MyCamper
Cancellation insurance

Insurance terms and conditions
Valid from 2026-10-01

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This insurance is a voluntary group insurance that is covered by the insurance terms below. MyCamper Nordic AB (no. 556908-4808) “MyCamper” has, as a group representative, entered into a group agreement with 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).

By virtue of the *group agreement*, all MyCamper’s clients are considered *group members* and can choose to take out insurance according to these insurance terms and conditions.

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 COVERAGE

1. Prerequisites for the insurance to apply

The insurance is taken out in connection with the choice of Complete coverage when booking a vehicle through MyCamper. If the cover is upgraded at a later date than at the time of the original booking, the insurance applies with a qualifying period of seven (7) days. During the qualifying period, the insurance does not cover events in accordance with section 4 that occur during this period.

2. Who the insurance applies to

The insurance applies to renters who have booked a vehicle through MyCamper and selected coverage Complete, where the cancellation insurance is included in accordance with these terms and conditions.

3. When the insurance applies

The insurance is valid from the time of issue of the booking confirmation, or in cases where the insurance is added later, from the date the upgrade was made. The insurance ceases to apply once you have checked in for the relevant booking of the vehicle.

4. What the insurance

The insurance covers cancellation costs that must be paid in accordance with the applicable cancellation terms through MyCamper and the booking in question.

Costs are reimbursed if you have to cancel as a result of:

- Acute illness, accident or death that affects you, a close relative*, fellow traveler* or a person you were to visit during the trip. The event must have occurred after the insurance was purchased, but before the planned departure. This also applies in the event of an unexpected deterioration of a chronic medical condition that is documented by a doctor.
- Unexpected termination from permanent employment that affects you who have booked the trip, provided that this was not known at the time of booking.
- That you unexpectedly take up employment, if you were unemployed at the time the trip was booked and provided that the employer confirms in writing that you cannot make the trip due to your taking up employment.
- That due to an unforeseen mobilization order from the armed forces, civil defense or rescue services, you cannot make the trip or can only make it at a later date.
- That a pet belonging to you suffers an acute illness or accident. In such cases, we may cover the cost of an animal shelter during the trip instead of the cancellation costs.
- Significant damage to your home. Compensation is provided in the event of significant damage to your permanent home that occurs after the insurance was purchased, but before your planned departure. Substantial

damage is defined as an event that prevents you from reasonably commencing your trip, for example due to fire, burglary, water leakage or natural disaster (flood, storm, snow pressure, landslide, etc.).

5. Deductible

The insurance applies without a deductible.

6. Highest compensation amount

The maximum amount of compensation is the amount stated in the cancellation terms and conditions for the order in question, but no more than NOK 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 can be paid by another party in accordance with rental terms, law, convention or travel guarantee.
- If compensation has been paid from another insurance.
- For a booking that has been canceled by the landlord.
- For costs for medical certificates, medical records or similar.
- If the attending physician at the time of booking has advised against the trip.
- 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 costs related to bookings during the trip other than the booking of a motorhome through MyCamper.
- For costs related to business travel.
- For costs incurred due to delayed or canceled private transportation to the pick-up point of the rented vehicle.
- For the cost of the insurance premium.
- For costs that have arisen because you have waited to cancel.

8. Damage report

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

In the event of damage, you must submit:

- Fully completed claim form
- Documentation confirming the event that caused the cancellation, such as a certificate from an impartial doctor, police, employer, public authority or similar. Contact with the issuer of the certificate must have taken place before the time of check-in.
- Copy of police report in case of theft or another criminal act.
- Copy of the cancellation fee

If you have any questions, please contact Omocom by phone +47 23 65 13 83 or by e-mail hello@omocom.insurance

For questions about ongoing cases, please reply to the email you received from us with your claim.

8.1 Participation during claims handling

You must, to the greatest extent possible, help to ensure that the claim can be settled as quickly as possible. You must provide details and information that may be of importance to the settlement of the claim. It is particularly important that you answer questions from the claim’s handler. If the insurer suffers a loss as a result of your failure to cooperate, the compensation will be reduced to what is considered reasonable under the circumstances.

8.2 Incorrect information in connection with a claim

If you or anyone else claiming compensation for loss or damage has intentionally or grossly negligently provided incorrect information, withheld information or concealed something that is of significance to the assessment of the right to compensation under this insurance, the compensation may be reduced or waived entirely.

