

MyCamper

Rental Insurance for Motorhomes and Caravans

Complete insurance conditions

Valid from July 1, 2025

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The insurance is a false group insurance to which the following insurance conditions apply. MyCamper Nordic AB (no. 556908-4808) "MyCamper", in its capacity as group representative, has concluded a group contract with the insurer 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).

Through the group contract, all customers of "MyCamper" who rent or hire vehicles are group members and can choose to take out this insurance in accordance with the conditions below.

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

This insurance covers damages specified in section 5. *What the insurance applies to* for which the renter would be obliged to reimburse the vehicle owner according to the rental agreement between the vehicle owner and the renter.

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 COVER

1. Conditions for the validity of the insurance

The insurance applies to the vehicle specified in the rental contract. All conditions via MyCamper must be met. The following conditions must be met for the entire duration of the insurance. If the following conditions are not met, compensation cannot be paid.

The vehicle must

- be registered in Sweden
- be a motorhome, a caravan, a tent trailer or a light truck converted into a motorhome
- be switched on
- are covered by a valid motor vehicle insurance policy
- be equipped with track equipment approved by the Swedish Anti-Theft Association if the market value exceeds EUR 100,000.

The total weight may not exceed 6,000 kilograms for motorhomes and 3,000 kilograms for caravans.

The vehicle must not

- have covered more than 300,000 kilometers
- be approved for commercial use
- be company-owned
- be banned from driving.

The renter must be the registered owner or have written permission from the registered owner to rent the vehicle.

The lessee and each co-signatory to the leasing contract must

- be at least 23 years old
- have held a valid driver's license for at least 3 years
- be authorized to drive the vehicle
- hold a driving license issued in the EEA, the United Kingdom, Switzerland, Australia, New Zealand, Canada or the USA
- be a citizen of the EEA, the United Kingdom, Switzerland, Australia, New Zealand, Canada or the United States of America and be able to present a passport or identity card.
- If you are registered in Australia, New Zealand, Canada or the United States, you must also have an international driver's license and be able to present it at all times.

If the vehicle is driven outside Sweden, the

- it is specified at the time of booking
- the tenant must carry a green card with them throughout the rental period.

2. Who the insurance applies to

The insurance applies to the owner of the vehicle in accordance with the following sections:

- 5.2 Compensation for the vehicle insurance excess
- 5.3 Damage and loss
- 5.4.1 Breakdown assistance - vehicle transportation
- 5.5 Legal protection
- 5.6 Lost rental income

The insurance also applies to the tenant and any co-tenant in the rental agreement, as described in the following section:

- 5.4.1 Breakdown assistance - vehicle transportation
- 5.5 Legal protection

The following surcharges can be covered if they are specified in the booking and in the policy.

- 8.1 All-risk cover (requires additional contract)
- 8.2 Reduction of the deductible (only applies to Plus and Complete)
- 8.2.1 Travel cover - passenger transportation (only applies to Plus and Complete cover)
- 8.2.2 Travel cover - compensation for the tenant in the event of repairs (only applies to comprehensive cover)

3. When the insurance applies

The insurance is valid for the duration of the rental of the vehicle according to the time and date of the rental agreement, provided that the insurance premium is paid.

The following also applies:

- In the event of early collection of the vehicle, the insurance is valid from 00:00 on the day of the start of the rental according to the rental agreement at the earliest
- If the vehicle is collected at a later date within the rental period, the insurance only begins at this time
- If the vehicle is returned prematurely within the rental period, the insurance cover expires at this time.
- If the vehicle is returned late, the insurance is valid until a maximum of 11:59 p.m. on the day on which the rental agreement ends.

The insurance only applies if the tenant or another co-tenant in the rental agreement drives the vehicle.

The insurance policy is canceled:

- if the vehicle is handed over to another party, e.g. a garage, for repair or maintenance
- if the vehicle has been deleted from the road traffic register
- if the owner uses the vehicle during the rental period.

The insurance is valid for a maximum of 90 consecutive days.

4. Where the insurance applies

The insurance is valid within Sweden. If the vehicle is to be used outside Sweden, a foreign driving license must be enclosed with the booking.

In the event of such a supplement, the insurance covers travel within and between EU countries as well as Albania, Andorra, Bosnia-Herzegovina, Liechtenstein, Monaco, Montenegro, North Macedonia, Norway, San Marino, Switzerland and Serbia.

