# MyCamper
# Rental insurance

Insurance Terms and Conditions
Valid from 2026-10-01

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This insurance is a voluntary group insurance policy, which is subject to the insurance terms and conditions set out below.

MyCamper Nordic AB (no. 556908-4808) ("MyCamper"), acting as group representative, has entered into a group agreement with the insurer Omocom Försäkring AB (reg. no. 559097-2377) ("Omocom"), Birkagatan 1, 113 36 Stockholm, Sweden. Omocom is supervised by the Swedish Financial Supervisory Authority.

Under the group agreement, all MyCamper customers who hire or let vehicles are considered group members and are eligible to take out insurance in accordance with these insurance terms and conditions.

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

When we use the terms "you" and "your" in the insurance terms and conditions, we mean – unless otherwise stated – the policyholder and other insured persons. "We" and "us" refer to Omocom.

## INSURANCE COVER

### 1. Conditions for the insurance to be valid

The insurance applies to the vehicle specified in the rental agreement. The insurance is valid provided that the applicable terms of use and rental agreement via MyCamper are complied with. The conditions below must be met throughout the entire insurance period. If the conditions are not met, compensation may be reduced or may lapse entirely.

The vehicle must:

- be registered in Denmark
- be a motorhome, caravan, trailer tent or van converted into a motorhome (campervan).
- be registered for road use and not be deregistered in the Motor Register
- be covered by valid third-party liability insurance
- be fitted with fully functional tracking equipment that is FG-approved or similarly approved, if the market value exceeds DKK 750,000

The gross weight must not exceed 6,000 kg for motorhomes or campervans and 3,000 kg for caravans.

The vehicle must not:

- have travelled more than 300,000 kilometres
- be registered for commercial use
- be owned by a company
- be subject to a driving ban

The lessor must be the registered owner of the vehicle or have written permission from the registered owner to rent out the vehicle.

The renter and any co-driver must:

- be at least 23 years old
- have held a valid driving licence for at least 3 years
- be authorised to drive the relevant vehicle category
- hold a driving licence issued in the EEA, the UK, Switzerland, Australia, New Zealand, Canada or the USA
- be permanently resident in the EEA, the UK, Switzerland, Australia, New Zealand, Canada or the USA and be able to present a valid passport or national ID card.

Co-drivers must be approved by MyCamper and listed on the rental agreement.

Renters or passengers residing in Australia, New Zealand, Canada or the USA must also hold an international driving licence and be able to present this on request.

If the vehicle is to be used outside Denmark:

- this must be stated at the time of booking via MyCamper. If such use is not stated at the time of booking, it requires separate approval from MyCamper and may result in additional costs or amended terms
- the renter must carry a valid Green Card throughout the rental period

**2. Who the insurance covers**

The insurance covers the vehicle owner. Compensation for damage to the vehicle is paid to the owner in accordance with these insurance terms and conditions.

The insurance also covers the renter and any passengers to the extent specified in the following cover:

- 5.4.1 Roadside assistance – Vehicle transport
- 5.4.2 Roadside assistance – Passenger transport
- 5.5 Legal assistance
- 5.7 Compensation to the hirer for repairs
- 6.1 Excess reduction (additional cover)

The insurance does not limit the tenant's liability under the tenancy agreement.

**3. When the insurance applies**

The insurance applies during the period in which the vehicle is hired out in accordance with the hire agreement (the hire period), provided that the premium has been paid.

In addition, the following applies:

- If the vehicle is collected before the agreed start time, the insurance applies from 00:00 on the date on which the hire period under the hire agreement begins
- If the vehicle is collected later than the agreed start time, the insurance applies from the actual time of collection.
- If the vehicle is returned before the agreed end time, the insurance ceases at the time of return.
- If the vehicle is returned later than the agreed return time, the insurance cover remains valid until 23:59 on the date on which the rental period ends in accordance with the rental agreement.

The insurance is only valid when the renter or another passenger approved by MyCamper and specified in the rental agreement is driving the vehicle.

The insurance does not apply:

- if the vehicle is handed over to a third party, e.g. a garage, for repair or servicing
- if the vehicle is deregistered from the Motor Register
- if the vehicle is used by the owner during the rental period.

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

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## 4. Where the insurance applies

The insurance is valid in Denmark.

