MyCamper Rental Insurance

Insurance Terms and Conditions

Valid from 2026-10-01

MyCamper – Rental Insurance

Insurance Terms and Conditions
Valid from 2026-10-01

Translation Disclaimer
This document has been translated from its original language using machine translation (AI-based tools) for convenience and informational purposes only. While reasonable efforts have been made to ensure the accuracy of the translation, errors, omissions, or inaccuracies may occur. In the event of any discrepancy, ambiguity, inconsistency, or conflict between this translated version and the original language version, the original language version shall prevail and remain the legally binding version.

This insurance is a voluntary group insurance policy to which these insurance terms and conditions apply.

MyCamper Nordic AB (company registration number 556908-4808), hereinafter "MyCamper", acts as the group's representative and has entered into a group agreement with the insurer Omocom Försäkring AB (company registration number 559097–2377), hereinafter referred to as "Omocom". Omocom's address is Birkagatan 1, 113 36 Stockholm, Sweden. Omocom is supervised by the Swedish Financial Supervisory Authority (Finansinspektionen).

Under the group agreement, all MyCamper customers are members of the group and may, if they wish, take out insurance in accordance with these insurance terms and conditions.

Omocom is entitled to use subcontractors, such as Van Ameyde (organisation number 556470-9078), Slättagårdsvägen 1a, 372 51 Kallinge, Sweden, for the handling of claims.

Unless otherwise stated, the terms "you" and "your" in these insurance terms and conditions refer to the insured person and other persons covered by the insurance. The terms "we", "us" and "our" refer to Omocom.

INSURANCE COVER

1. Conditions for the validity of insurance cover

The insurance covers the vehicle specified in the rental agreement. The insurance is valid provided that MyCamper's terms of use and the rental agreement are complied with.

The following conditions must be met throughout the entire insurance period. If the conditions are not met, compensation may be reduced or refused entirely in accordance with the Insurance Contracts Act.

The vehicle must:

- be registered in Finland
- be a motorhome, caravan, tent trailer or van converted into a motorhome (campervan)
- be registered for road use (not withdrawn from road use)
- be covered by valid motor insurance
- be fitted with a functioning tracking device approved by the insurance company or an equivalent device if the vehicle's value exceeds €100,000

The total mass of the vehicle must not exceed 6,000 kilograms for motorhomes or campervans, or 3,000 kilograms for caravans.

The vehicle must not:

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

The hirer must be the registered owner of the vehicle or must have the registered owner's written permission to hire the vehicle.

The renter and any additional driver must meet the following requirements:

- be at least 23 years of age
- have at least three (3) years' driving experience
- be authorised to drive the vehicle in question
- they must hold a valid driving licence issued in the EEA, the United Kingdom, Switzerland, Australia, New Zealand, Canada or the United States
  their permanent residence must be within the EEA, the UK, Switzerland, Australia, New Zealand, Canada or the USA, and they must present valid proof of identity upon request

The renter or additional driver whose permanent residence is in Australia, New Zealand, Canada or the United States must also hold an international driving licence, which must be presented on request.

If the vehicle is used outside Finland:

- this must be stated at the time of booking
- the renter must carry a valid Green Card for the entire duration of the rental.

2. Who is covered by the insurance

The insurance covers the owner of the vehicle. Compensation for damage caused to the vehicle will be paid to the owner in accordance with these insurance terms and conditions.

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

- 5.4.1 Roadside Assistance – Vehicle Towing
- 5.4.2 Roadside assistance – Passenger transport
- 5.5 Legal expenses insurance
- 5.7 Compensation to the renter during the repair period
- 6.1 Reduction of excess (additional cover)

The insurance does not limit the renter's liability under the rental agreement.

3. Period of validity of the insurance

The insurance is valid for the period during which the vehicle is rented in accordance with the rental agreement (rental period), provided that the insurance premium has been paid.

In addition, the following applies:

- If the vehicle is collected before the agreed start of the rental period, the insurance shall take effect no earlier than at 00:00 on the start date of the rental period
- If the vehicle is collected after the agreed start of the rental period, the insurance shall take effect from the actual time of collection
- If the vehicle is returned before the agreed end of the rental period, the insurance will end at the time of return
- If the vehicle is returned after the agreed end of the rental period, the insurance is valid until 23:59 on the day the rental period ends

The insurance is valid only when the vehicle is being driven by the renter or an additional driver named in the rental agreement.

