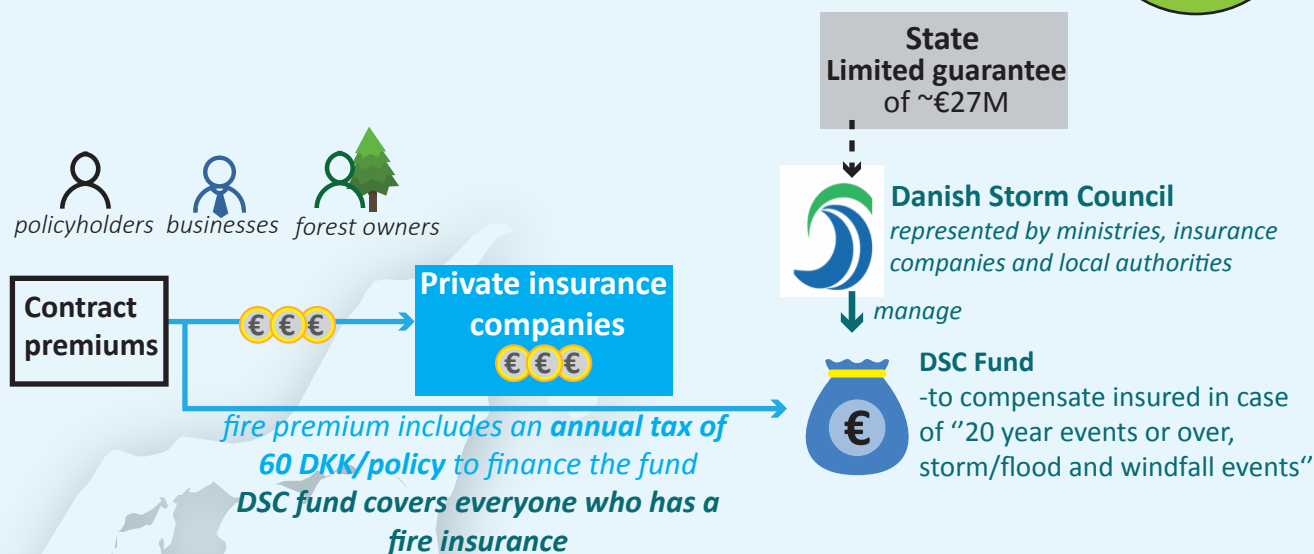




Before (Prevention) Semi-voluntary insurance with a public disaster fund financed by tax-payers' money



Event occurrence



Storm surge (covered if it is a "20 year events or over" recognized by a DSC declaration)



Floods (from waterways & lakes)



Windfall *

* The Danish Storm Council recognizes these 3 types of natural catastrophes

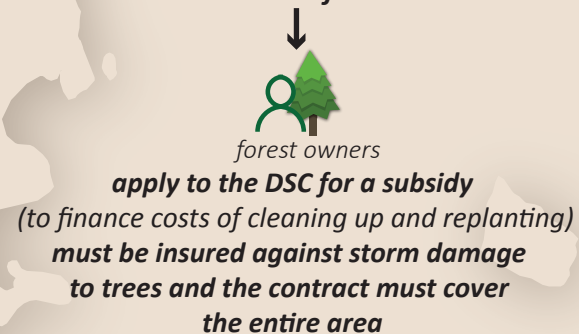
After (Recovery)



The private insurer refuses to cover the claims due to floods or storm surge



Disaster relief scheme



time