MyCamper
Cancellation insurance

Complete insurance conditions
Valid from 2026-10-01

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The insurance is a voluntary group insurance to which the following insurance conditions apply. MyCamper Nordic AB (No. 556908-4808) “MyCamper”, in its capacity as group representative, has entered into a group contract with the insurer Omocom Försäkring AB (no. 559097-2377) “Omocom”, Birkagatan 1, 113 36 Stockholm, Sweden. Omocom is under the supervision of the Swedish Financial Supervisory Authority (Finansinspektionen).

Through the group contract, all MyCamper customers who rent or lease vehicles are group members and can choose to take out this insurance in accordance with the conditions below.

Omocom may outsource claims handling to Van Ameyde (no. 556470-9078), Slättagårdsvägen 1a, 372 51 Kallinge, Sweden.

When we use the words "you" and "your" in the terms and conditions, we mean - unless otherwise stated - both the policyholder and each of the other insured persons. "We" and "us" refer to Omocom.

INSURANCE COVER

1. Conditions for the validity of the insurance

The insurance is taken out in conjunction with the choice of full cover when booking a vehicle via MyCamper.

If the insurance cover is extended at a later date than at the time of the original booking, the insurance shall apply for a waiting period of seven (7) days. During the waiting period, the insurance does not apply to events in accordance with point 4 that occur during the waiting period.

2. Who the insurance applies to

The insurance applies to renters who have booked a vehicle via MyCamper and have selected the complete package, which includes travel cancellation insurance in accordance with these terms and conditions.

3. When the insurance applies

The insurance is valid from the date of issue of the booking confirmation or, in cases where the insurance is added later, from the date on which the upgrade was made. The insurance is no longer valid once you have checked in on the booking for the vehicle in question.

4. What the insurance covers

The insurance covers the cancellation costs payable via MyCamper and the booking in question in accordance with the applicable cancellation conditions.

The costs will be refunded if you have to cancel for the following reasons:

- Acute illness*, accident or death affecting you, a close relative* of yours, a fellow traveler* or a person you are visiting during the trip. The event must have occurred after taking out the insurance but before the planned departure. This also applies to the unexpected worsening of a medically certified chronic illness.
- Unexpected termination of employment of indefinite duration affecting the traveler, if this was not known at the time of booking
- unexpected commencement of employment if you were unemployed at the time of booking the trip and the employer confirms in writing that you are unable to travel due to taking up employment.
- You cannot travel or can only travel at a later date due to an unforeseen mobilization order from the armed forces, civil defence or emergency services
- Your pet suffers an acute illness or an accident. In these cases, we can cover the costs of an animal shelter during the trip in place of the cancellation costs.
- Significant damage to your home. Compensation will be paid if significant damage occurs to your permanent residence after you have taken out the insurance but before your planned departure. Significant damage is defined as an event that prevents you from making your trip in a reasonable manner, e.g. due to fire, burglary, water leakage or natural disasters (flood, storm, snow pressure, landslide, etc.).

5. Deductible

The insurance has no excess.

6. Maximum amount of compensation

The maximum amount of compensation is the amount specified in the cancellation conditions for the booking in question, up to a maximum of EUR 10,000.

7. What the insurance does not cover

You will not receive any compensation:

- If the reason for the cancellation was already known at the time of booking
- If compensation can be paid by another party in accordance with the terms of the rental agreement, the law, the Convention or the Travel Guarantee.
- If the compensation was paid by another insurance company.
- For bookings canceled by the landlord
- For the costs of medical certificates, medical records or similar
- If your doctor has advised against travel at the time of booking
- If the reason for cancellation is that something necessary for the trip is missing, such as passports, visas, vaccinations or similar.
- If the reason for the cancellation is a pandemic
- For the costs of bookings made during the trip that are not covered by booking a motorhome via MyCamper
- For business travel expenses
- For costs incurred due to a delay or failure of private transportation to the pick-up location of the rented vehicle.
- For the cost of insurance premiums
- For costs incurred due to your late cancellation

8. Reporting damage

The damage must be reported to Omocom as soon as you notice the damage. The damage must be reported using the Omocom damage form, which is available on the MyCamper website.

In the event of damage, you should send them in:

- a fully completed application form
- Evidence of the event that led to the cancellation, e.g. a certificate from an independent doctor, police officer, employer, public authority or similar. The certifying body must be contacted before the time at which the check-in should take place.
- Copy of the police report in the event of theft or another criminal offense
- Copy of the cancellation costs

If you have any questions, please contact Omocom on +46 10 332 02 00 or by e-mail at hello@omocom.insurance. For questions about ongoing cases, please reply to the e-mail you received from us when you reported the claim.