The insurance is not valid:

- if the vehicle is handed over to a third party, for example for repair or maintenance
- if the vehicle is taken off the road
- if the vehicle is used by the owner during the hire period.

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

Machine-translated document. Translation for convenience only – the original language version shall prevail.

4. Area of validity

The insurance is valid in Finland.

The insurance is also valid when the vehicle is used outside Finland, provided that this has been notified at the time of booking.

Outside Finland, the insurance is valid in the Member States of the European Union as well as in Albania, Andorra, Bosnia and Herzegovina, Liechtenstein, Monaco, Montenegro, North Macedonia, Norway, San Marino, Switzerland and Serbia.

When using the vehicle outside Finland, the renter must carry a valid Green Card with them for the entire duration of the rental.

5. What the insurance covers

5.1 Insured property

The insurance covers:

- the vehicle specified in the rental agreement
- equipment permanently fitted to the vehicle, as well as the vehicle's standard equipment, which is in or on the vehicle at the time of hire
- removable equipment belonging to the vehicle and normally used with it, which is in or on the vehicle at the time of hire.

Audio, video and communication equipment is covered by the insurance only if it is permanently installed in the vehicle and intended for use exclusively in the vehicle.

5.2 Compensation for the vehicle insurance excess

This insurance does not cover damage that is compensated under the vehicle's motor insurance or other statutory liability insurance. Such damage must be reported to the vehicle's primary insurance.

If damage to the insured vehicle is covered by the vehicle's primary insurance, such as motor insurance, comprehensive insurance or a manufacturer's comprehensive warranty, this insurance will cover the excess charged under that insurance.

Compensation is paid up to a maximum of €1,000 per claim.

Compensation is paid only if the damage is also compensable under the terms and conditions of this insurance. However, this does not apply to damage covered by motor insurance.

5.3 Damage and loss

The insurance covers damage and loss as set out in sections 5.3.1–5.3.5.

5.3.1 Theft

The insurance covers damage or loss caused by:

- theft
- unauthorised use
- robbery
- an attempt at theft, unauthorised use or robbery
- wilful damage in connection with the above-mentioned events.

Special procedure in the event of vehicle theft

In the event of vehicle theft, a 30-day processing period applies from the date the crime is reported and the loss is notified to Omocom. During this period, the police and the insurer are given the opportunity to locate the vehicle.

If the vehicle is not found within this period, it is deemed lost and may be compensated.

Machine-translated document. Translation for convenience only – the original language version shall prevail.

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

- has been left in the vehicle
- has been left in the immediate vicinity of the vehicle
- has otherwise been placed in the possession of an unauthorised person

Safety instructions

- When leaving the vehicle, it must be locked, and the key or other ignition device must be taken with you and kept safe so that unauthorised persons cannot gain access to it
- Motorhomes and campervans must be locked with the ignition key
- Caravans must be locked with a suitable locking device
- Equipment belonging to the vehicle must be kept locked inside the vehicle or must be permanently fitted to the vehicle

The vehicle must be fitted with a functioning tracking device approved by the insurance company or an equivalent device if the value of the vehicle exceeds €100,000.

If the security instructions have not been followed, compensation may be reduced or refused entirely in accordance with the Insurance Contracts Act. See section 10.

5.3.2 Theft by the renter

If the renter fails to return the vehicle in accordance with the rental agreement and the vehicle's whereabouts are unknown, the loss may be compensated in accordance with section 5.3.1 (Theft).

The insurance does not cover the loss if the location of the vehicle is known and the owner has the opportunity to regain possession of the vehicle.

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
- an explosion
- a fire deliberately started by a third party.

Fire refers to a fire that has spread uncontrollably.

Limitations
The insurance does not cover damage that:

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

5.3.4 Glass damage (applies only to motorhomes and campervans)

The insurance applies only to motorhomes and campervans.

The insurance covers glass damage where the vehicle's glass cracks, breaks or shatters.

For motorhomes, the insurance covers only the cab windows (windscreen, side windows and any rear window). For campervans, the insurance generally covers all the vehicle's windows, provided they are made of glass. Windows made of plastic or similar materials are not covered by the insurance.

