

Insurance Certificate - Excess Reduction Insurance

Agreement period

In accordance with the rental agreement.

It is a condition for the validity of the insurance that the premium has been paid.

Where does the insurance apply

The insurance is valid in Norway unless otherwise agreed and specified in the rental agreement.

Scope of insurance

Selected coverages:

In accordance with the rental agreement.

Excess.

The excess as agreed upon and specified in the rental agreement.

Limitations

The insurance does not indemnify against claims for subrogation from the owner of the vehicle or its insurance carrier

General terms of the insurance agreement

Insurance carrier: Gjensidige Forsikring ASA. P.O Box 700 Sentrum, 0106 OSLO
Gjensidiges terms and conditions for Excess Reduction Insurance of 01.01.2024 applies.

The insurance agreement is governed by the Insurance Contracts Act of 16.06.1989 and other applicable laws.

Insurance sold through an insurance agent

For insurance sold through an insurance agent, in accordance with the law of December 22, 2022, no. 163 on insurance mediation §3-1, specific permission from the Financial Supervisory Authority is required to engage in insurance mediation. An overview of approved agency firms can be found in the Financial Supervisory Authority's business register – www.finanstilsynet.no/virksomhetsregisteret. The insurance agent (insurance mediation firm) that sold the insurance calculates a commission for this service.

Collecting and processing of personal information

The personal information we record in connection with our customer relationship is securely stored and not made available to unauthorized parties. The information is only used/disclosed to other parties to fulfill the agreement(s) entered into with us.

You can file a complaint about the insurance

If you believe Gjensidige Forsikring has made errors in matters related to the insurance agreement or claims settlement, you can contact:

Finansklagenemnda
Postboks 53 Skøyen, 0212 OSLO
e-post: post@finkn.no

Information

This insurance agreement is covered by the guarantee scheme for non-life insurance, as per the regulation of 22.12.2006 no. 1617.

Insurance company's main office:

Gjensidige Forsikring ASA, Box 700 Sentrum, 0106 Oslo, Norge