

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-sweden-tryg-forsikring>

What type of insurance is this policy?

Insurance for hire vehicles is a policy that reduces or completely eliminates any costs you may be required to pay by the hire company in case of damages. Here, we present the excess you may have to pay for each policy.

The contract you signed with the hire company indicates what protection you have chosen and how long the insurance applies for. It also states what costs you may incur if you do not have insurance.



What does the policy include?

Policies that reduce your costs

TPI = Theft Protection Insurance
CDI = Collision Damage Insurance

✓ Your costs with Theft Protection Insurance

In case of theft/attempted theft	SEK 7,500
Vehicle damage	SEK 17,500
Motor traffic damage	SEK 17,500
Fire	SEK 17,500
Glass	SEK 17,500
Salvage/recovery	SEK 17,500
Theft using the vehicle key	Market value of the vehicle

✓ Your costs with Collision Damage Insurance

In case of theft/attempted theft	SEK 17,500
Vehicle damage	SEK 7,500
Motor traffic damage	SEK 7,500
Fire	SEK 7,500
Glass	SEK 17,500
Legal protection	SEK 7,500
Salvage/recovery	SEK 7,500
Theft using the vehicle key	Market value of the vehicle

✓ Your costs with both TPI and CDI

In case of theft/attempted theft	SEK 7,500
Vehicle damage	SEK 7,500
Motor traffic damage	SEK 7,500
Fire	SEK 7,500
Glass	SEK 17,500
Salvage/recovery	SEK 7,500
Theft using the vehicle key	Market value of the vehicle

Policy that eliminates your costs

Super Theft Protection Insurance STPI
Super Collision Damage Waiver SCDI
Eliminating excess for Glass LI
You must have taken out both TP and CDR in order to be able to take out STP, SCDW or LI.



What does the policy not include?

✗ Except TPI and CDI

The policies do not apply:

- If the vehicle is used outside of those regions which the hire company has not approved in writing;
- If the vehicle is driven by anyone other than the named drivers on the hire contract;
- In case of vehicle breakdowns that are due to filling the vehicle with the wrong fuel or a lack of fuel.

✓ Your costs with Super Theft Protection

In case of theft/attempted theft	SEK	0
Vehicle damage	SEK	7,500
Motor traffic damage	SEK	7,500
Fire	SEK	7,500
Glass	SEK	17,500
Salvage/recovery	SEK	7,500
Theft using the vehicle key	Market value of the vehicle	

✓ Your costs with Super Collision Damage

In case of theft/attempted theft	SEK	7,500
Vehicle damage	SEK	0
Motor traffic damage	SEK	0
Fire	SEK	0
Glass	SEK	17,500
Salvage/recovery	SEK	0
Theft using the vehicle key	Market value of the vehicle	

✓ Your costs with Super Theft Protection and Super Damage Collision

In case of theft/attempted theft	SEK	0
Vehicle damage	SEK	0
Motor traffic damage	SEK	0
Fire	SEK	0
Glass	SEK	17,500
Salvage/recovery	SEK	0
Theft using the vehicle key	Market value of the vehicle	

✓ Your costs with LI (glass)

In case of glass-damage	SEK	0
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✓ Your costs with STP, SCDW and LI

In case of theft/attempted theft	SEK	0
Vehicle damage	SEK	0
Motor traffic damage	SEK	0
Fire	SEK	0
Glass	SEK	0
Salvage/recovery	SEK	0
Theft using the vehicle key	Market value of the vehicle	

Extra protection for yourself, your passengers and your belongings

In addition to the policies mentioned above, you can also take out Personal Accident Insurance (PAI) or Super Personal Accident Insurance (SPA). This policy is comprised of three components:

✓ Accident insurance

Disability compensation	up to SEK 500,000
Compensation in case of death	SEK 100,000

✓ Sudden damages to vehicle interior

✓ Transport of personal possessions from the car to your home in the event of an accident

✓ Super PAI

Theft of property from hire car	up to SEK 10,000
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✗ Except STPI, SCDI and LI

This policy does not apply:

- If the vehicle is used outside of those regions which the hire company has not approved in writing;
- If the vehicle is driven by anyone other than the named drivers on the hire contract;
- In case of vehicle breakdowns that are due to filling the vehicle with the wrong fuel or a lack of fuel.
- The excess for light goods vehicles up to 3.5 tonnes cannot be eliminated. The excess is instead reduced to SEK 2,500.

✗ Damages to vehicle interior

Not covered:

- Damages caused by animals or smoking.



Are there any restrictions to what the insurance covers?

! You will not receive any compensation if your car suffers damages while driving in an enclosed competition area or on a public road under competition-like conditions. For example, street racing. You will not receive any compensation for damages to the car that are suffered when driving on frozen lakes or bodies of water unless such is an ice road which the Swedish Transport Administration (Trafikverket) is responsible for.



Where does the insurance apply?

These policies are valid in Sweden. They are also valid 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 wilful 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.