



VEHICLE TERMS AND CONDITIONS LDW of 01.01.2026

1. Loss Damage Waiver (LDW)

Loss Damage Waiver (hereinafter referred to as LDW) is an insurance cover that provides a reduced deductible in the event of:

- a) Collision damage
- b) Theft of the vehicle
- c) Attempted theft
- d) Vandalism in connection with theft

The insurance cover can be taken out from among 2 options:

- LDW Basic (clause 1.1.)
- SLDW Super (clause 1.2.)

For CDW Basis and CDW Super, cover also includes damage to glass, roadside assistance and recovery, subject to the same deductible as for collision and theft.

If LDW has been taken out, the agreed cover is specified in the rental agreement. The insurance does not cover damage to the engine, gearbox, drivetrain, clutch, suspension or interior components alone, unless such damage occurs as a result of a collision, running off the road or vandalism.

1.2. LDW Super

1.2.1 Deductible

Deductible	Applicable to vehicle group
3,000	Passenger car
5,000	Vans and 9-seater vehicle
7,000	Cargo Van

1.1 LDW Basic

1.1.1 Deductible

Deductible	Applicable to vehicle groups
12,000	Passenger cars
15,000	Vans and 9-seater vehicles
18,000	Cargo van



GENERAL TERMS AND CONDITIONS of 01.01.2026

The general terms and conditions apply to the extent that they are not deviated from in the special terms and conditions or in the insurance certificate.

1. The Norwegian Insurance Contracts Act and choice of law

The Act relating to insurance contracts of 16 June 1989 no. 69, hereinafter referred to as FAL, applies to the Insurance Contract.

Norwegian legislation applies to the Insurance Contract as long as this does not conflict with the Norwegian Act of 27 November 1992 no. 111 relating to the choice of law in insurance or this has otherwise been agreed upon.

2. Special limitations in the Undertaking's liability for compensation

The Undertaking is not liable for any loss or damage and the worsening of any such loss or damage that is directly or indirectly related to or caused by:

- a. Earthquakes or volcanic eruptions.
- b. War or warlike acts, riots or similar disturbances of the public order
- c. Nuclear damage – regardless of the cause - from nuclear substance, nuclear reactions, ionising radiation, nuclear fuel, radioactive radiation/waste, use of missiles or dangerous proliferation of biological or chemical substances. Radioactive, toxic, explosive or other hazardous characteristics of nuclear-charged explosive devices. The exemption does not cover the use of radioisotopes as specified in the Norwegian Nuclear Energy Act of 12 May 1972 no. 28, section 1 c, and which has been lawfully used in accordance with the Norwegian Act on radiation protection and use of radiation of 12 May 2000 no. 36.
- d. Act of terrorism.
The Undertaking's maximum liability for compensatory damage caused by or related to an act of terrorism is limited to NOK 1 billion per incident and NOK 1 billion per calendar year. The limitation applies collectively for all types of insurance and for all customers of the Undertaking.

However, the exceptions in clauses 2. b) and 2. c) above apply in full.

An act of terrorism means herein an injurious action aimed at the general public, including an act of violence - and which appears to have been carried out with the intention of exerting influence on political, religious or other ideological bodies or to induce fear. The Undertaking is not liable for loss or damage resulting from the hazardous dissemination of biological or chemical substances or the use of rockets.

An incident means herein all damages that affect the Undertaking, the Undertaking's parent company, subsidiaries or branches' policyholders in the Nordic region within a period of 48 hours.

If the limit for the Undertaking's maximum liability is exceeded, the individual insured's amount of compensation will be proportionately reduced. Personal injuries resulting from an act of terrorism that are also covered by one of the circumstances specifically exempted in clauses 2.b and/or 2.c are not covered in any case.



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3. Interest on the amount of compensation

The insured is entitled to interest in accordance with FAL, sections 8-4 or 18-4.

4. Breach of the duty to provide information

Any person guilty of fraud against the Undertaking, forfeits any rights under the Insurance Contract and under other insurance contracts with the Undertaking relating to the same event and the Undertaking may terminate any insurance contract, cf. FAL, sections 4-2, 4-3, 8-1 or sections 13-2, 13-3, 18-1.

5. Notification of damage

Damage shall be reported to the Undertaking without undue delay in accordance with FAL, section 4-10. The damage report shall state the insured's personal identification number.

Traffic accidents involving personal injuries, other accidents involving personal injuries, as well as fire, theft and vandalism must be reported to the police as soon as possible.

6. Duty to notify and limitation

The right to compensation lapses if the claim has not been submitted to the Undertaking within one year after the insured became aware of the circumstances justifying the claim, see FAL, section 8-5, first paragraph and section 18-5, first paragraph. Other limitation periods, see FAL, sections 8-6 and 18-6.