The insurance also applies when used outside Denmark, provided this is stated at the time of booking via MyCamper. If such use is not stated at the time of booking, it requires separate approval from MyCamper and may result in additional costs or amended terms.

When used outside Denmark, the insurance applies within and between EU countries as well as Albania, Andorra, Bosnia and Herzegovina, Liechtenstein, Monaco, Montenegro, North Macedonia, Norway, San Marino, Switzerland and Serbia.

When used outside Denmark, the renter must carry a valid Green Card throughout the entire rental period.

## 5. What the insurance covers

### 5.1 Insured items

The insurance covers:

- the vehicle specified in the rental agreement
- fixed equipment and standard equipment that normally belongs to the vehicle and is located in or on the vehicle at the time of hire
- loose equipment belonging to the vehicle, which is normally used in conjunction with it, and which is in or on the vehicle at the time of hire

Audio, video and communication equipment is only covered if it is permanently fitted to the vehicle and designed to be used exclusively in the vehicle.

For certain types of items, special limits of indemnity per claim apply. See point 7.

### 5.2 Coverage of excess under the vehicle's insurance

This insurance does not cover liability for damage that must be compensated through the vehicle's third-party liability insurance or other statutory liability. Such damage must always be reported to the vehicle's standard insurance.

If damage to the insured vehicle is compensated through the vehicle's standard insurance, for example via third-party liability insurance, comprehensive insurance or a manufacturer's warranty for comprehensive damage, this insurance covers the excess charged in that connection.

Compensation is paid up to DKK 10,000 per claim.

Compensation is only paid if the damage is also eligible for cover under this insurance. However, this does not apply to damage covered by third-party liability insurance.

*Special excess*
The excess is DKK 10,000.

### 5.3 Damage and loss

The insurance covers damage and loss as specified in sections 5.3.1 – 5.3.5 below.

#### 5.3.1 Theft

The insurance covers damage or loss resulting from:

- theft
- misappropriation
- robbery
- attempted theft, theft by use or robbery
- wilful damage committed in connection with one of the above incidents.

*Special procedure in the event of vehicle theft*
In the event of vehicle theft, a processing period of 30 days applies from the time the incident is reported to the police and the claim is submitted to Omocom. During this period, the police and we will attempt to recover the vehicle. If the vehicle is not recovered within this period, it is considered a total loss and may be replaced.

*Limitations*
The insurance does not cover theft or vandalism if the key or other ignition device:

- have been left in the vehicle.
- have been left in the immediate vicinity of the vehicle
- have otherwise been made accessible to unauthorised persons

*Special safety regulations*

- When leaving the vehicle, it must be locked, and the key or other ignition device must be taken with you and stored securely so that unauthorised persons cannot gain access to it.
- Motorhomes and campervans must be locked with an ignition lock.
- Caravans must be locked with an FG-approved lock.
- Equipment belonging to the vehicle must be locked inside the vehicle or permanently fitted to the vehicle.
- The vehicle must be fitted with a functioning tracking device that is FG-approved or similarly approved if the market value exceeds DKK 750,000.

If the security regulations are not complied with, compensation may be reduced or withheld. See section 10. Security regulations.

#### 5.3.2 Theft committed by the hirer

If the hirer has not returned the vehicle in accordance with the hire agreement and the vehicle's whereabouts are unknown, compensation may be payable in accordance with clause 5.3.1 Theft.

The insurance does not cover cases where the location of the vehicle is known and the owner has the opportunity to recover it.

Compensation will only be paid if:

- a police report has been filed without undue delay
- the owner has taken reasonable steps to recover the vehicle, for example by attempting to contact the hirer

#### 5.3.3 Fire

The insurance covers damage caused by:

- fire
- lightning strike
- explosion
- arson committed by a third party

Fire is defined as a fire that has broken out.

*Limitations*
The insurance does not cover damage that:

- is caused by an explosion in the engine, exhaust system, tyres or hoses
- is caused by wear and tear, lack of maintenance or technical failure in the vehicle's engine or other mechanical or electrical components, unless the damage has occurred as a result of fire

### 5.3.4 Glass (applies only to motorhomes and campervans)

The insurance applies only to motorhomes and campervans.