Limitations
The insurance does not cover:

- damage caused by a collision, overturning, running off the road or wilful damage. Such damage is dealt with in accordance with section 5.3.5 (Comprehensive cover)
- damage to the glass roof, headlight lenses or sunroof
- damage to windows made of plastic or other composite materials, regardless of the cause of the damage. Such damage is dealt with in accordance with clause 5.3.5 (Comprehensive cover)

Special excess
If the glass can be repaired instead of replaced, the excess is €0.

5.3.5 Comprehensive damage

Payment of compensation under this clause is subject to the vehicle having valid comprehensive cover under its primary insurance policy.

The insurance covers damage caused by:

- a traffic accident
- veering off the road
- overturning
- any other sudden and unforeseeable external event
- wilful damage caused by a third party

The insurance does not cover damage:

- resulting from wear and tear, rust, corrosion, frost, moisture or inadequate maintenance
- that can be compensated under a warranty, complaint or similar undertaking, such as a comprehensive warranty
- affecting a part of the vehicle and resulting from a defect in design, manufacture or materials

Safety instructions

- The vehicle must not be used in conditions that subject it to unusual stress
- The vehicle's maximum permissible load and towing capacity must not be exceeded
- All opening windows, sunroofs and ventilation openings must be properly closed and locked before setting off.

If the safety instructions have not been followed, compensation may be reduced or refused entirely in accordance with the Insurance Contracts Act. See section 10.

Special excess
An increased excess applies to damage to the upper parts of the vehicle (height damage), such as a collision with a bridge, an overpass, a tree branch, a roof or any other overhead obstacle.

In such cases, the standard excess is doubled in accordance with these insurance terms and conditions.

5.3.6 Sudden and unforeseeable damage

The insurance covers sudden and unforeseeable damage caused to the insured vehicle or its equipment which is not covered under clauses 5.3.1–5.3.5, provided that the damage has not been excluded in accordance with these insurance terms and conditions.

The insurance covers:

- damage to the interior of the vehicle, up to a maximum of €5,000 per claim
- damage to equipment belonging to the vehicle, provided that the equipment is part of the vehicle and is normally used in connection with it; compensation is up to €1,000 per claim
- costs arising from the loss or damage of a key, including any rekeying or lock replacement; a police report must be filed regarding the loss of the key; compensation is up to €1,000 per claim
- costs arising from incorrect refuelling or fuel entering the water tank, including cleaning of the tank, pipes and filters, as well as towing to the nearest repair shop; damage to the engine caused by incorrect refuelling is not covered; fuel costs are not covered; compensation is limited to a maximum of €5,000 per claim

The insurance does not cover:

- damage caused by animals.

5.4 Roadside assistance

If the vehicle cannot be used due to a breakdown or damage, the insurance covers assistance and transport as set out below.

If you require assistance, please contact the RedGo emergency service on +358 34 399 847.

Special excess
The excess is €300. In the event of a breakdown abroad, an additional excess of €100 will be charged.

If the need for roadside assistance arises from a sudden and unforeseeable mechanical fault in the vehicle that cannot be attributed to the driver's actions or negligence, the excess is €0. However, the excess is always charged in the event of a puncture.

5.4.1 Vehicle transport

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

- towing of the vehicle to the nearest repair shop
- on-site repairs, provided this does not incur higher costs
- simple measures, such as jump-starting, changing a tyre, repairing a puncture or unlocking the vehicle

Reasonable travel expenses are covered in connection with the collection of a roadworthy vehicle.

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

- the driver is involved in an accident, falls suddenly ill or dies
- and no one else in the party is able to drive the vehicle.

The insurance does not cover:

- breakdowns caused by running out of fuel
- breakdowns caused by the vehicle owner's obvious negligence in the care or maintenance of the vehicle; however, if the insurer covers such costs, the owner is obliged to reimburse the insurer for the amount.

5.4.2 Passenger transport

If the vehicle cannot be used due to a breakdown or damage, the insurance covers reasonable costs for transporting the driver and passengers from the scene of the incident to the location where the vehicle would have been returned (the return location).

The journey to the return location is covered in accordance with the cost of the cheapest means of transport. Instead of travelling to the return location, the costs of continuing the journey to another destination may be covered, provided they do not exceed the costs of travelling to the return location.