5. What the insurance covers

5.1 Insured property

The insurance applies to

- the vehicle specified in the rental agreement
- Standard equipment that belongs to the vehicle and is located in or on the vehicle

Audio and video equipment must be permanently installed and intended for exclusive use in the vehicle.

5.2 Reimbursement of the vehicle insurance excess

In the event that damage, loss or theft within the meaning of Sections 5.3 - 5.6 or 8.1 - 8.3 is covered by another insurance (e.g. by the vehicle's normal insurance or by a vehicle damage guarantee), the excess deducted from the normal insurance will be paid up to a maximum amount of EUR 1,000.

Claims in connection with third-party liability must be addressed to the vehicle's third-party liability insurance. This insurance company will then reimburse the excess deducted from the vehicle liability insurance.

Deductible

The deductible is EUR 1,000.

5.3 Damage and loss

The insurance covers damage and loss in accordance with points 5.3.1-5.3.5 below.

5.3.1 Theft

The insurance covers damage due to:

- Theft
- Confiscation
- Robbery
- Attempted theft, confiscation or robbery
- willful damage in connection with one of the above-mentioned events.

If a vehicle is stolen, a processing time of 30 days applies from the time the police report is drawn up and the damage is reported to Omocom. During this time, the police and we can attempt to recover the vehicle. If the vehicle is not found within this period, it is considered lost and can be replaced.

The insurance does not cover theft or vandalism:

- if the key has been handed over to a person other than the renter or his fellow travelers or if the key has been left in or near the vehicle.

Special requirements for due diligence

- When leaving the vehicle, it must be locked and the key taken with you. The key must not be left in or near the vehicle and must be stored carefully so that unauthorized persons cannot access it
- Motorhome must be locked with ignition lock
- The caravan must be locked with a lock approved by the Swedish Anti-Theft Association.
- The vehicle must be fitted with equipment approved by the Swedish Anti-Theft Association if the market value is more than EUR 100,000.
- The vehicle equipment must be locked in the vehicle. The equipment in the vehicle must be securely mounted.

If the due diligence requirements are not met, the compensation may be reduced or the deductible increased. See section 10. *due diligence requirements*.

Deductible

The deductible is EUR 2,400.

5.3.2 Theft by tenant

If the Hirer has not returned the vehicle to the owner within 30 days of the agreed return date and the location of the vehicle is not known, it may be recovered in accordance with Section 5.3.1 Theft. This assumes that a police report has been filed immediately and that reasonable steps have been taken to contact the Renter and recover the vehicle.

5.3.3 Fire

The insurance covers damage:

- caused by lightning, explosion or fire that has broken loose
- Fire set by another person. Another person is a person other than yourself who has acted without your consent.

The insurance does not cover any damage:

- due to explosion in the engine, exhaust system, tires and hoses.

5.3.4 Glass

The insurance covers damage to a windshield, side window or rear window caused by the window being broken, smashed or cracked.

The insurance does not apply to:

- Damage caused by collision, overturning, leaving the road or willful damage. In this case, 5.3.5 Vehicle damage applies instead.
- Damage to windows in the living area, glass roof, headlight glass or roof hatch made of glass, plastic or other composite material.
- Age and wear-related cracks in windows of door, side and rear windows made of plastic or other composite materials.
other composite materials.

Deductible

The excess is EUR 2,400. If the window can be repaired and not replaced, the excess is EUR 0.

5.3.5 Damage to the car

A prerequisite for compensation in accordance with clause 5.3.5 Vehicle damage is that the motorhome has valid vehicle damage cover in the normal insurance policy.

The insurance covers damage caused by:

- Traffic accident
- other external accident
- Intentional damage to third parties

The insurance does not apply to:

- Damage caused by wear and tear, rust, corrosion, cold, moisture or humidity and lack of maintenance
- Costs that can be reimbursed under the vehicle damage warranty
- Damage to a part of the vehicle caused by a design, manufacturing or material defect.

Special requirements for due diligence

- The vehicle must not be used under conditions that place an excessive load on the vehicle
- The maximum payload and the maximum trailer load of the vehicle must not be exceeded.
- All openable windows, roof hatches and ventilation hatches must be properly closed and locked before departure.

