

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. You can read the full terms and conditions, available at paretoforsikringsmegling.no/forsikringer-i-tryg-forsikring.

What type of insurance is offered?

The insurance covers the insured for vehicles hired from Enterprise. You can choose various insurance cover and this fact sheet outlines which excesses you will have to pay, depending on which insurance you take out. Excess Insurance is an insurance that reduces the costs for which you can be liable for to the car rental company, in the event of an accident.

The insurance you are covered for will be outlined in the care hire contract.



What is covered by the insurance?

(1) Third Party Liability (TPL)

- ✓ Injury to any person and property damage
- ✓ Legal fees

(2) Car Damage and Theft Protection (CDI og TP)

- ✓ Your cost excess reduction in the event of:
 - ✓ Car damage, theft and vandalism NOK 10.000
 - ✓ Fire: NOK 10.000
 - ✓ Salvage / assistance NOK 10.000?
 - ✓ Glas NOK 5.000?

(3) Super Car Damage and Theft Protection (SCDI og STP)

- ✓ Your cost excess reduction in the event of:
 - ✓ - Car damage, theft and vandalism: NOK 3.000
 - ✓ - Fire: NOK 3.000
 - ✓ - Salvage / assistance NOK 10.000?
 - ✓ - Glas NOK 5.000?

(4) Zero-forsikring ved kollisjon og tyveri (ZEP)

- ✓ Your cost excess reduction in the event of:
 - ✓ - Car damage, theft and vandalism: NOK 0
 - ✓ - Fire: NOK 0
 - ✓ - Salvage / assistance NOK 10.000?
 - ✓ - Glas NOK 5.000?

(5) Tyre-and Windshield Protection (TWP)

- ✓ If you have purchased this insurance, your cost excess will be: NOK 0

(6) Road Assistance Protection (RAP)

- ✓ If you have purchased this insurance, your cost excess will be: NOK 0

(7) Personal Accident Insurance (PAI)

- ✓ This insurance covers the driver and the passengers.

Disability Benefit: Up to NOK 500.000
 Death Benefit NOK 100.000



What is not covered by the insurance?

The insurance does not cover:

- ✗ If the vehicle is used outside the country areas approved by the lessor in writing
- ✗ If the vehicle is driven by a driver not specified on the rental contract
- ✗ Breakdown due to use of wrong fuel



Er det noen begrensninger i dekningen?

- ! You will not be paid any insurance benefit if your car is damaged when being driven within a cordoned-off racing area or on a public road in competition-like conditions. For example, a street race.



Hvor gjelder forsikringen?

The insurance applies in The European Economic Area and in Switzerland, and for up to 3 months in Green Card Countries.



What are my obligations?

Always follow the duty of care requirements of the insurance and the lessor. If you have not complied with the duty of care requirements, you may receive less or no benefit at all if anything happens, depending on the extent to which your lack of care has affected the damage/loss.

These are some of duty of care requirements:

- Always lock the car when you leave it. Keep the keys safely and not in the vicinity of the car.
- The driver must not cause damage/loss deliberately or through gross negligence.
- The driver must have a valid driver's license and must not be under the influence of alcohol or other drug in a way that is punishable by law.



When and how should I pay?

You must pay the full cost of your insurance before it can take effect. You pay the cost to the vehicle rental company.



When does the insurance cover take effect and expire?

Claim cost elimination must be taken out when the lease agreement is signed and is valid for the same period as the rental agreement.



How can I cancel the contract?

You can cancel the contract with the lessor before the start of the rental period. Once you have started your hire period, you cannot cancel the insurance.