MyCamper Cancellation Insurance

Insurance terms and conditions
Valid from 01.10.2026

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The insurance is self-funded group insurance. MyCamper Nordic AB (business ID 556908-4808), "MyCamper", as the group representative, has entered into a group contract with the insurer Omocom Försäkring AB (no. 559097–2377), ”Omocom” Birkagatan 1, 113 36 Stockholm. Omocom is under the supervision of the Swedish Financial Supervisory Authority.

With this group agreement, all MyCamper customers who rent vehicles are members of the group and can sign this insurance policy if they wish. These terms and conditions apply to a customer ("Renter" or "Policyholder") who has entered into a vehicle rental agreement with the owner of the vehicle ("Beneficiary") through the MyCamper application.

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

When we use the words ‘you’ and ‘your’ in the terms and conditions, unless otherwise stated, we mean the insured. When we use the words ‘we’ and ‘us’ we mean Omocom.

INSURANCE COVERAGE

1. Conditions of validity of the insurance

Insurance is taken out when booking the vehicle by selecting Complete coverage via MyCamper.

If the scope of the insurance is updated later than the initial booking, the insurance will take effect within seven (7) days. During this period, the insurance does not cover events as set out in paragraph 4 of the terms and conditions.

2. Who is covered

The insurance applies to the hirer of a vehicle who has booked a vehicle through MyCamper and selected the Complete plan, which includes cancellation insurance

3. When the insurance is valid

The insurance is valid from the date of confirmation of the booking. If the insurance is added at a later date, it is valid from the date of the addition. The insurance expires when the hirer checks in to the booked vehicle.

4. What is covered

The insurance covers the cancellation costs under MyCamper's booking rules if the booking is cancelled due to:

- A sudden illness*, accident or death involving you, a close relative*, a travelling companion* or a person you plan to meet while travelling.
- Unexpected termination of a permanent employment relationship, if this was not known at the time of the reservation.
- Unexpected start of employment if you were unemployed at the time of booking and the employer confirms in writing that you cannot go on the trip.
- Mandatory call to the armed forces, civil protection or other authority that prevents you from travelling.
- Sudden illness or accident of your pet. In these cases, we can cover the cost of animal care for the duration of the trip instead of cancellation fees.
- Significant damage to your permanent residence, such as fire, water damage or a natural disaster that makes it impossible to start your journey.

5. Own risk

The insurance is valid without a deductible.

6. Maximum amount of compensation

The maximum amount of compensation is equal to the amount of the cancellation, up to a maximum of EUR 10,000.

7. What is not covered by insurance

Insurance does not cover:

- If the reason for the cancellation was known at the time of booking.
- If compensation can be obtained from elsewhere, such as rental terms, the law or travel insurance.
- If the cancellation is due to a pandemic situation.
- If the reservation is cancelled by the landlord.
- The cost of obtaining a medical or other certificate.
- Lack of documents necessary for travel (e.g. passport, visa).
- Delays or cancellations of private transport affecting the collection of the vehicle.

8. Notification of damage

Omocom must be notified of the damage immediately after becoming aware of the incident. Notification is made using the Omocom damage report form via the MyCamper website.

The necessary documents:

- Completed accident report
- Proof of the incident (e.g. medical certificate, police report)
- Copy of the booking fee

If you have any questions, please contact us by phone +358 93 154 1411 or by email at hello@omocom.insurance .

8.1. Participation in the handling of the damage

You must do as much as possible to help the claim to be settled as soon as possible. In particular, you must provide any explanations and information that may be relevant to the handling of the claim. In particular, you must answer any questions put by the claims handler. If the Insurer suffers damage as a result of your non-participation, your compensation will be reduced according to what is reasonable in the circumstances.

8.2. Incorrect information in the event of damage

If you or someone else claiming compensation after an accident has, intentionally or through gross negligence, fraudulently disclosed, concealed or withheld anything relevant to the assessment of the right to compensation under this insurance, the compensation may be reduced or not paid at all.

8.3. Recovery

From the moment the insurer has paid the claim, your right to claim compensation from the person liable for the damage passes to the insurer.

GENERAL TERMS AND CONDITIONS

9. Limitation of the right to compensation

In order to claim compensation for damage, the damage must be notified to Omocom within ten years from the date of discovery of the damage, or the claimant will lose his/her right to compensation.

If Omocom has been notified of the incident within the time limit set out in the previous paragraph, the claimant must submit a claim within six (6) months of Omocom's notification of its position on the claim.

10. Cause of the damage

The insurance does not cover damage caused by you intentionally or as a result of gross negligence. This also applies to events where you can be presumed to have acted or failed to act with knowledge that the act or failure to act involved a significant risk of damage.

