

Omocom & MyCamper Cancellation insurance

Insurance terms and conditions

Valid from 2025-03-01

Cancellation insurance

Full insurance conditions

Valid from 2025-03-01

The insurance is a voluntary group insurance covered by the insurance conditions below. MyCamper Nordic AB (no. 556908-4808) has, in its capacity as group representative, entered into a group agreement with the insurer Dina Försäkring AB (org. no. 516401-8029), Skeppsbron 2, 103 18 Stockholm. Through the group agreement, all of MyCamper's customers who rent or lease vehicles are group members and can choose to take out this insurance according to the terms below.

The representative of the insurer and the agent in this group insurance is Omocom Försäkring AB (reg. no. 559097-2377), Birkagatan 1, 113 36 Stockholm. Omocom has been appointed to sell and administer this insurance on behalf of Dina Försäkring.

Both Dina Försäkring AB and Omocom Försäkring AB are supervised by the Swedish Financial Supervisory Authority.

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. The terms "we" and "us" refer to Dina Försäkringar and 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 point 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 8 520 278 70 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. Insurers

The insurer is Dina Försäkring AB. Omocom Försäkring AB is the insurance intermediary and agent for this insurance. Both parties are registered with the Swedish Companies Registration Office and are under the supervision of the Swedish Financial Supervisory Authority.

Omocom does not provide any advice regarding the suitability of the insurance for individual policyholders, but only provides information about the content of the insurance. The brokerage is carried out on behalf of Dina Försäkring AB and Omocom receives compensation for distributing the insurance.

Dina Försäkring AB

Address: Skeppsbron 2, 103 18 Stockholm

Website: www.dina.se

Telephone: 08-518 037 00

14. Insurance Contracts Act

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

15. Personal data

Personal data is processed by both Omocom and Dina Försäkring AB, in accordance with the General Data Protection Regulation (GDPR), other applicable legislation, government regulations and the information on the processing of personal data that each company provides on its website (see imy.se, omocom.insurance and dina.se). Contact us if you want to have the respective company's information sent to you.

16. If we do not agree

If you are not satisfied with the decision in a case, you can always have the decision reconsidered either by contacting Omocom to clear up any misunderstanding, or by writing to the Complaints Officer at complaints@omocom.insurance.

Omocom

Address: Birkagatan 1, 113 36 Stockholm

Telephone: +46 8 520 278 70

E-mail: hello@omocom.insurance

Website: omocom.insurance

General Court

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

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

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.

Insured person

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

Insurance contracts

The contract that applies to each insurance and which includes the application to join the insurance, the insurance terms and conditions that apply at any time, the latest insurance statement, the Insurance Contracts Act (2005:104) and Swedish law in general.

Amount insured

The amount to which the insured 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 insurance.

Insurers

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

Policyholders

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

Period of insurance

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

Group contracts

The agreement between the insurer and the group representative that regulates the insurance cover that group members are able to apply for. A valid group contract is a prerequisite for the conclusion of individual insurance contracts under these insurance conditions.

Group representatives

The party that has concluded the group contract with the insurer.

Group member

Anyone who belongs to a predetermined 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

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.

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.