

Special Terms and Conditions - Reckless Driving Protection

Version 1.0

Valid from 25 July 2026

These Terms and Conditions have been drafted in Danish. The following special terms and conditions is a translation, and ment for information purposed only. In the event of any inconsistency between the Danish and English versions, the Danish version shall prevail.

These Special Terms and Conditions apply to the owner of the rented vehicle and supplement the MyCamper Rental insurance Terms and Conditions. They are effective only in conjunction with, and subject to, the MyCamper Rental insurance Terms and Conditions.

1. Application

This Special Endorsement applies only if stated in the Insurance Certificate.

Unless otherwise provided in this Endorsement, the General Terms and Conditions of the insurance, definitions, safety requirements, claims handling provisions, indemnity rules and all other policy provisions shall apply.

In the event of any inconsistency between this Endorsement and the remaining policy terms, this Endorsement shall prevail.

2. Who is covered

The cover applies to the insured owner of the vehicle covered by the insurance who rents out the vehicle through the MyCamper platform.

The cover does not apply to renters, drivers or any other users of the vehicle.

3. Scope of Cover

Cover applies exclusively to insured vehicles registered in Denmark.

The insurance compensate financial loss arising when an insured motorised vehicle is confiscated by a competent Danish authority pursuant to the Danish vanvidskørsel (reckless driving) legislation in force at the time of the loss.

Cover applies only where:

- the vehicle has been rented out through the MyCamper platform,
- the rental has been carried out in accordance with MyCamper's terms and procedures,
- the renter has, by agreement or equivalent contractual terms, assumed liability for financial loss that may arise as a result of confiscation under the Danish vanvidskørsel legislation, and
- all other conditions of this Endorsement have been satisfied.

4. Conditions for compensation

Compensation is provided only if:

- the owner of the vehicle did not personally drive the vehicle in connection with the event that resulted in the confiscation,
- the rental was carried out through MyCamper's standard booking and payment process,
- the rental was carried out in accordance with MyCamper's terms and conditions and all applicable laws, regulations and governmental requirements,
- the insured has complied with all obligations under the insurance contract, and
- the decision to confiscate the vehicle has become final.

5. Amount of compensation

Compensation is provided based on the vehicle's market value immediately prior to the confiscation, but not exceeding the sum insured stated in the Insurance Certificate.

The market value shall be determined in accordance with the valuation principles otherwise applicable under the insurance.

If compensation for the same loss is available under another insurance policy, guarantee, from a liable party or from any other source of recovery, compensation shall be provided only for the portion of the loss not otherwise recovered.

6. Exclusions

No compensation shall be provided if:

- the owner personally drove the vehicle in connection with the event that resulted in the confiscation,
- the owner knew, or ought reasonably to have known, that the driver was unfit to operate the vehicle,
- the vehicle was rented out, handed over or used outside the MyCamper platform,
- information provided in connection with the booking, rental or claims handling process was incorrect, incomplete or misleading,
- the confiscation was made pursuant to legislation other than the Danish vanvidskørsel (reckless driving) legislation,
- the confiscation relates to property other than the insured vehicle.

7. Claims Notification and Claims Handling

The loss shall be reported as soon as the insured becomes aware of any seizure, confiscation proceedings or other circumstance that may give rise to a claim under this Endorsement.

The insured shall:

- upon request, provide all documents and information necessary to assess entitlement to indemnity,
- cooperate to a reasonable extent in matters relating to seizure, confiscation, appeals, recovery actions or any other measures intended to mitigate or recover the loss.

No compensation shall be paid until the confiscation decision has become final.

8. Recovery Rights (Subrogation)

To the extent that compensation has been paid under these terms, the insurer shall be subrogated to the insured's rights to pursue recovery against any person who caused or contributed to the event that resulted in the confiscation.

The insured shall provide such information, documentation and assistance as may reasonably be required to enable the insurer to exercise those rights.

Payment of compensation under this Endorsement shall not limit the rights of the insurer, MyCamper or any other entitled party to pursue claims against a renter, driver or any other liable person under contract or applicable law.