Omocom & MyCamper Cancellation insurance

Insurance terms and conditions

Valid from 01-03-2025

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This insurance is a voluntary group insurance covered by the insurance conditions below. As representative of the group, MyCamper Nordic AB, 556908-4808 (MyCamper) has entered into a group agreement with the insurance company Dina Försäkring AB (no. 516401-8029), with head office at Skeppsbron 2, 103 18 Stockholm, Sweden. With this group agreement, all MyCamper customers who rent or hire out vehicles are entitled to this insurance according to these terms and conditions. Both the renter and the lessor of the insured vehicle are group members.

The representative of the insurance company and agent for this group insurance is Omocom Försäkring AB (no. 559097-2377), registered office address at Birkagatan 1, 113 36 Stockholm, Sweden. Omocom has been appointed to sell and administer this insurance on behalf of Dina Försäkring.

Both Dina Försäkring AB and Omocom Försäkring AB are authorized to operate in Denmark via FOS (Freedom of Service). Both parties are supervised by the Swedish Financial Supervisory Authority.

All claims are outsourced by Dina Försäkring AB to Omocom Försäkring AB, who in turn can choose to outsource claims handling to Van Ameyde (no. 556470-9078 Slättagårdsvägen 1a, S-37251, Kallinge, Sweden).

When we use the terms "you and "your(s)" in our terms and conditions, we mean - unless otherwise stated - both the policyholder and all other insured persons. "We" and "us" refer to Dina Försäkring and Omocom.

INSURANCE COVERAGE

1. Conditions for the validity of the insurance

The insurance is taken out when selecting Complete coverage when booking a vehicle via MyCamper.

If the cover is upgraded at a later date than the original booking, the insurance will apply with a waiting period of seven (7) days. During the waiting period, the insurance does not apply to incidents under clause 4 that occur during the waiting period.

2. Who the insurance applies to

The insurance applies to renters who have booked a vehicle through MyCamper and who have chosen Complete coverage, which includes the cancellation insurance according to 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 the upgrade was made. The insurance expires when you have checked in on the booking for the vehicle in question.

4. What the insurance

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

Costs will be refunded if you have to cancel due to an emergency:

- Acute illness*, accident or death that affects you, a close relative* to you, a fellow traveler* or a person you are visiting during the trip. The event must have occurred after the insurance was purchased, but before the scheduled departure. This also applies to unexpected exacerbation of a medically certified chronic illness.
- Unexpected termination of permanent employment affecting the person who booked the trip, provided that this was not known at the time of booking.
- Unexpected employment if you were unemployed at the time of booking the trip and provided the employer confirms in writing that you are unable to travel due to employment
- You are unable to make the trip due to unplanned mobilization orders from the armed forces, civil defense or emergency services, or can only make the trip at a later date

- Your pet suffers an acute illness or accident. In these cases, we can cover the cost of an animal shelter during the trip instead of the cancellation costs.
- Substantial damage to your home. Compensation is provided in the event of significant damage to your permanent home that occurs after the insurance has been purchased but before your scheduled departure. Substantial damage is defined as an event that prevents you from reasonably commencing your trip, e.g. due to fire, burglary, water leakage or natural disaster (flood, storm, snow pressure, landslide, etc.).

5. Deductible

The insurance has no deductible.

6. Sum insured - Maximum compensation

The maximum amount of compensation is the amount stated in the cancellation terms for the booking in question, up to a maximum of DKK 100,000.

7. What the insurance does not

You will not receive any compensation:

- If the reason for the cancellation was known when you made the booking
- If compensation is payable from another party under the rental agreement, law, convention or travel guarantee.
- If compensation has been paid out from another insurance.
- For a booking canceled by the landlord
- For costs for medical certificates, medical records or similar
- If the attending physician has advised against the trip at the time of booking
- If the reason for the 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 expenses for bookings made during the trip, except for booking a motorhome through MyCamper
- For business travel costs
- For costs incurred due to delay or cancellation of private transportation to the pick-up location of the rented vehicle
- For insurance premium costs
- For costs incurred as a result of your late cancellation.

8. Reporting a claim

Damage must be reported to Omocom as soon as you become aware of the damage. The damage is reported via Omocom's claim form, which can be found on the MyCamper website.

In case of damage, you must send:

- a fully completed claim form
- Documentation of the event that caused the cancellation, such as a certificate from an independent doctor, police, employer, public authority or similar. The contact with the person issuing the certificate must have taken place before the time when check-in should have taken place.
- Copy of police report in case of theft or other crime
- Copy of the cost of the cancellation

If you have any questions, please contact Omocom by phone: +46 8 520 278 70 or by email at hello@omocom.insurance .
For questions about ongoing cases, please reply to the email you received from us when you reported the claim.

8.1. Participation in damage inventory

You must do your utmost to ensure that the incident is resolved as quickly as possible. You must provide information that may be relevant to the claim settlement. In particular, you must answer any questions put to you by the claims representative. If the insurance company suffers a loss as a result of your non-cooperation, your compensation will be reduced according to what may be considered reasonable under the circumstances

8.2. Incorrect information when making a

If you or another party claiming compensation after a claim has intentionally or due to gross negligence falsely stated, concealed or hidden something that is important for assessing the right to compensation in connection with this insurance, the compensation may be reduced or will not be paid at all.