The insurance covers damage to glass consisting of the pane cracking, shattering or being broken through. For motorhomes, the insurance only applies to glass in the driver's cab (windscreen, side windows and any rear window). For campervans, the insurance generally applies to glass windows throughout the vehicle, provided the window is made of glass. Windows made of plastic or similar materials are not covered.

*Limitations*

The insurance does not cover:

- damage caused by a collision, overturning, running off the road or deliberate vandalism. Such damage may be assessed in accordance with section 5.3.5, Comprehensive Cover.
- damage to glass roofs, lamp lenses or sunroofs.
- Damage to windows made of plastic or other composite materials, regardless of the cause of the damage. Such damage may be assessed in accordance with clause 5.3.5 Comprehensive Cover.

*Special excess*

If the windscreen can be repaired instead of being replaced, the excess is 0 kroner.

### 5.3.5 Comprehensive damage

For compensation to be paid under section 5.3.5 Comprehensive cover, the vehicle must be covered by valid comprehensive cover under the standard insurance policy.

The insurance covers damage arising from:

- a road traffic accident
- running off the road
- overturning
- other external, sudden and unforeseen events
- vandalism committed intentionally by a third party

*Limitations*

The insurance does not cover damage:

- caused by wear and tear, rust, corrosion, frost, water or damp, or lack of maintenance
- that can be compensated through a warranty, complaint or similar arrangement, e.g. a comprehensive warranty
- to vehicle parts resulting from design, manufacturing or material defects.

*Special safety regulations*

- The vehicle must not be used under conditions that place an abnormal load on the vehicle.
- The vehicle's maximum load capacity and maximum towing weight must not be exceeded.
- All opening windows, roof hatches and ventilation openings must be securely closed and locked before departure.

If the safety regulations are not observed, compensation may be reduced or withheld. See section 10. Safety regulations.

*Special excess*

In the event of damage to the upper parts of the vehicle (height damage), e.g. due to collision with a bridge, viaduct, tree branch, roof or other overhead obstacle, an increased excess applies. In such cases, the standard excess is doubled in accordance with the applicable insurance terms and conditions.

### 5.3.6 Cover for sudden and unforeseen damage

The insurance covers sudden and unforeseen damage to the insured vehicle or its equipment not covered by clauses 5.3.1–5.3.5, provided that the damage is not excluded under these insurance terms and conditions.

The insurance covers:

- damage to the vehicle's interior up to DKK 35,000 per claim
- damage to loose equipment normally found in the vehicle and belonging to the owner or members of their household, but not items susceptible to theft, cash or securities. The maximum compensation is DKK 7,500 per claim
- loss of or damage to a key resulting in the need to recode or replace locks. Loss of a key must be reported to the police. The maximum compensation is DKK 7,500 per claim
- costs arising from misfuelling or if the water tank is filled with fuel, including cleaning of the tank, pipes and filters, as well as towing to the nearest garage. Engine damage resulting from misfuelling is not covered. Fuel is not reimbursed. Maximum compensation is DKK 35,000 per claim

*Limitations*
The insurance does not cover damage caused by animals.

### 5.4 Roadside assistance

If the vehicle cannot be driven due to a breakdown or damage, the insurance provides compensation for assistance and transport as specified below.

If assistance is required, contact Falck on +45 7020 2908.

*Special excess*
The excess is DKK 2,000. In the event of a breakdown abroad, an additional excess of DKK 750 applies.

For roadside assistance resulting from a sudden and unforeseen mechanical fault in the vehicle, which cannot be attributed to the driver's actions or lack of care, the excess is DKK 0. However, the excess always applies in the event of a puncture.

#### 5.4.1 Vehicle transport

If the vehicle cannot be driven due to a breakdown or damage, the insurance covers:

- towing to the nearest garage
- on-site repairs, provided this does not result in higher costs
- simple measures such as jump-starting, changing a wheel, repairing a puncture or unlocking the vehicle

Reasonable travel expenses will be reimbursed when collecting a roadworthy vehicle.

The insurance also covers transport of the vehicle to the owner's place of residence in Denmark if:

- the driver is involved in an accident, suffers a sudden illness or dies
- and no one else in the travelling party is able to drive the vehicle

*Limitations*
The insurance does not cover:

- breakdowns resulting from a lack of fuel
- breakdowns caused by obvious negligence in maintenance or operation by the vehicle owner. If such costs are nevertheless paid by the insurer, the owner is obliged to reimburse the amount

#### 5.4.2 Passenger transport

If the vehicle cannot be driven as a result of a breakdown or damage, the insurance covers reasonable costs for transporting the driver and passengers from the scene of the incident to the place where the vehicle was to have been returned (the return point).

