

This is a brief description of the insurance policy. For complete information on what the insurance covers, and the limitations that apply, please refer to the rental agreement and the insurance terms.

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 reduction is a policy that reduces costs which the car rental company may demand from you in case of damage. You can choose a basic insurance (CDI/TPI) or you can buy an extended coverage – Supercover (SCI) - with an even lower excess, and PERS terms and conditions are included when you purchase this.

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 and TPI)

- ✓ Your costs in the case of damage caused by:
 - ✓ Collision and theft/vandalism NOK 20.000
 - ✓ Fire, salvage/assistance NOK 20.000
 - ✓ Front windshield damage NOK 20.000

(3) Supercover Collision and Theft Insurance (SCI)

- ✓ Your costs in the case of damage caused by:
 - ✓ Collision and theft/vandalism, fire NOK 2.000
 - ✓ Incorrect filling of fuel NOK 2.000
 - ✓ Locked or lost car key NOK 2.000
 - ✓ Damage to tyres and rims NOK 2.000
 - ✓ Front windshield damage NOK 2.000
- ✓ Also includes coverage in relation to Assistance Insurance (PERS)

The maximum compensation for incorrect refueling, lockout/lost key, damage to tires/rims, and glass damage is NOK 20,000.

(4) Personal Accident Insurance (PAI)

This insurance applies to the driver and passengers

- ✓ Medical incapacity Up to NOK 200.000
- ✓ Death NOK 100.000

The total sum insured is limited to NOK 1 mill. in total for drivers and passengers in the vehicle.

(5) Assistance Insurance (PERS)

This insurance covers fees for recovery or towing for:

- ✓ Incorrect filling of fuel
- ✓ Accidents and run-off road incidents
- ✓ Empty fuel tank / flat battery
- ✓ Lost or locked car key
- ✓ Puncture

Excess is NOK 0,- for all incidents.



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 while the vehicle is being used by a driver other than the driver approved by the car rental company
- ✗ Damages caused by driving in areas which do not have physical space for a vehicle of that height, width or length.
- ✗ Theft of vehicle with key
- ✗ Driving under the influence of alcohol or drugs



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
- ! 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.



Where does the insurance apply?

These policies are valid in Norway, the Nordic countries and most countries in Europe if stated in the rental agreement.



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.