If the due diligence requirements are not met, the compensation may be reduced or the deductible increased. See section 10. *due diligence requirements*.

Deductible

The deductible is EUR 2,400.

In the event of damage to the upper parts of the vehicle (vertical damage), e.g. collision with bridges, viaducts, branches, roofs or other vertical obstacles, an increased excess applies. In these cases, the regular excess is doubled in accordance with the applicable insurance conditions.

5.4 Roadside assistance

If the vehicle cannot be driven, call Omocom Assistans on +46 8 731 40 68 for assistance or transportation. If the vehicle cannot be repaired on site, it will always be transported to the nearest workshop that can repair it.

The insurance does not cover breakdowns caused by obvious negligence in the care and maintenance of the vehicle. If such costs are nevertheless reimbursed by the insurance company, the vehicle owner is liable and is obliged to repay the amount.

Deductible

The excess is EUR 300. In the event of a breakdown abroad, an additional excess of EUR 100 will be charged. In the event of roadside assistance due to a mechanical defect or if it can be proven that the driver is not responsible for the damage, the excess is EUR 0. The excess also applies in the event of a flat tire.

5.4.1 Transportation of vehicles

If the vehicle has been stolen and recovered, damaged or damaged in any other way, the insurance covers towing to the nearest garage that can repair the vehicle, or repair on site if this is not more expensive. Examples of assistance in the event of a breakdown include starting the vehicle, changing the tires or unlocking the car door.

Reasonable travel expenses will be reimbursed for the collection of a mobile vehicle.

The insurance also covers the transportation of the vehicle if the driver has had an accident, is seriously ill or has died and no one from the travel group is able to drive the vehicle. The vehicle will then be transported to the owner's place of residence in Sweden.

The insurance does not cover it:

- Downtime due to lack of fuel

5.5 Legal protection

The insurance covers the legal costs of the owner, the user and the driver in the event of a legal dispute concerning the driving of the vehicle, which may be brought before the District Court, the Court of Appeal or the Supreme Court. Neither the insurer nor Omocom will be involved in the dispute in any way. Always contact Omocom before making any commitments in connection with a dispute.

Special limitation of compensation

The insurance covers a maximum amount of EUR 20,000. The insurance does not apply to small claims disputes and/or disputes between vehicle owners and lessees. The maximum limit for small claims is 50% of the basic price amount. Disputes against the insurer are also covered for small claims.

Deductible

The deductible is EUR 2,400.

5.6 Lost rental income

The insurance covers the owner's loss of rent as a result of damage covered by this insurance.

The lost rental income relates to the next booked rental period at the time of the damage. No compensation will be paid for the rental period in question.

In this case, compensation is provided for:

- canceled upcoming rental period was booked via MyCamper
- the claim that led to the termination occurred during the insurance term
- the vehicle is not repaired or replaced before the start of the next rental period
- Cancellation refers to a rental contract with a start date within two weeks of the damage date.

The insurance covers loss of rent up to a maximum amount of EUR 75 per day for a maximum of two (2) weeks. The daily compensation may not be higher than the actual loss of rent per day.

6. Deductible

The excess applies per claim and is payable by the renter. If the same damage is covered by several elements, the highest excess applies.

7. Maximum amount of compensation

The maximum amount of compensation is EUR 150,000 per claim. However, the insurance will never pay more than the current market value before the damage occurred and up to the value specified by us.

The insurance covers a maximum of EUR 3,000 for audio, video and communication equipment.

The insurance provides for compensation of up to EUR 1,500 for stickers.

8. Optional additional cover

8.1. All-risk cover (requires additional contract)

If you have opted for all-risk cover, this will be noted in your personal policy. All-risk cover applies to sudden and unforeseen damage caused by the renter, the driver or a passenger and relating to one of the following points:

- Damage to the interior fittings or roof of the vehicle. The maximum compensation is EUR 5,000 per claim.
- Damage to personal items that are normally in the vehicle and belong to the owner or a member of their household. However, the insurance does not cover items at risk of theft, cash or valuable documents. The maximum amount of compensation is EUR 1,000 per claim.
- Loss of or damage to a key, which may make it necessary to re-key and/or replace the lock. The loss of the key must be reported to the police. The maximum compensation is EUR 1,000 per claim.
- If the fuel tank is filled incorrectly or the water tank is filled with fuel, the insurance covers the costs of cleaning the tank, pipes and filters. The insurance also covers towing to the nearest garage. Machine damage caused by misfueling is not covered. Fuel is not included in the insurance. The maximum compensation is EUR 5,000 per claim.