Transport to the return point is reimbursed at the cost of the cheapest means of transport. Instead of transport to the return point, costs for onward transport to another destination may be reimbursed, provided this does not result in higher costs.

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The insurance also covers the transport of passengers if:

- the driver is involved in an accident, suffers a sudden illness or dies
- and no one else in the party is able to drive the vehicle

*Limitations*
The insurance does not cover:

- transport if the vehicle can be repaired within a reasonable time, taking into account the onward journey
- additional costs for the transport of items other than ordinary personal luggage

**5.5 Legal assistance**
The insurance covers reasonable and necessary expenses for solicitors, court fees, experts and witnesses for the owner, user or driver in connection with disputes relating to the use of the insured vehicle and which may be brought before the ordinary courts (district court, high court and Supreme Court).

Cover applies only to disputes arising during the insurance period.

Legal assistance cover is a reimbursement scheme entitling the insured to compensation for reasonable and necessary documented expenses in disputes covered by the insurance. Omocom reimburses costs under this cover but is not a party to the dispute.

The insured is free to choose their own solicitor. If several parties on the same side in the same dispute are entitled to cover, Omocom may require them to use the same legal assistance.

Omocom must be contacted before any costs are incurred in connection with a dispute. Omocom must be notified in writing as soon as possible and no later than one year after the dispute has arisen and a solicitor has been engaged.

*Limitations*
The insurance provides cover up to DKK 200,000. For disputes against the insurer, legal aid is covered up to a maximum of DKK 25,000. The insurance does not apply to disputes between landlord and tenant.

*Special excess*
The excess is DKK 20,000.

**5.6 Loss of rental income**
The insurance covers loss of rental income for the vehicle owner arising as a result of damage covered under this insurance.

The cover includes a future rental period that was booked via MyCamper at the time of the damage and which cannot be completed as a result of the damage.

No compensation is paid for the rental period in progress at the time of the damage.

Compensation is only paid if:

- the cancelled rental period was booked via MyCamper
- the damage giving rise to the cancellation occurred during the insurance period
- the vehicle has not been repaired or replaced by the start of the upcoming rental period
- The cancellation relates to a tenancy agreement due to commence within 14 days of the date of the damage.

Compensation is paid at up to DKK 500 per day for a maximum of 14 days. The compensation may not exceed the actual loss of rental income per day.

**5.7 Compensation to the hirer in the event of repairs**
If the vehicle cannot be used as a result of a claim-eligible damage and must be repaired at a garage, compensation of DKK 750 per person per day will be paid to the tenant, up to a maximum of DKK 3,500 in total, for up to three (3) days.

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Compensation is paid from the time the damage occurs until the earlier of the following:

- the vehicle has been repaired, or
- it is established that the repair cannot be carried out

**5.8 Loss of no-claims bonus**

The insurance covers a lump sum for loss of no-claims bonus resulting from the vehicle's standard insurance being charged in connection with rental via MyCamper.

Compensation is paid for loss of no-claims bonus for up to one insurance year, subject to a maximum of 1,500 kroner.

**5.9 Recourse Protection Cover**

The insured event under this provision is a recourse claim made by the primary motor liability insurer of the insured vehicle against the insured as a direct consequence of the rental of the insured vehicle for consideration through the MyCamper platform.

Coverage applies only where the recourse claim relates to:

- failure to disclose peer-to-peer rental activity; or
- an alleged breach of insurance policy terms concerning rental or commercial use of the insured vehicle.

Coverage applies exclusively to rentals arranged through the MyCamper platform.

*Scope of Coverage*

In the event of a covered claim, the insurer shall indemnify the insured for the recourse amount which the primary insurer is legally entitled to claim from the insured, up to a maximum indemnity of DKK 50,000 per insured event.

This coverage neither replaces nor extends the primary motor liability insurance covering the insured vehicle.