8.1. Support with claims settlement

You must do your utmost to ensure that the claim can be settled as quickly as possible. In particular, you must provide information and data that may be relevant to the claims settlement. Above all, you must answer the claims representative's questions. If the insurer suffers a loss due to your failure to cooperate, your compensation will be reduced to what can be considered reasonable under the circumstances.

8.2. False information in the event of damage

If you or another person claiming compensation following a loss or damage have deliberately or through gross negligence misrepresented, concealed or failed to disclose something that is relevant to the assessment of the claim for compensation under this insurance, the compensation may be reduced or refused altogether.

8.3. Recreation

As soon as the insurer has paid compensation for a claim, the insurer assigns your right to compensation from the party who is obliged to pay you compensation for the claim.

GENERAL CONDITIONS

9. Limitation period

Anyone wishing to claim insurance compensation or other insurance cover must notify Omocom no later than ten years after discovery of the damage, otherwise the right to compensation will be lost.

If the applicant has submitted the application to Omocom within the period referred to in paragraph 1, the period for bringing an action against Omocom shall always be at least six months from the date on which Omocom has declared that it has taken a final position on the application.

10. Causing damage

The insurance does not apply if you have caused the damage intentionally or through gross negligence. The same applies if you must otherwise assume that you acted or failed to act in the knowledge that there was a significant risk of the damage occurring.

11. General exceptions

11.1. Guarantee of the supplier

The insurance does not apply to material defects for which the supplier or another party is liable under a law, guarantee or similar obligation. However, the insurance does apply if you can prove that the responsible party does not rectify or pay.

11.2. Fraud, embezzlement or similar property offenses

Compensation is not provided for losses caused by fraud, embezzlement or similar property offenses.

11.3. War, terrorism or unrest

Compensation is not provided for damage caused directly or indirectly by war, warlike events, civil war, revolution, riot, civil commotion, terrorism, sabotage or by acts of rulers who have seized power without authorization, or in connection therewith.

11.4. Nuclear damage

The insurance does not cover property damage or liability if the damage was caused directly or indirectly by a nuclear process.

11.5. Force majeure

The insurer is not liable for losses incurred if the investigation of the claim, the payment of compensation or the restoration of the damaged property is delayed for the following reasons:

- War, warlike events, civil war, revolution, riot or civil commotion
- Labor dispute
- Confiscation or nationalization
- Confiscation, destruction or damage to property by order of a government or authority.

12. Right to waive the insurance

The group member may terminate the insurance at any time by notifying the group representative or the insurer.

13. Insurer

The insurer is Omocom Försäkring AB. Omocom is based in Stockholm, Sweden, and is regulated by the Swedish Financial Supervisory Authority.

Omocom Försäkring AB
Company registration number: 559097-2377
Address: Birkagatan 1, 113 36 Stockholm
Website: www.omocom.insurance
Email: hello@omocom.insurance
Telephone: +46 10 332 02 00

14. Information on Insurance Distribution

14.1. Tied Ancillary Insurance Intermediary

MyCamper is registered with the Swedish Companies Registration Office (Bolagsverket) as a tied ancillary insurance intermediary of Omocom Försäkring AB. The registration relates to non-life insurance and is limited to certain classes of insurance.

MyCamper Nordic AB
Company registration number: 556908–4808
Address: Sidenvävargatan 17, 753 19 Uppsala
Website: www.mycamper.com
Email: support@mycamper.com
Telephone: +46 187 51 21 80

The registration and its scope can be verified with:

Swedish Companies Registration Office (Bolagsverket)
Postal address: 851 81 Sundsvall
Telephone: 0771-670 670
Email: bolagsverket@bolagsverket.se
Website: www.bolagsverket.se

Upon request, Omocom will provide information on whether an employee of MyCamper is authorised to distribute insurance and whether that authorisation is limited to a particular type of insurance or certain classes of insurance.

For the insurance policies governed by these terms and conditions, MyCamper distributes only Omocom's insurance products and acts on behalf of Omocom. The distribution is carried out without advice.

14.2. Supervision

The Swedish Financial Supervisory Authority (Finansinspektionen) supervises MyCamper's insurance distribution activities, but not MyCamper's other business activities.

Swedish Financial Supervisory Authority (Finansinspektionen)
Postal address: Box 7821, 103 97 Stockholm
Telephone: 08-408 980 00
Website: www.fi.se
Email: finansinspektionen@fi.se

The Swedish Consumer Agency (Konsumentverket) supervises MyCamper's marketing activities.