The insurance does not apply to:

- Damage caused by animals.

Deductible

The excess is EUR 150 per claim.

8.2. Reduction of the excess (only applies to Plus and Complete insurance)

If you have opted for Plus or Complete insurance, the excess that you have to pay as a tenant in the event of a claim is reduced according to the insurance you have chosen:

- Plus reduces the excess to EUR 1,200 per claim.
- Complete reduces the deductible to EUR 500 per claim.

For section 5.4 Breakdown assistance:

- Plus reduces the excess to EUR 150.
- Complete eliminates the surplus (EUR 0).

The scope of insurance you have selected is listed in your personal insurance policy.

The excessive reduction does not apply to:

- Damage caused by height.
- Damage to awnings caused by them being extended in rain, hail, strong winds or other natural events.
- Damage to windows due to opening while driving.
- If the tenant has not followed the safety instructions.

8.3. Travel cover (only applies to Plus and Complete insurance)

8.3.1 Passenger transportation (only applies to Plus and Complete insurance)

If the vehicle is damaged or stolen, the insurance covers the transportation of the driver and passengers to the place where the vehicle should be returned (place of return). The insurance also covers the transportation of passengers if the driver has an accident, suddenly falls ill or dies and no other person from the travel group can drive the vehicle.

The costs for the journey to the place of return will be reimbursed in the amount of the costs for the journey by the cheapest means of transport. Instead of the journey to the place of return, the costs for the onward journey to another place can be reimbursed if this is not more expensive.

The insurance does not cover it:

- transportation of the driver and passengers if the vehicle can be repaired within a reasonable time in view of the continuation of the journey
- the additional costs for the transportation of goods other than baggage.

8.3.2 Reimbursement to tenants in the event of repairs (only for Complete insurance)

If the vehicle has to be repaired in a workshop due to damage requiring replacement, the renter will be reimbursed EUR 100 per person per day up to a maximum of EUR 500 for a maximum period of three days.

Compensation shall be paid until repair or until it is established that repair is not possible.

9. What the insurance does not cover

The insurance does not cover it:

- Motor vehicle liability towards third parties. Motor vehicle liability is covered by the owner's existing motor vehicle insurance and not by this insurance.
- Machine damage limited to the mechanical, electrical or electronic parts of the vehicle in the engine and transmission area and related to the wear and tear of the vehicle
- Damage caused by normal use of the vehicle, such as superficial scratches or small marks on door panels with a diameter of less than five centimeters
- Loss of fuels, oils and fluids because the quantity available when the vehicle is returned is less than when it was rented
- Damage attributable to or caused by insufficient coolant, oil or similar
- Damage caused when the vehicle is used for racing or training or other forms of speeding and stunt-like exercises with the vehicle.
- Damage that already existed before the start of the rental period
- Aggravation of pre-existing damage or damage in the same areas as pre-existing damage
- Damage caused by rats, mice or other pests
- Replacement or treatment of undamaged parts due to color differences or other deviations.

10. Due diligence requirements

The insurance is subject to both the general duties of care and the special duties of care for specific loss events. The special duties of care are listed in the respective sections of the condition.

General requirements for due diligence

- The vehicle may not be driven by a driver who is under the influence of alcohol, drugs, medication or other intoxicants for which a criminal offense has been committed
- The driver must have the required driving license and be of the required age to drive the vehicle
- The vehicle may not be used if a driving ban has been issued or imposed during the rental period
- The vehicle manufacturer's instructions on the use, maintenance and repair of the vehicle, its devices, equipment and tools must be followed
- The vehicle must have the legally prescribed equipment, e.g. the prescribed tread depth of the tires
- The provisions contained in the MyCamper terms of use and rental agreement must be observed
- Laws and official regulations must be observed

Compliance with the duty of care serves to prevent and limit damage. The duty of care must be observed by the renter, the vehicle owner and all other authorized users of the vehicle. Failure to comply with the duty of care may result in the compensation being reduced or canceled, depending on the significance of the event and the extent of the damage. Compensation is normally reduced by 25%, but can also be reduced by 100%. In addition, the tenant's deductible may be increased by up to 100%. If the tenant breaches the rental conditions or acts with gross negligence, he may be liable for compensation.