11. General limits

11.1. Third party liability

The insurance does not cover defects of property for which the supplier or any other party is liable under any special law, guarantee or similar obligation. However, compensation may be paid if the Policyholder or the beneficiary can prove that the responsible person will not compensate or pay for the damage.

11.2. Fraud, embezzlement and similar offences

No compensation is paid for damage caused by the owner through fraud, embezzlement and other similar property crimes.

11.3. War, terrorism and rioting

No compensation will be paid for damage caused or the extent of which results directly or indirectly from or is connected with war, warlike events, civil war, revolution, rebellion, insurrection, riot, terrorism, sabotage or the actions of unauthorised persons seizing power.

11.4. Nuclear disasters

The insurance does not apply to property damage or liability if the nuclear process has been directly or indirectly involved.

11.5. Force majeure

The insurer is not liable for any loss that may arise if the settlement of the claim, the payment of compensation or the restoration of the damaged property is delayed for the following reasons

- war, war-like event, civil war, revolution, rebellion or riot
- industrial dispute - also applies if the insurer has taken or is taking industrial action
- confiscation or nationalisation
- seizing, destroying or damaging property by order of the government or public authority.

12. Right to renounce insurance

A member of the group may at any time decide to withdraw from the insurance 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: 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
Telephone: +46 187 51 21 80
Website: www.mycamper.com
Email: support@mycamper.com

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 Cannot Reach an Agreement".

15. Applicable law
Otherwise, the provisions of the Finnish Insurance Contract Act (543/1994) apply to this insurance.

16. Personal data
Personal data is processed by Omocom, in accordance with the General Data Protection Regulation (GDPR), other applicable legislation, government regulations and the information on the processing of personal data provided by Omocom on our website (omocom.insurance). Please contact us if you wish to have company information sent to you.

Omocom may outsource certain data to a subcontractor in order to optimize its services, particularly in the area of claims management. The subcontractor will then also have access to personal data and will be subject to the GDPR and other data protection rules.

17. If you are unhappy with the compensation settlement

First - contact Omocom
If you are not satisfied with the decision in your case, you can always ask for a review of the decision, either by contacting Omocom to resolve any misunderstanding or by writing to the Complaints Officer at complaints@omocom.insurance.

Omocom Försäkring AB
Address: Birkagatan 1, 113 36 Stockholm
Telephone: +358 93 154 1411
Email: complaints@omocom.insurance
Website: www.omocom.insurance

Consumer Disputes Board or District Court
If your case has been reviewed and you are still not satisfied, you can turn to the General Consumer Disputes Board, which deals with complaints from individuals free of charge. You must appeal against the decision of the insurance company within three (3) years of the date you received written notification of the company's decision and the three-year time limit.

Consumer Disputes Board
Address: Hämeentie 3, P.O. Box 306, 00531 Helsinki
Phone: 029 566 5200 (switchboard)
Email: kril@oikeus.fi
Website: www.kuluttajariita.fi

District Courts
The appeal can be lodged with the Helsinki District Court.

DEFINITIONS

Sudden illness
Sudden illness means a new illness, a well-founded suspicion of a new illness that can be confirmed by a licensed medical practitioner, or a sudden and unexpected aggravation of an existing or chronic illness, provided that the illness has not become symptomatic, required medical attention (other than routine check-ups) or required a change in medication/treatment in the last 6 months prior to the purchase of cover.

Insured
A member of the group named in the policy who rents the insured property.

Insurance contract
A contract for any insurance that includes an application for insurance, the current insurance conditions, the latest insurance certificate, the Insurance Contract Act (Insurance Contract Act 543/1994) and other applicable Finnish legislation.

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

Insurance transaction
The event or events/damages that may give rise to a claim under the insurance.

Insurer
The party that has concluded an insurance contract with the policyholder and is obliged to pay the insurance benefit in accordance with the insurance contract.

Policyholder
A person or entity that has concluded an insurance contract with an insurer.

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

Group insurance contract
A contract between an insurer and a group representative that defines the insurance cover to which group members can apply to join. A valid group insurance contract is a prerequisite for the conclusion of individual insurance contracts in accordance with these terms and conditions.

Group Representative
A party who has entered into a group insurance contract with an insurer.

Member of the group
A person who belongs to a predefined group and is eligible to apply for insurance. In this case, the group consists of all the clients of the group representative.

Local
Immediate family members are considered to be the spouse, registered spouse, common-law partner, children, grandchildren, siblings, parents, grandparents, parents-in-law, parents-in-law, sons-in-law, daughters-in-law, brother-in-law, sister-in-law or any other person registered at the same address as the insured. A foster child registered with his/her guardian is treated as a child.

Travel partner
A travelling companion is someone who has booked a trip with you and is travelling with you in the vehicle you have booked.

A sudden and unforeseen event
Suddenness means that the event that caused the damage happened quickly. Unforeseeable means that the event was unexpected and could not normally have been foreseen and therefore prevented.