MyCamper
Cancellation insurance

Insurance terms and conditions
Valid from 2026-10-01

Cancellation insurance

Full insurance conditions
Valid from 2026-10-01

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. Conditions for the insurance to be valid

The insurance is taken out in connection with the selection of the Complete coverage when booking a vehicle through MyCamper.

If the cover is upgraded at a later date than the original booking, the insurance is valid for a qualifying period of seven (7) days. During the qualifying period, the insurance does not apply to events under section 4 that occur during the qualifying period.

2. Who the insurance applies to

The insurance applies to renters who have booked a vehicle through MyCamper and who have chosen the 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 when the upgrade was made. The insurance ceases to be valid when you have checked in on the reservation for the vehicle in question.

4. What the insurance covers

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

Costs will be reimbursed if you need to cancel because of:

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

- Your pet suffers an acute illness or accident. In these cases, we can cover the costs of an animal shelter during the trip instead of the cancellation costs.
- Substantial damage to your home. Compensation is provided for 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 starting your trip, for example due to fire, burglary, water leakage or natural disaster (flood, storm, snow pressure, landslide, etc.).

5. **Deductible**

The insurance has no deductible.

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 SEK 100,000.

7. What the insurance does not cover

You will not receive any compensation:

- If the reason for the cancellation was known when you made the booking
- If compensation can be paid from another party under the terms of the lease, law, convention or travel guarantee.
- If compensation has been paid from another insurance.
- For reservations canceled by the lessor
- For the cost of medical certificates, medical records or similar
- If your doctor 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 the cost of bookings during the trip, other than that of booking a motorhome through MyCamper
- For business travel expenses
- For costs incurred due to delay or cancellation of private transportation to the pick-up point of the rented vehicle.
- For the cost of insurance premiums
- For costs incurred as a result of your delay in canceling

8. Notification of damage

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

In case of damage, you should send in:

- a fully completed claim form
- documentary evidence of the event causing the cancellation, such as a certificate from an independent doctor, police officer, employer, public authority or similar. Contact with the person providing the certificate must have taken place before the check-in date.
- copy of the police report in case of theft or other crime
- copy of the cost of the

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

8.1. Participation in the settlement of claims

You must do your utmost to help settle the claim as soon as possible. In particular, you must provide information and data that may be relevant to the settlement of the claim. In particular, you must answer the questions asked by the claims adjuster. If the insurer suffers damage as a result of your failure to cooperate, your compensation will be reduced to what can be considered reasonable under the circumstances.

8.2. Incorrect information in the event of damage

If you or any other person claiming compensation after an injury has intentionally or through gross negligence incorrectly stated, concealed or hidden something of importance for the assessment of the right to compensation under this insurance, the compensation may be reduced or not paid at all.

8.3. Recovery

Once the insurer has paid compensation for damage, the insurer assumes your right to claim compensation from the party liable to pay you compensation for the damage.

GENERAL CONDITIONS

9. Limitation period

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

If the claimant has submitted the claim to Omocom within the period specified in the first paragraph, the time limit 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 claim.

10. Inducement of damage

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

11. General exceptions

11.1. Supplier guarantee

The insurance does not apply to defects in property for which the supplier or another party is liable under law, guarantee or similar undertaking. However, the insurance applies if you can show that the party responsible does not remedy or pay.

11.2. Fraud, embezzlement or similar crimes against property

Compensation is not provided for damage caused by fraud, embezzlement or similar crimes against property.

11.3. War, terrorism or riots

Compensation is not provided for damage whose occurrence or extent is directly or indirectly caused by or connected with war, warlike events, civil war, revolution, insurrection, riot, terrorism, sabotage or action by those in power who have taken power without authorization.

11.4. Nuclear damage

The insurance does not cover damage to property or liability for damages, if 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 investigation of the claim, the payment of compensation or the restoration of damaged property is delayed due to:

- war, warlike event, civil war, revolution, insurrection or riot
- labor dispute
- confiscation or nationalization
- requisitioning, destroying or damaging property on the orders of a government or authority.

12. Right to waive the insurance

The group member may choose to cancel 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. Insurance Contracts Act

In addition to the insurance conditions, the rules in the Insurance Contracts Act (SFS 2005:104) also apply

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 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.

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 Officer 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 issues

Consumers' Insurance Bureau

The Consumers' Insurance Bureau provides independent and free advice to individuals on pensions, insurance and claims, but does not deal with individual disputes.

Consumers' Insurance Bureau
Address: Box 24215, 104 51 Stockholm
Telephone: 0200-22 58 00
E-mail: Only via web form
Website: www.konsumenternas.se

General Court

In most cases, an insurance dispute can also be heard by a general court.

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.