

# Excess Reduction Insurance – Vehicle hire

Fact Sheet for insurance Product

Companu: Tryg Forsikring NUF  
Valid from 01.12.2022

Product: Excess Reduction Insurance – Vehicle hire

This is a brief description of the insurance policy. You can find more details in the pre-purchase and after sales information, and in the full terms and conditions, available at – <https://paretoforsikringsmegling.no/avis-insurance-in-norway-tryg-forsikring>

## What type of insurance is this policy?

The policy applies to hire vehicles and the hirer. *You can select different types of cover.* This info sheet describes what the different policies below cover. Excess risk is a policy that reduces or eliminates costs which the vehicle hire company may demand from you in case of damage. You will only be charged one excess per claim.

The cover that your specific policy provides will be stated in the rental agreement.



### What does the policy include?

#### (1) Third party liability

- ✓ Property damage and injury to any person
- ✓ Legal expenses

#### (2) Collision and Theft Insurance (CDI og TPI)

- ✓ Your costs \*) in the case of damage caused by:
  - ✓ Collision and theft/vandalism NOK 9.500-20.000
  - ✓ Fire, salvage/assistance NOK 9.500-20.000
  - ✓ Windshield damage NOK 9.500-20.000
- \*) Depending on car group

#### (3) Super collision and Theft Insurance (SCDI og STPI)

- ✓ Your costs \*) in the case of damage caused by:
  - ✓ Collision and theft/vandalism NOK 2.500-6.500
  - ✓ Fire, salvage/assistance NOK 2.500-6.500
  - ✓ Windscreen damage NOK 9.500-20.000
- \*) Depending on car group

#### (4) Windscreen insurance (LI)

- ✓ Your costs in the case of damage caused by:
  - ✓ Replacement or repair of windscreen NOK 0

#### (5) Rescue- and assistance insurance (RSN)

- ✓ Your cost in the case of damage caused by:
  - ✓ Rescue and assistance caused by damage or vehicle failure NOK 0

#### (6) Personal accident insurance (PAI)

Covers any and all persons who are lawfully driving the vehicle.

- ✓ Medical invalidity Up to NOK 500.000
- ✓ Death NOK 500.000
- ✓ Medical Treatment NOK 25.000
- ✓ Luggage insurance – max. sum NOK 30.000
- ✓ Transport costs assistance – most reasonable of transport
- ✓ Excess medical treatment NOK 1.000
- ✓ Exces luggage damage NOK 1.000



### What does the policy not include?

- ✗ Damages caused while the vehicle is in use outside of the geographical region the hire company has approved
- ✗ Damages caused by driving in areas which do not have physical space for a vehicle of that height, with or length.
- ✗ Damages caused while the vehicle is being used by a driver other than the driver approved by the car rental company
- ✗ Damages caused by engine failure resulting from filling with the wrong fuel or an empty tank
- ✗ Theft of vehicle with key

In these cases, you may lose your right to compensation, in whole or partly, and you will have to pay a higher excess or full costs.



### Are there any restrictions to what the insurance cover?

- ! Damages caused by wilful intent or gross negligence
- ! Damages caused while driving without a valid driving licence
- ! Driving under the influence of alcohol or drugs
- ! Damages caused while participating in race training
- ! Damages caused to the vehicle during off-roading
- ! Damages to the engine, gears, drive shaft, clutch, chassis and interior only, unless this is caused by a collision, accident or vandalism.

In these cases, you may lose your right to compensation, in whole or partly, and you will have to pay a higher excess or full costs.

- ! Maksimum compensation is limited to NOK 3,5 mill. For the driver and passengers in the vehicle.



### What does the policy include?

#### (7) Super Personal Accident Insurance (SPAI)

Covers any and all persons who are lawfully driving the vehicle.

- ✓ Medical invalidity Up to NOK 1.500.000
- ✓ Death NOK 1.500.000
- ✓ Medical Treatment NOK 75.000
- ✓ Luggage insurance – max. sum NOK 75.000
- ✓ Transport costs assistance – most reasonable of transport
- ✓ Travel cancellation – expenses paid in advance
- ✓ Lost house keys NOK 5.000
- ✓ Excess medical treatment NOK 650
- ✓ Excess luggage damage NOK 650

#### (8) Insurance package - Full Vehicle Cover

This insurance package includes the following policies in addition to CDI / TPI:

- ✓ Super CDI (3)
- ✓ Super TPI (3)
- ✓ Frontruteforsikring – LI (4)
- ✓ Rescue- and assistance insurance – RSN (5)
- ✓ Personal Accident Insurance – PAI (6)

#### (9) Insurance package - Full Coverage

This insurance package includes the following policies in addition to CDI / TPI:

- ✓ Super CDI (3)
- ✓ Super TPI (3)
- ✓ Frontruteforsikring – LI (4)
- ✓ Rescue- and assistance insurance – RSN (5)
- ✓ Personal Accident Insurance – PAI (6)
- ✓ Super Personal Accident Insurance (7)



### Are there any restrictions to what the insurance cover?

- ! Maximum compensation is limited to NOK 10,5 mill. For the driver and passengers in the vehicle.



### Where does the insurance apply?

These policies are valid in Norway and in European Economic Area (EEA) and Switzerland . They are also valid for 3 months in so-called Green Card countries, subject to the hire company giving its written consent.



### What are my obligations?

Always observe the due diligence required by your insurance policy and the hire company. If you have failed to observe due diligence, you may receive reduced or no compensation at all if anything should happen, depending on how your actions have impacted the damages. Here are a few due diligence requirements:

- Always lock the car when you leave it unattended; Keep the keys in a secure location and not in the vicinity of the car;
- The driver may not cause damage through willful intent or gross negligence;
- The driver must have a valid driving licence and may not be under the influence of alcohol or drugs in such a way that is punishable by law.

**When and how should I pay?**

You must pay the full costs for your insurance before it can take effect. You pay these costs to the company you hire the vehicle from.

**When does the insurance start and end?**

The insurance is valid for the length of your vehicle's hire period. Your contract states the start and end date of your insurance protection.

**How can I terminate the agreement?**

You can terminate your insurance with the hire company before the hire period starts. If you have started your vehicle hire, you cannot terminate your insurance.