

# Excess Reduction Insurance – Vehicle hire

## Fact sheet for insurance product

Compay: Tryg Forsikring NUF

Product: Excess Reduction Insurance – Vehicle hire

Org. no.: 989 563 521

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 – <https://paretoforsikringsmegling.no/budget-insurance-in-denmark-tryg-forsikring>

### 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.



#### Hvad dækker forsikringen?

##### (1) Third part liability

- ✓ Property damage and injury to any person
- ✓ Legal expenses

##### (2) Collision and Theft insurance (CDI og TPI)

- ✓ Your cost with collision and theft insurance
  - Passenger car / small vans DKK 5.000
  - In the case of fire or rescue DKK 5.000

##### (3) Super collision and theft insurance (SCDI og STPI)

- Your cost with collision and theft insurance
  - Passenger car / small vans DKK 0
  - Small trucks up to 3,5 tons DKK 2.500
  - In the case of fire or rescue As above

##### (4) Glass insurance (LI)

- ✓ Your cost in the case of glass damage
  - Windshield and roof glass DKK 0

##### (5) Assistance insurance (LI)

- ✓ Your cost in the case of rescue and Assistance DKK 0

##### (6) Personal accident insurance (PAI)

- ✓ Medical invalidity Up to DKK 1 000 000
- ✓ Death DKK 120 000
- ✓ Medical treatment og tooth damage Actual cost

##### (7) Super Personal Accident insurance (SPAI)

- ✓ Super PAI includes PAI as described under (5) and in addition:
  - Luggage and goods insurance
  - Sum insured, up to DKK 30.000



#### What does the policy not include?

- ✗ Third part liability does not cover the chauffeur
- ✗ Damages caused while the vehicle is in use outside of the geographical region the hire company has approved
- ✗ Damages caused by driving in areas which do not have physical space for a vehicle of that height, with or length.
- ✗ Damages caused while the vehicle is being used by a drive other than the driver approved by the car rental company
- ✗ Damages caused by engine failure resulting from filling with the wrong fuel or an empty tank



#### 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
- ! Driving under the influence of alcohol or drugs
- ! 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.
- ! Luggage and goods insurance – Individual items are covered up to DKK 10,000



### 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.