*Exclusions*

No coverage applies if:

- the insured acted intentionally or with gross negligence;
- the insured provided incorrect or misleading information;
- the recourse claim arises from criminal conduct;
- the vehicle was used unlawfully; or
- the loss is unrelated to a rental arranged through the MyCamper platform.

The mere rental of the insured vehicle for consideration through the MyCamper platform shall not in itself constitute gross negligence.

**6. Excess**

The insurance applies with a basic excess of DKK 20,000 per claim. If a specific excess applies to a particular cover or a specific type of claim, this is stated in the relevant sections of the insurance terms and conditions.

The excess is paid by the hirer in accordance with the terms of the hire agreement via MyCamper.

If the same claim is covered by several types of cover under the insurance, only one excess applies, corresponding to the highest applicable excess.

**6.1 Excess reduction (additional cover)**

If excess reduction is included in the insurance, this will be stated on the insurance certificate.

Excess reduction means that the basic excess is reduced from DKK 20,000 to DKK 3,000 per claim.

Excess reduction does not apply to:

- damage caused by falling objects
- damage to awnings that has occurred whilst they were extended in adverse weather conditions
- damage to windows occurring whilst driving when these have been open
- damage where the safety regulations in clause 10 have not been complied with

**7. Maximum compensation**

The insurance covers damage up to DKK 1,000,000 per claim. However, the compensation may never exceed the market value of the vehicle immediately prior to the damage.

*Limitations*

Compensation is paid up to the amount stated for the vehicle. The stated amount constitutes the maximum compensation under the insurance, even if the market value of the vehicle is higher.

For certain types of items, the following compensation limits per claim apply:

- Audio, video and communication equipment that is permanently fitted to the vehicle is compensated up to 20,000 kroner
- Loose equipment belonging to the vehicle and normally used in conjunction with it is covered up to DKK 7,500
- Foil and stickers are covered up to DKK 10,000

**8. What the insurance does not cover**

The insurance does not cover:

- liability to third parties. Such liability is covered by the vehicle's standard insurance
- damage that can be compensated through other insurance, a warranty or similar scheme, in addition to what is stated in clause 5.2
- mechanical damage limited to the vehicle's mechanical, electrical or electronic components, such as the engine and gearbox, and which is not the result of a covered external event in accordance with these insurance terms and conditions
- damage arising from normal use of the vehicle, such as scratches, marks or other superficial damage that does not affect the vehicle's function and is less than five (5) centimetres in diameter
- damage that occurs gradually and is not the result of a sudden and unforeseen event
- loss of fuel, oil or other fluids due to normal consumption or because the level on return is lower than at the time of hire
- damage resulting from or caused by an insufficient level of coolant, oil or similar
- damage arising from the incorrect use of the vehicle or its equipment
- damage arising when the vehicle is used for competition, training, speed driving or stunt-like activities
- damage that existed prior to the start of the hire period
- aggravation of existing damage or damage in the same area as existing damage
- damage caused by rats, mice or other pests
- costs of replacing or treating undamaged parts due to differences in colour or shade.

**9. Safety regulations**

The safety regulations must be observed by the policyholder, the hirer, passengers and any other person using the vehicle with permission. The purpose of the safety regulations is to prevent and limit damage.

If the safety regulations are not complied with, compensation may be reduced or forfeited in accordance with the provisions of the Insurance Contracts Act.

In the assessment, consideration is given, among other things, to the degree of negligence, the other circumstances, who has breached the safety regulations, and the connection between the breach and the damage incurred.

If the compensation is reduced or forfeited, this may mean that, under the terms of the tenancy agreement, the tenant must bear a larger share of the costs of the damage than would otherwise have been the case.

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The insurance is subject to both general safety regulations and specific safety regulations for certain types of loss. The specific safety regulations are set out in the relevant sections of the insurance terms and conditions.

*General safety regulations*

- The vehicle must not be driven by a driver who is under the influence of alcohol, drugs, medicines or other intoxicating substances in contravention of applicable legislation
- The driver must hold a valid driving licence and meet the applicable age requirements to drive the vehicle
- The vehicle must not be used if it is subject to a driving ban, or if such a ban comes into effect during the hire period
- The manufacturer's instructions regarding the use, maintenance and repair of the vehicle and its equipment must be followed
- The vehicle must be in a roadworthy condition and comply with statutory equipment requirements, including sufficient tyre tread depth
- The provisions of MyCamper's terms of use and rental agreement must be complied with
- Applicable legislation and regulatory requirements must be complied with

**10. Reporting damage**

Damage must be reported to Omocom as soon as possible after you become aware of it. Reports must be made via Omocom's damage report form. If the report is made too late and this results in a loss for the insurer, compensation may be reduced in accordance with the Insurance Contracts Act.

