEDUCTABLE TO MAKE THE PREMIUM LESS?„**

A: NO - OUR SAR INSURANCE PRODUCT IS A STANDARD PRODUCT AND CANNOT BE ALTERED.

**Q: „CAN YOU SEND US AN INVOICE ON THE PREMIUM?„**

A: THE SAR INSURANCE OFFER IS THE INVOICE AND ALL INFORMATION NEEDED TO MAKE THE BANK TRANSFER OF THE PREMIUM IS ON THERE.

**Q: „HOW LATE CAN WE PAY THE SAR INSURANCE PREMIUM?„**

A: ALL ADMINISTRATION IN REGARDS TO PERMITS NEEDS TO BE DONE NO LATER THAN 8 WEEKS PRIOR TO EXPEDITIONS START. REMEMBER - IT CAN TAKE UP TO ONE WEEK FOR THE BANK TRANSFER TO COME THROUGH.

