MyCamper
Rental insurance

Full insurance terms and conditions
Valid from 2026-10-01

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This insurance is a voluntary group insurance policy governed by the insurance terms and conditions set out below. MyCamper Nordic AB (reg. no. 556908-4808) ("MyCamper") has, as group representative, entered into a group agreement with 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's customers are considered group members and may choose to take out insurance in accordance with these insurance terms and conditions.

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

When we use the words "you" and "your" in these 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 insurance to apply

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 set out 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 Norway
- be a motorhome, caravan, trailer tent or a light goods vehicle converted into a motorhome (campervan)
- be registered as roadworthy with the Norwegian Public Roads Administration (not deregistered)
- be covered by valid third-party liability insurance (motor insurance)
- be fitted with functional FG-approved tracking equipment if the market value exceeds NOK 1,000,000.

The total weight must not exceed 6,000 kilograms for motorhomes or campervans, and 3,000 kilograms 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 let the vehicle.

The hirer and any passengers must:

- be at least 23 years old
- have held a valid driving licence for at least 3 years
- hold a driving licence for the relevant vehicle category

- hold a driving licence issued in the EEA, the UK, Switzerland, Australia, New Zealand, Canada or the USA
- be a permanent resident of the EEA, the UK, Switzerland, Australia, New Zealand, Canada or the USA, and be able to present a valid passport or national ID card

Passengers must be approved by MyCamper and listed in the rental agreement.

The renter or accompanying passenger who is resident 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 Norway:

- this must be stated when 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 applies to

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

The insurance also applies to 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 for the period during 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 earlier than the agreed start time, the insurance applies from 00:00 on the date the hire period under the hire agreement begins at the earliest
- 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 earlier than the agreed end time, the insurance ceases at the time of return
- If the vehicle is returned later than the agreed end time, the insurance shall apply until no later than 23:59 on the date the rental period under the rental agreement ends.

The insurance only applies when the hirer or another passenger listed in the hire agreement is driving the vehicle.

The insurance does not apply:

- if the vehicle is handed over to a third party, such as a garage, for repair or servicing.
- if the vehicle is deregistered with the Norwegian Public Roads Administration.
- if the vehicle is used by the owner during the rental period.

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

4. Where the insurance applies

The insurance applies in Norway.

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

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

When using the vehicle outside Norway, the hirer must carry a valid Green Card throughout the entire hire period.

5. What the insurance covers

5.1 Insured item

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 for use exclusively in the vehicle.

Special limits of indemnity apply to certain types of property. See clause 7.

5.2 Compensation for excess under the vehicle's insurance

This insurance does not cover liability for damage that is to be compensated through the vehicle's liability insurance (motor insurance) or other statutory liability. Such damage must always be reported to the vehicle's standard insurance.

If damage to the insured vehicle is covered by the vehicle's standard insurance, for example through third-party liability insurance (motor insurance), comprehensive insurance or a manufacturer's warranty for comprehensive damage, this insurance will cover the excess that is then charged.

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

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

Special excess

The excess is NOK 10,000.

5.3 Damage and loss

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

5.3.1 Theft

The insurance covers damage or loss caused by:

- theft
- misappropriation
- robbery
- attempted theft, assault or robbery
- malicious damage committed with intent in connection with one of the incidents listed above.

In the event of vehicle theft, a processing period of 30 days applies from the time the police report is filed and the claim is reported to Omocom. During this period, the police and we are given the opportunity to attempt to recover the vehicle. If the vehicle is not recovered within this timeframe, it is considered lost and may be replaced.

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Limitations
The insurance does not cover theft or malicious damage 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 available to unauthorised persons.

Special duty of care

- When leaving the vehicle, it must be locked, and the key or other ignition device must be taken with you and kept in a secure place 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.
- The vehicle must be fitted with FG-approved tracking equipment if its market value exceeds NOK 1,000,000
- Equipment belonging to the vehicle must be locked inside the vehicle or permanently fitted to the vehicle.

If the duty of care requirements are not met, compensation may be reduced or withheld. See clause 10. Duty of care.

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 apply if the vehicle's whereabouts are known and the owner has the opportunity to recover it.