8.3 Regression

As the insurer has paid compensation for damage, the insurer assumes your right to claim compensation from the party that is liable to you for the damage.

GENERAL CONDITIONS

9. Notification deadline and statute of limitations

You lose the right to claim compensation under this insurance if you have not reported the claim in accordance with section 11 within one year of becoming aware of the circumstances that justify it, cf. FAL section 8-5, second paragraph. The same applies if you have not brought an action or demanded a tribunal hearing within six months of receiving written notification in accordance with FAL section 8-5 that the insurance company does not consider itself liable.

10. Cause of damage

The insurance shall not apply to you if you have caused the damage intentionally or through gross negligence. Nor is the insurance valid for you if you must otherwise be assumed to have acted or failed to act in the knowledge that this entailed a significant risk that the damage would occur.

11. General exceptions

11.1 Supplier guarantee

The insurance does not apply to faults or defects in the asset for which the supplier or others are responsible under a warranty or similar obligation. However, the insurance does apply if you can demonstrate that the responsible party does not repair or pay.

11.2 Fraud, embezzlement and similar crimes

Compensation will not be paid for damage caused by the vehicle owner through fraud, embezzlement, dishonest conduct and similar crimes.

11.3 War, acts of terrorism or riots

The insurance does not cover loss or damage, or an increase in loss or damage, that is directly or indirectly caused by or arises in connection with war, war-like events, civil war, revolution, rebellion, riots, terrorism, sabotage or actions by those in power who have wrongfully seized power.

11.4 Nuclear damage

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

11.5 Force majeure

The insurer is not liable for any loss that may arise if the processing of the claim, payment of compensation or repair of damaged property is delayed due to:

- war, war-like event, civil war, revolution, rebellion or riot
- labor market conflict
- confiscation or nationalization
- requisitioning, destruction or damage to property by order of government or authority.

12. Right to waive the insurance

A group member may choose to withdraw from the insurance at any time by informing the group representative or the insurer of this.

14. 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

15. Information on Insurance Distribution

15.1 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.

15.2 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

15.3 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.

15.4 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".

16. Applicable law

The provisions of the Insurance Contracts Act (LOV-1989-06-16-69) also apply to this insurance.

17. Personal information

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 that Omocom provides on its website (omocom.insurance). Please contact us if you would like to receive the information sent to you.

Omocom may outsource certain data to a subcontractor to optimize our services, particularly around claims handling. The subcontractor will then also have access to personal data and will be subject to the GDPR and other data protection rules.

18. 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. See Omocom's website for more information.

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

Free guidance on insurance issues

The Consumer Council

The Consumer Council provides private individuals with independent and free advice on insurance but does not handle individual disputes.

The Consumer Council
Address: PO Box 463 Sentrum, 0105 Oslo
Telephone: 23 400 500
Email: Only via online form
Website: forbrukerradet.no

The general courts

In most cases, an insurance dispute can also be heard by 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 deterioration of a permanent or chronic illness, provided that the permanent/chronic illness has not shown symptoms, been subject to medical care (other than routine check-ups) or changed medication/treatment more than 6 months before the insurance was purchased.

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

Close relative
Close relative means spouse/registered partner, cohabitant, child, grandchild, sibling, parent, grandparent/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 his/her foster family is considered a child.

Fellow passenger
A co-traveler is a person who has booked the trip with you and is accompanying you in the booked vehicle.

Group agreement
The agreement between the insurer and the group representative that governs the insurance coverage available to group members. A valid group agreement is a prerequisite for entering into individual insurance contracts under these terms.

Group member
An individual belonging to a defined group who is eligible to apply for insurance. In this case, the group includes customers of the group representative.

Group representative
The party that has entered into a group insurance agreement with the insurer.

Insurance contract
The agreement governing each insurance policy, comprising the application for affiliation, the applicable insurance terms and conditions, the latest insurance certificate, the Insurance Contracts Act (2005:104), and Swedish law in general.

Insurance period
The duration during which the insurance is valid, provided the premium has been paid.

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

Insured person
The group member who rents insured property listed on the policy.

Insurer
The party that has entered into an insurance contract with the policyholder and is responsible for paying insurance compensation in accordance with the contract.

Policyholder
The individual or entity that has entered into an insurance contract with the insurer.

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