The insurance also covers the transport of passengers in the following circumstances:

- the driver is involved in an accident, falls suddenly ill or dies
- and no one else in the party is able to drive the vehicle

The insurance does not cover:

- transport if the vehicle can be repaired within a reasonable time to allow the journey to continue
- additional costs arising from the transport of luggage other than personal luggage

5.5 Legal expenses insurance

The insurance covers the owner's, user's and driver's legal and court costs in a dispute relating to the driving and use of the vehicle in traffic, which may be brought before a district court, a court of appeal or the Supreme Court.

Machine-translated document. Translation for convenience only – the original language version shall prevail.

Omocom will pay compensation in accordance with this clause, but is not a party to the dispute. Omocom must be contacted before taking any legal action.

Limits on compensation
The maximum amount of compensation is €20,000 per insured event.

The insurance does not cover:
- disputes between the vehicle owner and the hirer
- disputes relating to the rental agreement, breach of contract or other matters of contract law

Compensation is paid only if the dispute concerns the use of the vehicle on the road.

5.6 Loss of rental income
The insurance covers the vehicle owner for loss of rental income resulting from damage covered under this insurance.

Compensation applies to the future rental period that was booked via MyCamper at the time of the damage and which cannot be fulfilled as a result of the damage.

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

Compensation is paid only if:
- the cancelled rental period was booked through MyCamper
- the damage giving rise to the cancellation occurred during the insurance period
- the vehicle has not been repaired or replaced before the start of the rental period in question
- the cancellation relates to a rental agreement due to commence within 14 days of the accident.

Compensation is paid up to a maximum of €75 per day and for a maximum of 14 days. The compensation cannot exceed the actual loss of rental income per day.

5.7 Compensation to the renter for the duration of repairs
If the vehicle cannot be used due to the damage covered by the insurance and must be repaired at a garage, the renter will be paid compensation of €100 per person per day, up to a maximum of €500 and for a maximum of three (3) days.

Compensation is paid from the time the damage occurs until:
- the vehicle has been repaired, or
- it is established that the vehicle cannot be repaired

6. Excess
The basic excess under the insurance is €2,400 per claim.

If a specific excess applies to a particular type of cover or claim, this will be specified in the relevant section.

The renter is responsible for paying the excess in accordance with the terms of the rental agreement made through MyCamper.

If the same claim is covered by more than one type of insurance cover, only one excess applies, namely the highest of the applicable excesses.

6.1 Excess reduction (additional cover)
If a reduction in excess is included in the insurance, this will be stated in the insurance policy.

A reduction in excess means that the basic excess is reduced from €2,400 to €500 per claim.

Machine-translated document. Translation for convenience only – the original language version shall prevail.

The excess reduction does not apply to:

- Damage caused by falling objects
- damage to awnings caused whilst they are open in adverse weather conditions
- damage to windows caused whilst the vehicle is in motion with the windows open
- damage where the safety instructions specified in section 10 have not been followed

7. Maximum compensation

The insurance covers damage up to a maximum of €150,000 per claim.

However, the compensation shall never exceed the market value of the vehicle immediately prior to the damage.

Limitations

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

The following maximum compensation limits apply to certain types of property:

- audio, video and communication equipment is covered up to a maximum of €1,500 per claim
- up to €1,500 per claim for decals, foils and similar coatings attached to the vehicle

8. What the insurance does not cover

The insurance does not cover:

- liability for damages to third parties; such liability is covered by the vehicle's primary insurance
- damage that can be compensated under another insurance policy, warranty or similar commitment, with the exception of the situations mentioned in clause 5.2
- mechanical damage limited to the vehicle's mechanical, electrical or electronic parts, such as the engine or gearbox, and not resulting from an external event covered under these insurance terms and conditions
- damage caused by normal use of the vehicle, such as scratches, dents or other surface damage that does not affect the vehicle's operation and is less than five (5) centimetres in size
- damage that occurs gradually and is not the result of a sudden and unforeseeable event
- loss of fuel, oils or other fluids due to normal consumption or because their level is lower upon return of the vehicle than at the start of the hire
- damage resulting from an insufficient quantity of coolant, oil or other similar substance
- damage caused by the incorrect use of the vehicle or its equipment
- damage arising from the use of the vehicle in racing, training or other high-speed or stunt driving
- damage that existed prior to the start of the rental period
- aggravation of existing damage or damage affecting the same area as previously incurred damage
- damage caused by rats, mice or other pests
- costs arising from the replacement or handling of undamaged parts due to differences in colour or shade

9. Safety instructions

The safety instructions must be followed by the policyholder, the hirer, the additional driver and any other persons using the vehicle with the insured person's permission. The purpose of the safety instructions is to prevent damage from occurring and to limit its extent.