In the event of a claim, the following must be submitted:

- a fully completed claim form
- a copy of the rental agreement
- a copy of the driving licence for all drivers covered by the rental agreement
- documentation supporting the damage and its extent, e.g. photographs, receipts or repair documentation
- a copy of the police report in the event of theft, vandalism or other criminal offence
- decision or documentation from another insurance policy if compensation for excess is claimed under clause 5.2.

In the event of damage abroad, a claim form must also be submitted in accordance with international standards (European Accident Statement or equivalent).

Omocom reserves the right to request further information and documentation necessary to assess the entitlement to compensation.

If you have any questions, please contact Omocom on +45 33411973 or by email at[hello@omocom.insurance](mailto:hello@omocom.insurance) . If you have questions regarding an ongoing claim, please reply to the email you received in connection with the claim notification.

If you require roadside assistance, please contact Falck on +45 7020 2908. Please provide your name, registration number and the cause of the damage.

The owner is responsible for:

- proving that the damage occurred during the insurance period and that it is covered under these insurance terms and conditions
- providing documentation of the vehicle's condition at the start of the hire and before the damage occurred
- taking reasonable measures to limit the extent of the damage

**10.1. Cooperation in the claims process**

You must cooperate to the greatest extent possible to ensure that the circumstances of the claim can be clarified as quickly as possible. You are obliged to provide information that may be relevant to the assessment of the claim and to answer questions from the person handling the case.

If the insurer suffers a loss as a result of a failure to cooperate, the compensation may be reduced to what is considered reasonable in the circumstances.

**10.2. Investigation of the claim**
The insurer is entitled to have the claim investigated. You are therefore asked to keep the item until the claim assessment has been completed.

**10.3. Incorrect information regarding a claim**
If you or another person claiming compensation has, intentionally or through gross negligence, provided incorrect information, withheld information or otherwise misled the insurer regarding matters of significance to the assessment of the right to compensation, the compensation may be reduced or lapse.

**10.4. Recourse**
Once the insurer has paid compensation, the insurer assumes your right to claim compensation from the party liable for the damage.

**10.5. Ownership of the replaced item**
The insurer acquires ownership of the replaced item.

**11. Claims assessment**
Once the claim has been reported, Omocom will determine how the damage is to be compensated. Compensation may take the form of repair to restore functionality, replacement or cash compensation.

In the event of replacement or repair, Omocom is entitled to determine where the purchase and repair are to be carried out, taking into account cost-effectiveness and availability. Omocom is also entitled to determine which repair method is to be used.

In the event of repair, you must contact a repairer in consultation with Omocom, and a cost estimate must be obtained for approval. As the owner, you are responsible for ordering, approving and, if necessary, making a complaint regarding the work carried out in accordance with applicable legislation.

For minor work, such as DIY repairs, cleaning of textiles and minor painting work, compensation may be granted for your own labour. Compensation for your own labour is granted at a rate of DKK 150 per hour in addition to documented material costs. Such compensation is subject to prior approval from Omocom.

Omocom is entitled to require that used or alternative parts be used where possible.

If you do not follow Omocom's instructions as mentioned above, Omocom's liability is limited to the cost that would have been incurred had the instructions been followed.

**11.1. Valuation of vehicle and equipment**
Compensation for damage is determined on the basis of the market value of the vehicle or equipment immediately prior to the damage.

Market value is understood to mean the price for which the vehicle or item could reasonably have been sold on the open market at the time of the damage, for example in a private sale or through a dealer, taking into account age, condition, use and other circumstances.

If a vehicle part is no longer manufactured or cannot be obtained second-hand, the compensation is determined on the basis of the cost of a corresponding part for a corresponding vehicle on the open market.

For items listed in the table below, compensation is calculated on the basis of the current price at the time of the damage, as if new, with a deduction in accordance with the specified percentages. Other equipment is compensated at market value.