If the Undertaking rejects the claim for compensation in whole or in part, the insured loses the right to compensation if proceedings are not instituted or a tribunal hearing requested within six months after he or she received written notice of the rejection. See FAL, section 8-5, second paragraph and section 18-5, second paragraph.

7. Legal assets

The insurance contract only covers legal assets that can be assigned a monetary value.

8. Prohibition against profit

The insurance shall not result in any profit, but shall only compensate for the loss actually suffered within the framework of the insurance contract. The sum insured is not proof of the value of the insured object or asset.



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9. Legal venue

Disputes under the insurance contract will be settled by a Norwegian court unless this is contrary to mandatory rules in the applicable legislation or as otherwise agreed upon.

10. Currency

Premiums, amounts insured, compensation, etc., that result from the Insurance Contract are calculated using Norwegian krone (NOK) unless otherwise stated in the terms and

conditions or in the insurance certificate.

11. The Norwegian Non-Life Insurance Guarantee Scheme

The Undertaking is a member of the Norwegian Non-life Insurance Guarantee Scheme.

The Guarantee Scheme shall contribute to ensuring payment of claims arising from direct non-life insurance agreements to insured and injured third parties. See Act of 10 April 2015 no. 17 on financial institutions and financial groups (the Financial Institutions Act), section 20-3 and the Regulations of 9 December 2016 no. 1502 on financial institutions and financial groups (the Financial Institutions Regulations) Chapter 20.

The coverage under the Guarantee Scheme has limitations in scope and does not cover all types of insurance. This is set out in the Financial Institutions Regulations, cf. especially section 20-1. Chapter 20. *The coverage under the Guarantee Scheme has limitations in scope and does not cover all types of insurance. This is set out in the Financial Institutions Regulations, cf. especially section 20-1.*

12. Processing of personal data

Protector Forsikring is the data controller for the processing of your personal data, which may also include information about your health and any trade union membership. We process your personal data in order to administer and execute the Insurance Contract we have entered into, for example, to calculate premiums, pay compensation if you suffer an injury, as well as carry out analyses and calculations on statistical material.

Please read our data protection and cookie statement on our website at <https://protectorforsikring.no/personvern/>. You can call our customer service centre at (+47) 24 13 18 00 if you do not have access to the information online.



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13. Areas subject to sanctions

Any liability to pay compensation - and other obligations towards the insured or other rightful claimants under the Insurance Contract - lapses if fulfilment of the obligation can result in breach of sanctions, prohibitions or restrictions adopted by the United Nations (UN), the European Union (EU), the United Kingdom or the US.

14. Reservation against electronic communication

The renter can opt out of electronic communication with the Undertaking, cf. FAL, section 1-6.

15. Safety regulations

15.1 Generale safety regulations

Driver's licence and the driver of the motor vehicle

The driver of a motor vehicle must have a valid driver's licence and must not be under the influence of alcohol, drugs or other intoxicating substances.

Motor vehicles must only be used by driver(s) approved by the car rental provider.

Driving practice is not allowed.

Maintenance

The motor vehicle must be properly maintained. The manufacturer's instructions regarding use and maintenance must be observed.

Use

The motor vehicle must only be used in areas the lessor has approved.

The motor vehicle must not be subject to abnormal loads. Goods and loose equipment carried in the motor vehicle must be properly secured. The roof box must be securely fastened and not contain goods weighing more than the recommended weight.

The motor vehicle must not be used for offroad driving to or participation in speed races and speed tests, or in track-like areas.

The renter must familiarise himself with the vehicle's fuel type and is obliged to fill the correct fuel.

Motor vehicles must not be used in places that do not have physical space for the vehicle in terms of height, width and length.



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15.2 Theft and burglary protection

The motor vehicle must be kept closed and locked when there are no people inside it.

Under no circumstances must the vehicle be left with the keys in the ignition or the engine running. The keys must be kept separate from the motor vehicle when it is left unattended and they must be kept inaccessible to unauthorised persons at all times.

A factory-fitted or FG-approved theft alarm must be fitted to particularly theft-prone car types when this has been agreed upon when entering into the Insurance Contract.

15.3 Breach of safety regulations

Breach of one or more safety regulations may result in a reduction in the claim settlement by up to 100%, cf. FAL section 4-8.

The driver of the employer's vehicle may have a recourse claim raised against him or her, for the same amount as the reduction in the claim settlement, if the person in question has acted with gross negligence.

If the Undertaking's risk of damage changes in relation to the agreement specified in the insurance certificate, the policyholder is obliged to notify the Undertaking immediately.