If the safety instructions have not been followed, compensation may be reduced or refused entirely in accordance with the Insurance Contracts Act (543/1994).

The assessment takes into account, among other things, the degree of negligence, other circumstances, who failed to follow the safety instructions, and the causal link between the negligence and the damage.

A reduction or refusal of compensation may mean that the tenant is liable, in accordance with the tenancy agreement, for a larger proportion of the costs of the damage than would otherwise have been the case.

The insurance is subject to both general safety instructions and specific safety instructions relating to certain types of damage. The specific safety instructions are set out in the relevant sections of the insurance terms and conditions.

Machine-translated document. Translation for convenience only – the original language version shall prevail.

General protection guidelines

- The vehicle must not be driven by a person who is under the influence of alcohol, narcotics, medicines or other intoxicating substances to such an extent that the act is punishable
- The driver must hold a driving licence required for driving the vehicle and must meet the minimum age requirement
- The vehicle must not be used if it is subject to a driving ban or if a driving ban is imposed during the hire period
- The vehicle manufacturer's instructions regarding the use, maintenance and repair of the vehicle, its equipment and fittings must be followed
- The vehicle must be equipped with the equipment required by law, such as tyres with the required tread depth
- MyCamper's terms of use and the provisions of the rental agreement must be complied with
- Applicable legislation and official regulations must be complied with

10. Claims

Damage must be reported to Omocom as soon as possible after the insured party becomes aware of the damage. The report must be made using Omocom's damage report form.

If the report is made too late and this causes inconvenience to the insurer, compensation may be reduced in accordance with the Insurance Contracts Act (543/1994).

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

- a duly completed claim form
- a copy of the rental agreement
- copies of the driving licences of all drivers listed in the rental agreement
- a description of the damage and its extent, such as photographs, receipts or repair estimates
- a copy of the police report in the event of theft, criminal damage or any other offence
- a statement of the compensation decision from another insurer, if compensation for the excess is being claimed in accordance with section 5.2

In the event of damage occurring abroad, an international accident report form (European Accident Statement) or equivalent documentation must also be submitted.

The insurer reserves the right to request further information and documents necessary to assess the entitlement to compensation.

For further information, please contact Omocom by telephone on +358 93 154 1411 or by email at hello@omocom.insurance. For enquiries regarding an ongoing claim, please reply to the email you received in connection with the claim notification.

For roadside assistance or other help, please contact us on +358 34 399 847. Please provide your name, vehicle registration number and the cause of the damage.

The owner's obligations:

- to prove that the damage occurred during the period of validity of the insurance and that it is compensable in accordance with these insurance terms and conditions
- provide a report on the condition of the vehicle at the start of the hire and before the damage occurred
- take reasonable measures to limit the extent of the damage

10.1. Cooperation in investigating the damage

The insured must cooperate as fully as possible in the investigation of the loss so that the matter can be dealt with without undue delay.

The insured must provide all information and reports that may be relevant to the handling of the claim, and must answer any questions put forward by the insurer.

Machine-translated document. Translation for convenience only – the original language version shall prevail.

If the insurer suffers loss as a result of the insured person's failure to fulfil their duty to cooperate, the compensation may be reduced, taking the circumstances into account.

10.2. Inspection of the loss

The insurer has the right to inspect the claim. The insured must retain the damaged property until the claim has been settled.

10.3. Incorrect information in connection with the claim

If the insured person or any other person claiming compensation has, intentionally or through gross negligence, provided incorrect information or failed to disclose or concealed facts relevant to the assessment of the right to compensation, compensation may be reduced or refused entirely in accordance with the Insurance Contracts Act.

10.4. Right of recourse

Once the insurer has paid compensation, the insurer assumes the insured person's right to claim compensation for the loss from the party liable for the loss.

10.5. Ownership of compensated property

Ownership of the compensated property is transferred to the insurer.

11. Method of compensation

Once the claim has been reported, the insurer (Omocom) decides how the claim will be settled. Compensation may be provided by repairing the vehicle to restore it to working order, by acquiring equivalent property, or by paying a cash settlement.