Compensation is paid only 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 means 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 is caused by 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 normally applies to glass panes throughout the vehicle, provided the pane is made of glass. Panes made of plastic or similar materials are not covered.

The insurance does not cover:

- damage caused when the vehicle collides, overturns, leaves the road or is the result of wilful damage. Such damage may be assessed under clause 5.3.5 Comprehensive damage
- damage to glass roofs, headlight 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 under clause 5.3.5 Comprehensive damage.

Special excess
If the window can be repaired instead of replaced, the excess is NOK 0.

5.3.5 Comprehensive damage

For compensation to be payable under section 5.3.5 Comprehensive damage, the vehicle must have valid comprehensive cover under the standard insurance policy.

The insurance covers damage caused by:

- a road traffic accident
- driving off the road
- overturning
- other external, sudden and unforeseen events
- malicious damage caused intentionally by a third party

The insurance does not cover damage:

- caused by wear and tear, rust, corrosion, cold, wetness or damp, or lack of maintenance
- that can be compensated through a warranty, complaint or similar arrangement, for example a hull warranty
- on the vehicle part resulting from design, manufacturing or material defects.

Special requirements for care

- The vehicle must not be used under conditions that place an abnormal load on the vehicle
- The vehicle's maximum load and maximum trailer weight must not exceed
- All openable windows, roof hatches and ventilation hatches must be properly closed and locked before departure.

If the duty of care requirements are not met, compensation may be reduced or withheld. See section 10. Duty of care.

Special excess
In the event of damage to the upper parts of the vehicle (height damage), for example in the event of a 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 Sudden and unforeseen damage

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

The insurance covers:

- damage to the vehicle's interior, up to NOK 50,000 per claim
- damage to loose equipment normally found in the vehicle and belonging to the owner or a member of their household, excluding property susceptible to theft, cash or securities. The maximum compensation is NOK 15,000 per claim
- loss of or damage to a key resulting in the need to recode or replace a lock. Loss of a key must be reported to the police. The maximum compensation is NOK 10,000 per claim
- costs arising from misfuelling the fuel tank or if the water tank is filled with fuel, including cleaning of the tank, pipes and filter, as well as towing to the nearest garage. Engine damage caused by misfuelling is not covered. Fuel is not covered. The maximum compensation is NOK 50,000 per claim

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 you require assistance, contact RedGo on +47 242 401 86.

Special excess
The excess is NOK 3,000 per claim. In the event of a breakdown abroad, an additional excess of NOK 1,000 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 NOK 0. However, the excess always applies in the event of a puncture.

5.4.1 Vehicle transport

If the vehicle cannot be driven as a result of 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 a locked vehicle

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

The insurance also covers transport of the vehicle to the owner's home town in Norway if:

- the driver suffers an accidental injury, acute illness or dies
- no one else in the party is able to drive the vehicle.

The insurance does not cover:

- breakdowns caused by a lack of fuel
- breakdown caused by obvious negligence in the care or maintenance of the vehicle by the owner. If such costs are nevertheless covered by the insurance company, the vehicle owner is liable to repay 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 the transport of the driver and passengers from the place of the incident to the place where the vehicle was to have been returned (the return point).

Travel to the return point is reimbursed at the cost of the most reasonable means of transport. Instead of travel to the return point, the cost of onward travel to another destination may be reimbursed, provided this does not result in higher costs.

The insurance also covers the transport of passengers if:

- the driver suffers an accidental injury, acute illness 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, taking into account the onward journey
- additional costs for the transport of items other than normal personal luggage

5.5 Legal assistance

The insurance covers expenses for solicitors, court fees, experts and witnesses when the owner, user or driver is a party to a dispute concerning the use of the vehicle covered by this insurance. The cover applies only to disputes arising during the period of insurance.

Legal assistance cover is a reimbursement scheme entitling the insured to compensation for reasonable and necessary documented costs in disputes covered by the insurance.

The cover applies to disputes that may be brought before the ordinary courts. The ordinary courts in Norway are the district courts, the courts of appeal and the Supreme Court. Omocom does not participate in, nor is it a party to, the dispute. The insured is free to choose a solicitor or registered legal adviser. If several parties on the same side in the same dispute are entitled to cover, Omocom may require that they use the same legal assistance.