8.3. Right of recourse

As the insurance company has paid compensation for the damage, the insurance company takes over your right to claim compensation from the person who is liable for the damage in relation to you.

GENERAL CONDITIONS

9. Restriction period

The general provisions on limitation in the Insurance Contracts Act and the Limitation Act apply to the coverage of damage.

10. Causation and damage

The insurance does not apply if you cause the damage deliberately or through gross negligence. The same applies if you are otherwise deemed to have acted or failed to act in the knowledge that this would entail a significant risk that the damage would occur.

11. General exceptions

11.1 Supplier warranty

The insurance does not cover defective items for which the supplier or other parties are responsible in the form of a warranty or similar obligation. However, the insurance will compensate you if you, as the owner, can prove that the responsible party does not repair the damage or pay.

11.2 Fraud, deception or similar crimes

No compensation will be paid for damage caused by the vehicle owner through fraud, embezzlement, fraud and similar crimes.

11.3 War, terrorism or riots

No compensation will be paid for damage where the cause or extent is directly or indirectly due to or connected with war, warlike events, civil war, revolution, insurrection, riots, terrorism, sabotage, or acts of those in power who have unlawfully seized power.

11.4 Nuclear damage

The insurance does not apply to property damage or liability for damage if the damage is directly or indirectly caused by a nuclear process.

11.5 Force majeure

The insurance company is not liable for losses that may arise if the investigation of the damage, payment of compensation or repair of a damaged object is delayed due to:

- war, war-like events, civil war, revolution, insurrection or riot
- labor market conflicts - labor market conflicts apply even if the insurance company has initiated or is subject to conflict measures.
- Confiscation or nationalization
- requisition, destruction of or damage to property by order of a government or authority.

12. Right to cancel the insurance

A group member may choose to terminate the insurance at any time by notifying the group representative or the insurance company.

13. Insurance company

The insurance company is Dina Försäkring AB. Omocom AB is an independent insurance broker. Both parties are supervised by the Swedish Financial Supervisory Authority.

Dina Försäkring AB
Address: Skeppsbron 2, 103 18 Stockholm
Website: www.dina.se
Phone: 08-518 037 00

14. Insurance Contract Act

This insurance is subject to the Danish Insurance Contracts Act and Danish law in general.

15. Personal information

Personal data is processed by both Omocom and Dina Försäkring, in accordance with the Data Protection Act and GDPR, other relevant legislation, governmental regulation and information about the processing of personal data by the individual companies on their websites (see omocom.insurance and dina.se). Please contact us if you would like to obtain the information from the individual companies.

16. If we do not agree

Contact us at Omocom

If you are not satisfied with a case decision, you can always have the decision reconsidered either by contacting Omocom to clarify any misunderstandings or by writing to the insurance company's complaints officer and presenting your case to request a reconsideration. See more information on Omocom's website.

Omocom
Address: Birkagatan 1, 113 36 Stockholm
Phone: +46 8 520 278 70
E-mail: hello@omocom.insurance
Website: omocom.insurance

The Insurance Appeals Board

If you have had your case reassessed and are still not satisfied, you can appeal to the Insurance Appeals Board.

The Insurance Appeals Board
Address: Østergade 18, 2. 1100 Copenhagen K
Phone: +45 33 15 15 89 00
E-mail: ankeforsikring@ankeforsikring.dk
Website: www.ankeforsikring.dk

The Court of Justice

In most cases, an insurance dispute can also be handled in the ordinary courts.

DEFINITIONS

Acute illness

An acute illness means a new illness, a well-founded suspicion on your part of a new illness that can be verified by a licensed physician, or a sudden and unforeseen acute exacerbation of a permanent or chronic illness, provided that the permanent/chronic illness has not shown symptoms, been subject to medical treatment (other than routine check-ups) or changed medication/treatment more than 6 months before the insurance was purchased.

Insured person

The group member renting the insured property listed on the policy.

Insurance agreement
The agreement that applies to each insurance and which includes the application to become a member of the insurance, the insurance terms and conditions applicable from time to time, the latest insurance declaration, the Insurance Contracts Act (2005:104) and Swedish legislation in general.

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

Insurance event
The event(s)/injury(ies) that may entitle the insured to compensation under the insurance.

Insurance company
The party that has entered into an insurance contract with the policyholder and is obligated to pay insurance benefits under the insurance contract.

Policyholder
The person who has entered into an insurance contract with the insurance company.

Insurance period
The period during which the insurance is valid and the insurance premium has been paid.

Group contract
The agreement between the insurance company and the group representative that regulates the insurance coverage that the group members can apply for. A valid group contract is a prerequisite for individual insurance contracts to be concluded in accordance with these insurance terms and conditions.

Group representative
The party that has entered into the group contract with the insurance company.

Group member
The person who belongs to a predetermined group and who is authorized to apply for insurance. In this case, the group consists of everyone who is a customer of the group representative.

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

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

Sudden and unforeseen
Sudden means that the event that triggered the damage happened quickly. Unforeseen means that the event occurred unexpectedly and normally could not have been foreseen and thus prevented.