In the event of repair or replacement, the insurer has the right to decide where the repair or replacement is to be carried out, taking into account cost-effectiveness and availability. The insurer also has the right to decide on the repair method to be used.

In the event of a repair, the insured must contact a repairer in agreement with the insurer, and a cost estimate must be submitted to the insurer for approval before work commences. The vehicle owner is responsible for ordering and approving the repair work and, where necessary, making a complaint regarding defects in accordance with applicable legislation.

For minor tasks, such as carrying out repairs yourself, cleaning textiles or minor painting work, compensation may be paid for your own labour. Compensation for own labour is €20 per hour in addition to material costs. Compensation is paid only if the insurer has approved the work in advance.

The insurer has the right to require the use of used or alternative parts where possible.

If the insured person fails to comply with the above instructions, the insurer's liability is limited to the cost that would have been incurred had the instructions been followed.

11.1. Determining the value of the vehicle and equipment

The compensation payable for the loss is based on the market value of the vehicle or equipment immediately prior to the loss.

Market value refers to the price at which the vehicle or other property could probably have been sold on the open market at the time of the loss, for example in a transaction between private individuals or through a dealer, taking into account the vehicle's age, condition, use and other circumstances.

If a vehicle part is no longer manufactured or is not available second-hand, the loss is assessed on the basis of the purchase cost of the corresponding part for a similar vehicle on the open market. For property specified separately in the table, compensation is calculated based on the current purchase price of a new equivalent item, less the percentage depreciation shown in the table. Other equipment is compensated in accordance with its current market value.

Machine-translated document. Translation for convenience only – the original language version shall prevail.

Property and equipment	Age and compensation (%)								
	< 1 year	1 year	2 years	3 years	4 years	5 years	6 years	7 years	> 8 years
Audio, video and communication equipment	100	90	80	70	60	50	40	30	30
Vehicle battery	90	80	60	40	30	20	20	20	20
Drive battery for electric and hybrid vehicles	100	100	100	75	75	50	25	25	25
Awnings and canopies	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
Ski boxes, roof racks and additional lights	100	70	60	50	20	20	20	20	20
Child car seats	100	80	70	60	50	40	20	20	20
Domestic appliances, household appliances, heating systems and similar mechanical equipment	100	90	80	70	60	50	40	30	20
Other fixed furnishings (e.g. kitchen units, excluding mechanical and electrical appliances)	100	95	90	85	80	75	70	60	50

** This is subject to the tyres being roadworthy and meeting the legal tread depth requirements in the event of an accident*

GENERAL TERMS AND CONDITIONS

12. Limitation period

The right to compensation expires three (3) years after the end of the calendar year during which the claimant became aware of the damage and their right to compensation.

If a claim for compensation has been submitted to the insurer within the prescribed time limit, legal proceedings against the insurer must be brought within six (6) months of the insurer notifying its final position on the claim.

13. Causing damage

The insurance does not cover damage caused **intentionally** by the insured person.
If the damage has been caused by gross negligence, the compensation may be reduced or refused entirely in accordance with the Insurance Contracts Act.

The same applies to a situation where the insured person can be considered to have acted or failed to act whilst being aware that the action involved a significant risk of damage occurring.

The above also applies if the damage was caused by a hirer, an additional driver or any other person using the vehicle with the insured person's permission.

14. General limitations

14.1. Warranty and manufacturer's liability

The insurance does not cover defects or damage to property for which the supplier or another party is liable under the law, a warranty or any other similar undertaking.

However, the insurance will cover the loss if it can be shown that the liable party has failed to fulfil its obligations.

14.2. Fraud, embezzlement or other similar financial crimes

The insurance does not cover loss caused by the insured person or a person acting in collusion with the insured person through fraud, embezzlement or other similar financial offences.

14.3. War, terrorism and civil unrest

The insurance does not cover loss or damage the occurrence or extent of which is directly or indirectly caused by, or related to, war, war-like events, civil war, revolution, insurrection, civil unrest, terrorism, sabotage or the actions of parties who have unlawfully seized power.

14.4. Nuclear damage

The insurance does not cover damage caused directly or indirectly by a nuclear reaction or other nuclear process.

14.5. Force majeure

The insurer shall not be liable for any damage or loss arising from a delay in the investigation of the damage, the payment of compensation or the repair of the damaged property due to the following reasons:

- war, war-like events, civil war, revolution, insurrection or civil unrest
- industrial action or other labour market disruption
- action by a public authority, confiscation or nationalisation
- compulsory purchase, destruction or damage to property by order of a public authority or government.