Omocom must be contacted before incurring costs for legal assistance. Omocom must be informed in writing as soon as possible, and no later than one year after the dispute arose and a solicitor or registered legal assistant has been engaged.

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Special limitations
The insurance covers up to NOK 200,000 per dispute. In disputes against the insurer, the maximum cover is NOK 25,000.

The insurance does not apply to:

- disputes between the vehicle owner and the hirer
- disputes concerning a rental agreement, breach of contract or other contractual matters

Excess
The excess is NOK 30,000 per dispute.

5.6 Loss of rental income
The insurance covers lost rental income for the vehicle owner arising as a result of damage that is compensable under this insurance.

Compensation applies to future rental periods that were 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 rental periods in progress at the time of the damage.

Compensation is paid only 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 before the start of the next rental period
- the cancellation relates to a rental agreement with a start date within 14 days of the date of the damage.

Compensation is paid at a rate of up to NOK 750 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 damage covered by the insurance and must be repaired at a garage, compensation of NOK 1,000 per person per day, limited to a maximum of NOK 5,000, will be paid to the hirer for up to three (3) days.

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

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

5.8 Bonus loss
The insurance covers a lump sum for bonus loss resulting from the vehicle's standard insurance being charged when it is hired out via MyCamper. Compensation is paid for bonus loss for up to one insurance year, limited to a maximum of NOK 2,000.

6. Excess
The insurance applies with a basic excess of NOK 30,000 per claim. If a separate excess applies to a specific area of cover or a specific type of damage, this is stated in the individual provisions of the terms and conditions.

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

If the same damage is covered by multiple policies, 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 in the insurance certificate.

Excess reduction means that the excess is reduced from NOK 30,000 to NOK 5,000 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 that has occurred whilst driving when they have been open
- damage where the duty of care requirements in clause 10 have not been met

7. Maximum compensation amount

The insurance covers damage up to NOK 1,500,000 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 insurance's maximum compensation, even if the vehicle's market value is higher.

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

- Audio, video and communication equipment permanently fitted to the vehicle is compensated up to NOK 30,000
- Loose equipment belonging to the vehicle and normally used in conjunction with it is covered up to NOK 15,000
- Decals are compensated up to NOK 15,000.

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, beyond 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 caused by an external event giving rise to a claim under these 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 which is less than five (5) centimetres in diameter
- damage that occurs gradually and is not caused by a sudden and unforeseen event
- loss of fuel, oils or other fluids resulting from normal consumption or because the level on return is lower than at the time of hire
- damage caused by insufficient levels of coolant, oil or similar
- damage caused by misuse 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 before the rental period began
- 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. Duty of care

The duty of care must be observed by the policyholder, the hirer, passengers and other persons using the vehicle with permission. The purpose of the duty of care is to prevent and limit damage.

If the duty of care is not observed, compensation may be reduced or withheld in accordance with the provisions of Sections 4–8 and 13–9 of the Insurance Contracts Act.

The assessment takes into account, among other things, the degree of negligence, the other circumstances, who has breached the duty of care, and the connection between the breach and the damage incurred.

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

The insurance is subject to both general duty of care requirements and specific duty of care requirements for certain types of loss. The specific duty of care requirements are set out in the relevant provisions of the terms and conditions.

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General duty of care

- The vehicle must not be driven by a driver who is under the influence of alcohol, drugs, medication or other intoxicating substances in contravention of applicable regulations
- The driver must hold a valid driving licence and meet the age requirements for driving the vehicle
- The vehicle must not be used if it is subject to a ban on use or if such a ban is imposed during the hire period
- The vehicle manufacturer's instructions for the use, maintenance and repair of the vehicle and its equipment must be followed
- The vehicle must be in a roadworthy condition, including meeting requirements for statutory equipment, such as sufficient tread depth on tyres
- The provisions of MyCamper's terms of use and rental agreement must be followed
- Applicable laws and public regulations must be followed

10. Reporting damage

Damage must be reported to Omocom as soon as possible after you become aware of the damage and at the latest without undue delay. The report 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 substantiating the damage and its extent, for example photographs, receipts or repair invoices
- a copy of the police report in the event of theft, vandalism or other criminal offences
- settlement or confirmation from another insurance policy if compensation for the excess is required under clause 5.2

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

The insurer is entitled to request further information and documentation necessary to assess the entitlement to compensation.