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| Item incl. accessories | Age and compensation as a percentage (%) | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | <1 year | 1 year | 2 years | 3 years | 4 years | 5 years | 6 years | 7 years | >8 years |
| Audiovisual equipment | 100 | 85 | 75 | 65 | 55 | 45 | 35 | 25 | 20 |
| Car battery | 100 | 80 | 60 | 40 | 30 | 20 | 20 | 20 | 20 |
| Batteries for electric and hybrid vehicles | 100 | 100 | 100 | 90 | 75 | 50 | 25 | 25 | 25 |
| Awnings and sun sails | 100 | 85 | 70 | 60 | 50 | 40 | 30 | 20 | 20 |
| Alloy wheels | 100 | 100 | 90 | 80 | 70 | 60 | 40 | 30 | 20 |
| Tyres* | 100 | 100 | 70 | 60 | 50 | 40 | 20 | 0 | 0 |
| Roof boxes, luggage racks and extra lights | 100 | 70 | 60 | 50 | 30 | 20 | 20 | 20 | 20 |
| Child seats | 100 | 80 | 70 | 60 | 50 | 40 | 20 | 20 | 20 |
| White goods, household appliances, heating systems and similar equipment | 100 | 90 | 80 | 70 | 60 | 50 | 40 | 30 | 20 |
| Other fixed fixtures (e.g. kitchen fixtures, excluding mechanical equipment) | 100 | 95 | 90 | 85 | 80 | 75 | 70 | 60 | 50 |

** Provided that the tyres are in a roadworthy condition and meet the applicable tread depth requirements at the time of the damage.*

## GENERAL TERMS AND CONDITIONS

**12. Limitation period**

Anyone seeking insurance cover or compensation must report the claim to Omocom in accordance with the rules set out in section 29 of the Insurance Contracts Act.

Claims become time-barred three years after the end of the calendar year in which the claimant became aware, or ought to have become aware, of the claim and the circumstances giving rise to it.

If the claim has been reported to Omocom in good time, the claimant has at least six months from the date on which Omocom notified its final decision to bring legal proceedings.

**13. Intent and gross negligence**

The insurance does not cover damage caused intentionally by the insured.

If the damage is caused by gross negligence, compensation may be reduced or forfeited in accordance with the Insurance Contracts Act.

The same applies if the insured person can otherwise be considered to have acted or failed to act in the knowledge that this entailed a foreseeable risk of the damage occurring.

The same applies if the damage is caused by the lessee, the driver or any other person who, with the insured person's consent, drives or uses the vehicle.

**14. General exclusions**

**14.1. Supplier liability and warranty**

The insurance does not cover faults or damage to items for which the supplier or others are liable under a warranty or similar arrangement. However, the insurance does cover such damage if it is documented that the liable party has failed to fulfil their obligations.

**14.2. Fraud, deception or similar offences**

No compensation is payable for damage caused by the insured or by anyone acting in collusion with the insured, through fraud, embezzlement or similar offences.

### 14.3. War, terrorism and civil unrest

The insurance does not cover damage directly or indirectly caused by or connected with war, war-like events, civil war, revolution, insurrection, riots, acts of terrorism, sabotage or measures taken by authorities that have unlawfully seized power.

### 14.4. Nuclear damage

The insurance does not cover damage directly or indirectly caused by nuclear fission or other nuclear processes.

### 14.5. Force majeure

The insurer is not liable for losses arising from delays in the handling of claims, payment of compensation or restoration of damaged property due to:

- war, war-like events, civil war, revolution, insurrection or riots
- labour disputes, regardless of whether the insurer is a party to the dispute
- confiscation or nationalisation
- requisition, destruction of or damage to property following an order from the authorities.

## 15. Right of withdrawal and right to cancel voluntary insurance

This section applies to the voluntary group insurance covered by these insurance terms and conditions.

### 15.1. Right of withdrawal

If the insurance has been taken out via distance selling, the group member is entitled to cancel the agreement within 14 days of the date on which the insurance was taken out, in accordance with the Consumer Contracts Act.

If the right of withdrawal is exercised, the premium will be refunded, provided that no claim has been made during the period.

### 15.2. Right to cancel the insurance

The group member is entitled to terminate the insurance at any time by giving notice to the group representative or the insurer.