15. Right of cancellation and termination of insurance

This clause applies to voluntary group insurance as referred to in these insurance terms and conditions.

15.1. Right of withdrawal

If the insurance has been taken out through distance selling, a group member has the right under the Consumer Protection Act to cancel the insurance contract within 14 days of the contract being concluded.

If the right of cancellation is exercised, the insurance premium will be refunded provided that no claim has been made.

15.2. Termination of insurance

A group member has the right to terminate their insurance cover by notifying the insurer or the group representative.

Termination of the insurance takes place in accordance with the terms and conditions of the policy, and the premium paid will not be refunded for the period during which the insurance was in force.

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. Applicable law

This insurance policy is governed by Finnish law. In addition to these insurance terms and conditions, the Insurance Contracts Act (543/1994) and other applicable Finnish legislation apply.

19. Processing of personal data

Omocom Försäkring AB acts as the data controller in the processing of personal data. Personal data is processed in accordance with the EU General Data Protection Regulation (EU) 2016/679 (GDPR), supplementary legislation and regulations issued by the authorities.

Further information on the processing of personal data and the rights of data subjects is available at omocom.insurance. Upon request, this information can also be provided separately.

Omocom may use data processors to provide services, for example in connection with claims handling. Processors will process personal data solely in accordance with Omocom's instructions and within the framework of applicable data protection legislation.

20. If we cannot reach an agreement

First and foremost – contact Omocom
If you are not satisfied with the decision, you can request a review by contacting the person handling your case to clarify any misunderstanding or by submitting a written complaint.

Complaints can be submitted by email to complaints@omocom.insurance .

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

Free advice on insurance matters

FINE – Insurance and Financial Advice
FINE provides consumers with free and independent advice on insurance matters and handles insurance-related disputes.

FINE – Insurance and Financial Advice
Address: Porkkalankatu 1, 00180 Helsinki
Telephone: +358 9 6850 120
Website: www.fine.fi

Court
Disputes concerning insurance may also be brought before a general court.

DEFINITIONS

Vehicle
The vehicle specified in the rental agreement and covered by the insurance. The vehicle includes parts permanently fitted to it, standard equipment and integrated systems.

Height damage
Damage caused by the vehicle colliding with a bridge, overpass, building, cable or similar obstacle, or by the vehicle becoming stuck in a tunnel.

Additional driver
A person who is authorised in the rental agreement to drive the vehicle during the rental period.

Group representative
A party that has taken out a group insurance policy with the insurer.

Group member
A person who belongs to a predefined group and is entitled to be covered by the insurance.

Group insurance
Insurance to which group members may join through the group representative in accordance with these insurance terms and conditions.

Group insurance contract
An agreement between the insurer and the group representative setting out the content and terms of the group insurance.

Machine-translated document. Translation for convenience only – the original language version shall prevail.

Interior
The interior surfaces, fittings and permanently installed equipment of the vehicle, such as seats, upholstery, panels, flooring, headlining, and fixed furniture and appliances in the living area, such as cupboards, kitchen units and domestic appliances. The interior does not include glass, bodywork, technical components or removable property.

Insured
The member or members of the group to whom the insurance applies in accordance with these insurance terms and conditions.

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

Insurance period
The period during which the insurance is in force, provided that the premium has been paid.

Insurance contract
An agreement relating to a specific insurance policy, comprising the application for insurance, these insurance terms and conditions, the insurance policy and the applicable legislation.

Insured event
An event or loss on the basis of which compensation may be paid in accordance with these insurance terms and conditions.

Booking
An agreement concerning the hire of a vehicle made through MyCamper, which forms the basis of the hire agreement.

Equipment
Equipment belonging to the vehicle that is normally used in connection with the vehicle and which is in or on the vehicle at the time of hire. Equipment includes both permanently fitted and removable items, unless otherwise stated in these insurance terms and conditions. Personal belongings are not considered equipment.

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 through MyCamper.

Sudden and unforeseeable event
Suddenness means that the event causing the damage occurs rapidly. Unforeseeability means that the event is unexpected and could not normally have been foreseen or prevented.

Machine-translated document. Translation for convenience only – the original language version shall prevail.