If you have any questions, please contact Omocom on +47 23 65 13 83 or by email athello@omocom.insurance . If you have questions regarding an ongoing claim, please reply to the email you received in connection with the claim notification.

For assistance or recovery, please contact RedGo on +47 242 401 86. Please provide your name, registration number and the cause of the damage.

The owner is responsible for:

- documenting that the damage occurred during the insurance period and that it is compensable under these terms and conditions
- providing documentation showing the condition of the vehicle at the start of the hire, before the damage occurred
- taking reasonable measures to limit the extent of the damage

10.1. Cooperation in the claims process

You must, to the greatest extent possible, cooperate to ensure that the claim can be settled as quickly as possible. In particular, you are obliged to provide information that may be relevant to the settlement of the claim and to answer questions from the claims handler. If the insurer suffers a loss as a result of a lack of cooperation, the compensation may be reduced to what is considered reasonable in the circumstances.

10.2. Investigation of claims

The insurer is entitled to have the damage inspected. You are therefore asked to retain the property until the claim settlement has been finalised.

10.3. Incorrect information regarding a claim
If you or anyone claiming compensation has, intentionally or through gross negligence, provided incorrect information, withheld information or concealed facts of significance to the assessment of the right to compensation, the compensation may be reduced or withdrawn.

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 property
The insurer assumes ownership of the replaced property.

11. Settlement of claims
Once a claim has been reported, the insurer (Omocom) decides how the claim will be settled. Compensation may take the form of repair to restore functionality, replacement or a cash settlement. In the event of replacement or repair, the insurer is entitled to decide where the purchase and repair are to be carried out, taking into account cost-effectiveness and availability. The insurer is also entitled to determine which repair method is to be used.

In the event of repairs, 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, where necessary, making a complaint regarding the work carried out in accordance with applicable regulations.

For minor tasks, such as carrying out repairs yourself, cleaning textiles and minor painting work, compensation may be paid for your own labour. Compensation for your own labour is paid at a rate of NOK 250 per hour in addition to documented material costs. Such compensation is subject to prior approval from the insurer.

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

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

11.1. Valuation of vehicles and equipment
Compensation for damage is determined on the basis of the market value of the vehicle or equipment immediately prior to the damage occurring. Market value means the price for which the vehicle or equipment could probably have been sold on the open market at the time of the damage, for example in a sale between private individuals or through a dealer, taking into account age, condition, use and other factors.

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

For equipment listed in the table below, compensation is calculated on the basis of the current new price, less deductions at the specified percentage rates. Compensation is determined on the basis of the age of the item at the time of the damage. Other equipment is compensated at market value.

Assets including 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**
Audio and video equipment	100	85	75	65	55	45	35	25	20
Starter battery	90	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 canopies	100	85	70	60	50	40	30	20	20
Alloy wheels	100	100	90	80	70	60	40	30	20

Assets including 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
Tyres*	100	100	70	60	50	40	20	0	0
Roof box or roof rack and extra lights	100	70	60	50	30	20	20	20	20
Child seat	100	80	70	60	50	40	20	20	20
White goods, domestic appliances, heating systems and similar mechanical equipment	100	90	80	70	60	50	40	30	20
Other fixed fittings (e.g. kitchen fittings, but not mechanical equipment)	100	95	90	85	80	75	70	60	50

** Provided that the tyres are in good condition and meet the statutory tread depth requirements at the time of the damage.*

GENERAL TERMS AND CONDITIONS

12. Notification period and limitation period

You will lose your right to compensation under this insurance if the claim is not reported in accordance with clause 11 within one (1) year of your becoming aware of the circumstances giving rise to it, cf. section 8-5, second paragraph, of the Insurance Contracts Act.

The same applies if you have not brought legal proceedings or requested arbitration within six (6) months of receiving written notification in accordance with Section 8-5 of the Insurance Contracts Act, stating that the insurer does not consider itself liable, and that the right to bring the matter before the courts or an arbitration tribunal lapses if the deadline is not met.