Swedish Consumer Agency (Konsumentverket)
Postal address: Box 48, 651 02 Karlstad
Telephone: 0771-525 525
Website: www.konsumentverket.se
Email: konsumentverket@konsumentverket.se

14.3. Liability, Ownership and Remuneration

Omocom is liable for pure economic loss arising from MyCamper intentionally or negligently failing to fulfil its obligations in connection with the distribution of insurance.

MyCamper does not have a qualifying holding in Omocom, and Omocom does not have a qualifying holding in MyCamper.

MyCamper receives remuneration from Omocom in the form of commission for the distribution of insurance.

14.4. Complaints

If you are dissatisfied with MyCamper's insurance distribution activities, you may contact our complaints officer. Contact details and information on complaints and external dispute resolution are provided under the heading "If we do not agree".

15. Applicable Law and the German Insurance Contract Act (VVG)

This insurance contract is governed by the provisions of the German Insurance Contract Act (*Versicherungsvertragsgesetz*, VVG), as well as other relevant German legal regulations. In addition, the General Terms and Conditions of Insurance (AVB) apply.

16. Data protection

The processing of personal data is carried out in accordance with the General Data Protection Regulation (GDPR), the German Federal Data Protection Act (*Bundesdatenschutzgesetz*, BDSG), and the supervisory requirements of the Federal Financial Supervisory Authority (*BaFin*).

Detailed information about how your personal data is processed can be found in the privacy policies available on the company´s website (www.omocom.insurance). If you have any questions or wish to exercise your rights under the GDPR, you may contact us at any time.

17. If we do not agree

First things first - contact us at Omocom

If you are not satisfied with the decision in a case, you can always have the decision reviewed either by contacting Omocom to clarify any misunderstanding or by writing to the complaints manager at complaints@omocom.insurance.

Omocom Försäkring AB
Postal address: Birkagatan 1, 113 36 Stockholm
Website: www.omocom.insurance
E-mail: complaints@omocom.insurance
Telephone: +46 10 332 02 00

Out-of-court dispute resolution

You also have the option of contacting the following institution for out-of-court dispute resolution:

Insurance Ombudsman (Versicherungsombudsmann e.V.)
Postal address: P.O. Box 08 06 32, 10006 Berlin
Telephone: +49 30 206058-0
E-Mail: beschwerde@versicherungsombudsmann.de
Website: www.versicherungsombudsmann.de

Competent court

Without prejudice to any other rights, you may also bring legal action before the competent ordinary court. For claims arising from the insurance contract, the court at the place of residence of the policyholder shall have jurisdiction (§ 215 VVG in conjunction with § 13 ZPO).

DEFINITIONS

Acute illness

An acute illness is defined as a new illness, a reasonable suspicion on your part of a new illness that can be confirmed by a licensed physician, or a sudden and unforeseen acute worsening of a permanent or chronic illness, provided that the permanent/chronic illness has not shown any symptoms for more than six months prior to the conclusion of the insurance, has not been medically treated (apart from routine examinations) or the medication/treatment has been changed.

Insured person

The group member who rents the insured property listed in the policy.

Insurance contracts

The contract applicable to each insurance policy, which contains the application to join the insurance, the insurance conditions valid at all times, the last insurance declaration, the Insurance Contracts Act (2005:104) and Swedish law in general.

Sum insured

The amount to which the insured person is entitled in the event of an insured event.

Insured event

The event(s)/injury(ies) that may give rise to a claim under the policy.

Insurer
The person who has concluded an insurance contract with the policyholder and is obliged to pay insurance benefits in accordance with the insurance contract.

Policyholder
The person who has concluded an insurance contract with the insurer.

Duration of the insurance
The period for which the insurance is valid and for which the insurance premium has been paid.

Group contract
The agreement between the insurer and the group representative that governs the insurance cover that group members can apply for. A valid group contract is a prerequisite for the conclusion of individual insurance contracts in accordance with these insurance conditions.

Representatives of the Group
The party that has concluded the group contract with the insurer.

Member of the group
Anyone who belongs to a predefined group and is entitled to apply for insurance. In this case, the group consists of everyone who is a customer of the group representative.

Close relative
A close relative is a spouse/registered partner, partner, child, grandchild, sibling, parent, grandparent/parents-in-law, son-in-law/daughter-in-law, brother-in-law/sister-in-law or another person registered at the same address as you. A foster child who is registered with their foster family is considered a child.

Fellow traveler
A fellow traveler is a person who has booked the trip with you and is traveling in the booked vehicle.

Sudden and unforeseen
Suddenness means that the event that caused the damage occurred quickly. Unforeseen means that the event occurred unexpectedly and could not normally have been foreseen and therefore prevented.