



LOSS DAMAGE WAIVER - CAR RENTAL

Insurance Product Information Document

Company: Protector Forsikring ASA

Product: Loss Damage Waiver - Car Rental

Valid from: 01.05.23

This is brief information about the insurance. For full details on what the Insurance Contract covers and which limitations apply, please refer to the insurance certificate and the insurance terms and conditions later in this document.

What is this type of insurance?

The Insurance cover applies to vehicles rented from Sixt Car Rental and applies to the benefit of the renter. You can choose different insurance coverages and this fact sheet presents what excess you have to pay depending on which insurance coverage you have taken out. Loss Damage Waiver is an insurance coverage that reduces the costs the car rental provider may charge you in the event of an insurance event. One deductible per insurance event is charged. The coverage that applies to your insurance contract will be stated in the rental agreement.



What is insured?

1. Collision and Theft Insurance (LDW)

- ✓ Your deductible*) in the event of damage resulting from a:
- ✓ Collision and theft/vandalism kr 10,000-40,000
- ✓ Fire, rescue/assistance kr 10,000-40,000

*) Depending on the size of the car

2. Collision and Theft Insurance (LDW reduced)

- ✓ Your deductible*) in the event of damage resulting from a:
- ✓ Collision and theft/vandalism kr 5.000-20.000
- ✓ Fire, rescue/assistance kr 5.000-20.000

*) Depending on the size of the car

3. Collision and Theft Insurance (LDW minimum)

- ✓ Your deductible in the event of damage resulting from a:
- ✓ Collision and theft/vandalism kr 0
- ✓ Fire, rescue/assistance kr 0

4. Glass insurance (GT)

- ✓ Your deductible in the event of damage resulting from a:
- ✓ Replacement/repair of external windows, roof hatch and glass roof kr 0

5. Tyre and glass insurance (TG)

- ✓ Your deductible in the event of damage resulting from a:
- ✓ Replacement/repair of tyres, wheel rims, external windows, roof hatch and glass roof kr 0

6. Interior insurance (BQ)

- ✓ Your deductible in the event of damage resulting from a:
- ✓ Material damage and soiling inside the vehicle kr 0

7. Personal Accident Insurance (PAI)

This insurance applies to the driver and passengers.

- ✓ Disability compensation Up to kr 200.000
- ✓ Death compensation kr 100.000
- ✓ Deductible kr 0



What is not insured?

- ✗ LDW, LDW reduced and LDW minimum do not cover damage to glass, tyres, wheel rims and interior
- ✗ Damage that arises if the vehicle is used outside the areas approved by the lessor
- ✗ Damage that arises if the vehicle is driven by a driver other than the person the lessor has approved
- ✗ Damage caused by driving in places that do not have physical space for the vehicle in terms of height, width or length
- ✗ Damage in the event of breakdown and engine damage due to filling the vehicle's tank with the wrong fuel
- ✗ Theft of the vehicle using the key

In these cases, you may lose your right to compensation completely or partially, and you must pay a higher deductible or the full cost.



Are there any restrictions on cover?

- ! Damage due to gross negligence or intent
- ! Damage that has occurred while driving without a valid driver's licence
- ! Driving while intoxicated
- ! Damage while participating in or training for speed races
- Damage to the motor vehicle during off-road driving
- ! Damage to the engine, transmission, driveline, clutch, undercarriage and interior alone, without this having occurred as a result of a collision, driving off the road or vandalism.
- ! The interior insurance (BQ) covers a maximum of NOK 15,000 in compensation.

In these cases, you may lose your right to compensation completely or partially, and you must pay a higher deductible or the full cost.



Where am I covered?

In the Nordic countries and outside the Nordic region if the lessor has approved this in writing.



What are my obligations?

Always follow the Insurance Contract's and the lessor's requirements of due care. If you have not exercised due care, you may receive less or no compensation in the event of an incident, depending on how your exercise of due care has affected the damage.

These are some of the requirements of due care:

- Always lock the car when you leave it. Keep the keys in a secure place and not near the car.
- The driver of the vehicle must not cause damage with intent or gross negligence.
- The driver of the vehicle must always have a valid driving licence and must not be under the influence of alcohol, drugs or other intoxicants.



When and how do I pay?

You must pay the full cost of the Insurance Contract to the car rental company before it takes effect.



When does the cover start and end?

The insurance cover is valid for the same period as the rental period of the vehicle. The rental agreement states when the insurance cover starts and ends.



How do I cancel the contract?

You can cancel the Insurance Contract with the lessor before the rental period starts. If the rental period has begun, you cannot cancel the Insurance Contract.