11. Reporting damage

The damage must be reported to Omocom as soon as you notice the damage. Damage must be reported using the Omocom damage form, which is available on the MyCamper website.

In the event of damage, you should send them in:

- a fully completed application form
- Completed standardized claim form in the event of damage abroad
- Copy of the rental agreement and copy of the driver's license of all authorized drivers
- Copy of the police report in the event of theft or another criminal offense
- a copy of the claim form if the damage was covered by another insurance and you wish to be reimbursed for the excess.

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

If you need roadside assistance or towing service, please contact the nearest roadside assistance or towing service provider for assistance in the event of an acute breakdown or vehicle failure.

In the event of damage, loss or any other loss event, the burden of proof that the loss occurred during the period of validity of the insurance and in the manner covered by the insurance conditions lies with the owner of the vehicle.

The rental company must also prove that the vehicle was in a damage-free condition at the start of the rental and that the damage was reported immediately.

11.1. Support with claims settlement

You must do your utmost to ensure that the claim can be settled as quickly as possible. In particular, you must provide information and data that may be relevant to the settlement of the claim. Above all, you must answer the claims representative's questions. If the insurer suffers a loss due to your failure to cooperate, your compensation will be reduced to what can be considered reasonable under the circumstances.

11.2. Inspection of the damage

The insurer has the right to have the damage inspected. We therefore ask you to keep the property until the claim has been settled.

11.3. False information in the event of damage

If you or another person claiming compensation following a loss or damage have deliberately or through gross negligence misrepresented, concealed or failed to disclose something that is relevant to the assessment of the claim for compensation under this insurance, the compensation may be reduced or refused altogether.

11.4. Recreation

As soon as the insurer has paid compensation for a claim, the insurer assigns your right to compensation from the party who is obliged to pay you compensation for the claim.

11.5. Ownership of the replaced property

The insurer shall assume ownership of the indemnified items.

12. How the claim is settled

After you have reported the damage, we (Omocom) will decide how you will be compensated for the damage. Compensation may take the form of a repair to restore functionality, a replacement or a cash settlement. In the case of

replacement or repair, we have the right to decide where the purchase or repair should take place. We also have the right to decide which method of repair should be used.

For repairs, you must contact a workshop you trust and obtain a cost estimate from us for approval. To protect your rights under the Consumer Protection Act, you as the owner must commission and approve or object to the work carried out.

Compensation for own work can be paid for minor measures such as own repairs, washing textiles and minor painting work. Compensation for own work is paid at EUR 15 per hour in addition to the cost of materials.

Used and alternative parts should be used as far as possible by the workshop or by yourself during the repair.

If you do not follow our instructions as described above, the insurer's liability is limited to the costs that would have been incurred if the instructions had been followed.

12.1. How the vehicle and equipment are assessed

Compensation for damage is based on the market value of the vehicle or equipment immediately prior to the damage. Market value is understood to mean the value in general trade.

If the vehicle part is no longer in series production or can be purchased used, the damage is valued at the current sales price of the corresponding part of an equivalent vehicle.

Certain equipment listed in the table below will be valued at the cost of purchasing new equivalent equipment. Reimbursement is then made at the percentage of the new price shown in the table. Other equipment will be reimbursed at market value.

Property including accessories	Age and remuneration in percent								
	<1 year	1 year	2 years	3 years	4 years	5 years	6 years	7 years	> 8 years
Audio and video devices	100	90	80	70	60	50	40	30	30
Car battery	90	80	60	40	30	20	20	20	20
Car battery for electric and hybrid vehicles	100	100	100	75	75	50	25	25	25
Tents and awnings	100	85	70	60	50	40	30	20	20
Light alloy wheels	100	100	90	80	70	60	40	30	20
Tires	100	100	70	60	50	40	20	0	0
Roof box or roof rack and additional headlights	100	70	60	50	20	20	20	20	20
Child car seat	100	80	70	60	50	40	20	20	20
Appliances, household appliances, boilers and similar mechanical devices	100	90	80	70	60	50	40	30	20
Other fixed fixtures and fittings (e.g. kitchen equipment, but no mechanical appliances)	100	95	90	85	80	75	70	60	50

* The prerequisite is that the tires are in good condition and have the required tread depth.