If the insurance is terminated after it has come into force, the premium will not be refunded.

## 16. 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

## 17. Information on Insurance Distribution

### 17.1. 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.

**17.2. 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

**17.3. 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.

**17.4. 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".

**18. Insurance Contracts Act**
The provisions of the Insurance Contracts Act also apply to this insurance.

**19. Personal data**
Personal data is processed by Omocom in accordance with the General Data Protection Regulation (GDPR), the Data Protection Act and other relevant legislation.

Information on the processing of personal data can be found on Omocom's website (omocom.insurance). You may contact us if you wish to receive this information.

Omocom may use subcontractors to carry out certain tasks, including in connection with claims handling. Such subcontractors may have access to personal data and will process this in accordance with applicable data protection legislation.

**20. If we cannot reach an agreement**

If you are not satisfied with the decision in a case, we recommend that you first contact Omocom to clarify any misunderstandings. You may also request that the case be reviewed.

Complaints may be submitted in writing to our complaints officer by email: complaints@omocom.insurance

Omocom Försäkring AB
Address: Birkagatan 1, 113 36 Stockholm
Telephone: +46 10 332 02 00
Email: complaints@omocom.insurance
Website: www.omocom.insurance

**The Insurance Appeals Board**

If you are not satisfied with the insurer's decision, you can refer the matter to the Insurance Appeals Board, which is an independent appeals body that handles disputes between consumers and insurance companies.

As a general rule, the complaint must be submitted no later than three years after you became aware of the matter. A fee may be charged for processing the complaint.

The Insurance Appeals Board
Address: Østergade 18, 1100 Copenhagen K
Telephone: +45 33 15 89 00
Email: ankeforsikring@ankeforsikring.dk
Website: www.ankeforsikring.dk

**Court proceedings**

Disputes may also be brought before the ordinary courts.

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## DEFINITIONS

*Booking*
The rental agreement entered into via MyCamper, which forms the basis of the tenancy agreement.

*Insurance agreement*
The agreement applicable to the individual insurance policy, which includes the application for insurance cover, the current insurance terms and conditions, the latest insurance certificate, the Insurance Contracts Act and other relevant legislation.

*Insured sum*
The maximum amount that can be paid out under the insurance in the event of a claim.

*Insurer*
The company that has entered into the insurance contract with the group representative and is obliged to pay compensation in accordance with the contract.

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

*Policyholder*
The person who has entered into the insurance contract with the insurer.

*Insured event*
The event or events, or the damage, which may give rise to a right to compensation under the insurance.

*Group agreement*

The agreement between the insurer and the group representative, which sets out the insurance cover that group members may apply for. A valid group agreement is a prerequisite for individual insurance contracts to be entered into in accordance with these insurance terms and conditions.

*Group member*
A person who belongs to a predefined group and is entitled to apply for insurance.

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

*Height-related damage*
Damage caused by the vehicle colliding with a viaduct, portal, building, cable or similar, or becoming stuck in a tunnel.

*Interior*
Interior refers to the vehicle's interior surfaces, fittings and permanently installed fixtures, including seats, upholstery, panels, floor, ceiling and permanently installed equipment in the living area, such as cupboards, kitchen and white goods. Interior does not include windows, bodywork parts, technical components or loose equipment.

*Vehicle*
The vehicle specified in the rental agreement and covered by the insurance. The vehicle includes permanently fitted parts, standard equipment and integrated installations that form part of the vehicle.

*Rental period*
The period during which the vehicle is hired in accordance with the hire agreement.

*Renter*
The person who, in accordance with the rental agreement, rents the vehicle via MyCamper.

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*Authorised driver*
A person who, in accordance with the rental agreement, is authorised to drive the vehicle during the rental period.

*Sudden and unforeseen event*
A sudden event means that the incident causing the damage occurs rapidly. An unforeseen event means that the incident occurs unexpectedly and could not normally have been foreseen or prevented.

*Insured*
The group member who rents or leases the insured vehicle and who is covered by the insurance in accordance with these insurance terms and conditions.

*Equipment*
Equipment belonging to the vehicle and normally used in conjunction with it, which is in or on the vehicle at the time of hire. Equipment includes both fixed and loose equipment, unless otherwise stated in the insurance conditions. Personal belongings are not considered equipment.

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