LOSS DAMAGE WAIVER - CAR RENTAL

INSURANCE PRODUCT INFORMATION DOCUMENT

Company: Protector Forsikring ASA

Product: Loss Damage Waiver - Car Rental

Valid from: 01.12.2025

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 Europcar Norway 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 booking confirmation.

What is insured?

1. Liability
   - ✓ Liability for damage to third-party property and/or bodily injury
   - ✓ Legal expenses insurance
2. CDI

   Your deductible *) in the event of damage resulting from a:
   - ✓ Collision and theft/vandalism kr 14.000-23.000
   - ✓ Fire, reduce/assistance kr 14.000-23.000
   - ✓ Glass kr 14.000-23.000
   - ✓ Liability kr 14.000-23.000
3. CDI Medium (CDIM+PAI+WWI)

   Your deductible *) in the event of damage resulting from a:
   - ✓ Collision and theft/vandalism kr 7.000-11.000
   - ✓ Fire, reduce/assistance kr 7.000-11.000
   - ✓ Liability kr 7.000-11.000
   - ✓ Personal Accident Insurance (PAI)
   - ✓ Assistance and Glass/Tyre Insurance (WWI) kr 500
4. CDI Premium (CDIP+PAI+WWI)

   Your deductible *) in the event of damage resulting from a:
   - ✓ Collision and theft/vandalism kr 0
   - ✓ Fire, reduce/assistance kr 0
   - ✓ Liability kr 0
   - ✓ Personal Accident Insurance (PAI)
   - ✓ Assistance and Glass/Tyre Insurance (WWI)

   Premium cover is only available for passenger cars and is not available to drivers under 21 years of age

   *)Depending on the size of the car

What is not insured?

- ✗ 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
- ✗ Repair of the vehicle and replacement parts
- ✗ Expenses recoverable from other sources, including but not limited to tour operators, transport providers, hotels or similar
- ✗ Expenses arising from delays caused by traffic congestion
- ✗ Damage to wheel rims

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

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5. Personal Accident Insurance (PAI)
This insurance applies to the driver and passengers.

✓ Disability compensation Up to	NOK 200.000
✓ Death compensation	NOK 100.000
Deductible	NOK 0

6. Assistance and Glass And Tyre Insurance (WWI)
Your deductible in the event of damage resulting from a:

✓ Misfuelling (incorrect fuel)	kr 500
✓ Accidents and off-road incidents	kr 500
✓ Empty fuel tank/flat battery	kr 500
✓ Locked-in keys/loss of keys	kr 500
✓ Puncture, including cost of new tyre (wheel rim are not included)	kr 500
✓ Glass damage	kr 500

The deductible is reduced to kr. 0,- for damage from stone chips that can be repaired

Where CDI Premium applies, no deductible shall be payable.

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.

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, gearbox, drivetrain, clutch, chassis and interior alone, unless it has occurred as a result of a collision, running off the road, or vandalism.

! The maximum coverage is limited to NOK 1,500,000 in aggregate for the driver and passengers in the vehicle
! The maximum coverage per item is NOK 2,000
! Cash, securities, personal documents and passports are not covered

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

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.