GENERAL CONDITIONS

13. Limitation period

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

If the applicant has submitted the application to Omocom within the period referred to in paragraph 1, the period 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 application.

14. Causation of injury

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

15. General exceptions

15.1. Guarantee of the supplier

The insurance does not apply to defects in goods for which the supplier or another party is liable under a law, guarantee or similar obligation. However, the insurance does apply if you can prove that the responsible party does not rectify or pay.

15.2. Fraud, embezzlement or similar property offenses

No compensation is paid for damage caused by the vehicle owner through fraud, embezzlement or similar property offenses.

15.3. War, terrorism or unrest

Compensation is not provided for damage caused directly or indirectly by war, warlike events, civil war, revolution, riot, civil commotion, terrorism, sabotage or by acts of rulers who have seized power without authorization, or in connection therewith.

15.4. Nuclear damage

The insurance does not cover property damage or liability if the damage was caused directly or indirectly by a nuclear process.

15.5. Force majeure

The insurer is not liable for losses incurred if the investigation of the claim, the payment of compensation or the restoration of the damaged property is delayed for the following reasons:

- War, warlike events, civil war, revolution, riot or civil commotion
- Labor dispute
- Confiscation or nationalization
- Confiscation, destruction or damage to property by order of a government or authority.

16. Right to waive the insurance

The group member may terminate the insurance at any time by notifying the group representative or the insurer.

17. Insurer

The insurer is Omocom Försäkring AB (reg. no. 559097-2377). Omocom is based in Stockholm, Sweden, and is supervised by the Swedish Financial Supervisory Authority.

Omocom Försäkring AB

Postal address: Birkagatan 1, 113 36 Stockholm

Website: omocom.insurance

E-mail: hello@omocom.insurance

Telephone: +46 10 332 02 00

18. Applicable law and Insurance Contract Act (VVG)

The provisions of the German Insurance Contract Act (VVG) and other relevant German legal provisions apply to this insurance relationship. In addition, the General Insurance Conditions (AVB) apply.

19. Data protection

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.

20. If you do not agree with our decision

If you do not agree with a decision in connection with your insurance contract, you can request a review of the decision. Please contact us directly in the first instance in order to obtain clarification. Alternatively, you can contact our complaints office in writing:

Omocom Försäkring AB

Address: Birkagatan 1, 113 36 Stockholm, Sweden

Phone: +46 10 332 02 00

E-mail: complaints@omocom.insurance

Website: www.omocom.insurance

Out-of-court dispute resolution

You also have the option of contacting the following institution for out-of-court dispute resolution.

Insurance Ombudsman e.V.

Postal address: P.O. Box 08 06 32, 10006 Berlin

Telephone: +49 30 206058-0

E-Mail: beschwerde@versicherungsombudsmann.de

Website: www.versicherungsombudsmann.de

Competent court

Without prejudice to other rights, you have recourse to the ordinary courts of law. The court at the policyholder's place of residence shall have jurisdiction for actions arising from the insurance relationship (§ 215 VVG in conjunction with § 13 ZPO).

DEFINITIONS

Insured person

The group member who rents or leases the insured property listed in the policy.

Insurance contracts

The contract applicable to each insurance policy, which contains the application to join the insurance, the insurance conditions valid at all times, the last insurance declaration, the Insurance Contracts Act (2005:104) and Swedish law in general.

Sum insured

The amount to which the insured person 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.

Insurer

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

Policyholder

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

Duration of the insurance

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

Group contract

The agreement between the insurer and the group representative that governs the insurance cover that group members can apply for. A valid group contract is a prerequisite for the conclusion of individual insurance contracts in accordance with these insurance conditions.

Representatives of the Group

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

Member of the group

Anyone who belongs to a predefined group and is entitled to apply for insurance. In this case, the group consists of everyone who is a customer of the group representative.

Height-related injuries

Damage caused by the vehicle colliding with a viaduct, a portal, a building, a wire or similar, or getting stuck in a tunnel.

Sudden and unforeseen

Suddenness means that the event that caused the damage occurred quickly. Unforeseen means that the event occurred unexpectedly and could not normally have been foreseen and therefore prevented.