13. Cause of the damage

The insurance does not cover damage caused intentionally.
If the damage is caused by gross negligence, compensation may be reduced or lapse in accordance with the provisions of the Insurance Contracts Act.

The same applies if the insured person is otherwise deemed to have acted or failed to act in the knowledge that this entailed a significant risk of the damage occurring.

The above provisions apply mutatis mutandis if the damage is caused by the lessee, the driver or any other person using the vehicle with the insured's consent.

14. General exceptions

14.1. Supplier liability and warranty

The insurance does not cover defects or damage to property for which a supplier or other party is liable under law, warranty or similar arrangements. The insurance shall nevertheless apply if it can be documented that the liable party has failed to fulfil their liability.

14.2. Fraud, embezzlement or similar financial crimes

The insurance does not cover damage caused by the insured, or by anyone acting in collusion with the insured, through fraud, embezzlement or similar financial crimes.

14.3. War, terrorism and civil unrest

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

14.4. Nuclear damage

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

14.5. Force majeure

The insurer is not liable for losses arising if the handling of a claim, the payment of compensation or the restoration of damaged property is delayed as a result of:

- war, war-like events, civil war, revolution, insurrection or riots
- industrial disputes
- measures taken by public authorities, confiscation or nationalisation
- requisition, destruction or damage to property following an order from the authorities.

15. Right of withdrawal and right to opt out of voluntary insurance

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

15.1 Right of withdrawal

If the insurance policy was taken out via distance selling, the policyholder is entitled to cancel the purchase within 14 days of the contract being concluded, in accordance with the Right of Withdrawal Act. If the right of withdrawal is exercised, the premium will be refunded, provided that no claim has been made during the withdrawal period.

15.2 Right to withdraw from the insurance

The group member is entitled to withdraw from the insurance at any time by notifying the group representative or the insurer. If the insurance is withdrawn 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

15.3 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.

15.4 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

15.5 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.

15.6 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 (LOV-1989-06-16-69) otherwise apply to this insurance.

19. Personal data
Personal data is processed by Omocom in accordance with the General Data Protection Regulation (GDPR), applicable data protection legislation and public regulations, as well as information on the processing of personal data available 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, particularly in connection with claims handling. Such subcontractors may have access to personal data and will process this in accordance with applicable data protection regulations.

20. If we cannot reach an agreement

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

Complaints can be addressed 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: omocom.insurance

Free advice

The Consumer Council
The Consumer Council provides private individuals with independent and free advice on insurance matters, but does not handle individual disputes.

The Consumer Council
Address: PO Box 463 Sentrum, 0105 Oslo
Telephone: 23 400 500
Email: Via online form only
Website: forbrukerradet.no

Court proceedings
Disputes may also be brought before the ordinary courts.

DEFINITIONS

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

Insured
The group member(s) covered by the insurance in accordance with these terms and conditions.

Insurance contract
The agreement that applies to the individual insurance policy, and which includes the application for cover, the current insurance terms and conditions, the latest insurance certificate, the Insurance Contracts Act and other Norwegian legislation.

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

Insured event
The event or events/damage that may give rise to a right to compensation under the insurance.

Insurer
The party that has entered into an insurance contract with the policyholder and is obliged to pay insurance benefits in accordance with the insurance contract.

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

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

Group agreement
The agreement between the insurer and the group undertaking that governs the insurance cover for which group members are eligible to apply. A valid group agreement is a prerequisite for entering into individual insurance contracts in accordance with these insurance terms and conditions.

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

Group member
A person who belongs to a predefined group and is entitled to apply for insurance. In this case, the group consists of each individual customer of the group company.

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

Interior
Interior refers to the vehicle's internal surfaces, fittings and permanently fitted equipment, including seats, upholstery, panels, floors, ceilings and permanently fitted fittings and equipment in the living area. Interior does not include glass, 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 belonging to the vehicle.

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

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

Accompanying
A person who, in accordance with the rental agreement, is authorized to drive the vehicle during the rental period.

Sudden and unforeseen events
A sudden event means that the event that caused the damage occurred rapidly. Unforeseeable means that the event occurred unexpectedly and could not normally have been foreseen or prevented.

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

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