

Excess Reduction Insurance – Vehicle hire

Fact sheet for insurance product

Compay: Tryg Forsikring NUF

Product: Excess Reduction Insurance – Vehicle hire

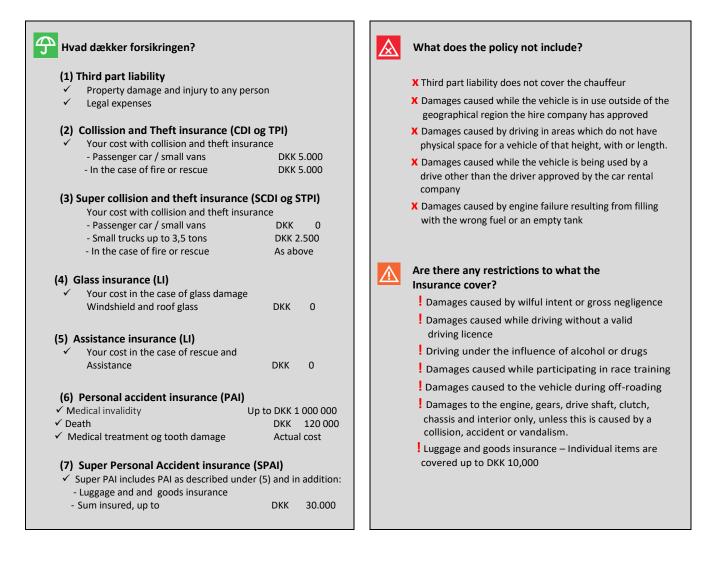
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This is a brief description of the insurance policy. You can find more details in the pre-purchase and after sales information, and in the full terms and conditions, available at – <u>https://paretoforsikringsmegling.no/avis-insurance-in-denmark-tryg-forsikring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

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 can choose basic insurance or purchase super insurance with an even lower excess. You can also choose to purchase windscreen and accident insurance to give you and your passengers extra protection.

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





Where does the insurance apply?

These policies are valid in Denmark. 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.

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