COLLISION DAMAGE INSURANCE - CAR RENTAL

Insurance Product Information Document

Company: Protector Forsikring ASA

Product: **Collision Damage Insurance** - Car Rental

Valid from: 01.01.26

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 Enterprise 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. Collision Damage Insurance 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) Collision and Theft Insurance (CDI)

Your deductible in the event of damage resulting from a collision, theft/vandalism, fire, rescue/assistance:

✓ Premium and luxury cars — kr 30,000
✓ Other Vehicle categories — kr 20,000

Glass and tire/rims are not coverd

(2) Collision and Theft Insurance (ZEP)

Your deductible in the event of damage resulting from a Collision and theft/vandalism, fire, rescue/assistance:

✓ Premium and luxury cars — kr. 0
✓ Other vehicle categories — kr. 0

Rims are not covered

✓ **(4) Tire and Glass (TWP)**

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

(5) Roadside Assistance Insurance (RAP)

Your deductible in the event of damage or tyre puncture: kr 0

✓ ✓ ✓ **(6) Personal Accident Insurance (PAI)**

This insurance applies to the driver and passengers.

Disability compensation up to — kr 500,000
Death compensation — kr 100,000

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

✗ 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 interior alone, without this having occurred as a result of a collision, driving off the road or vandalism.

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?

The European Economic Area (EEA) and Switzerland, and for up to three months in countries that are members of the Green Card system

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.