MyCamper Rental Insurance

Full terms and conditions

Valid from 2026-10-01

MyCamper – Rental Insurance

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The insurance is a voluntary group insurance policy governed by the terms and conditions set out below. MyCamper Nordic AB (company reg. no. 556908-4808) "MyCamper", acting as group representative, has entered into a group agreement with the insurer Omocom Försäkring AB (company reg. no. 559097–2377) "Omocom", Birkagatan 1, 113 36 Stockholm. Omocom is regulated by the Swedish Financial Supervisory Authority.

Under the group agreement, all of MyCamper's customers are group members and may choose to take out this insurance in accordance with the terms and conditions below.

Omocom may outsource claims handling to Van Ameyde (company registration number 556470-9078), Slättagårdsvägen 1a, 372 51 Kallinge.

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

INSURANCE COVER

1. Conditions for the 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 withheld entirely.

The vehicle must

- be registered in Sweden
- be a motorhome, caravan, trailer tent or a light goods vehicle converted into a motorhome (campervan)
- be registered as roadworthy with the Swedish Transport Agency (not de-registered)
- be covered by valid motor insurance
- be fitted with tracking equipment approved by the Swedish Anti-Theft Association, if the market value exceeds SEK 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 company-owned
- be subject to a driving ban.

The hirer must be the registered owner or have written permission from the registered owner to hire out 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
- be authorised to drive the vehicle

- hold a driving licence issued within the EEA, the UK, Switzerland, Australia, New Zealand, Canada or the USA
- be registered as a 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 document.

Renters or passengers who are registered residents of 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 driven outside Sweden,

- this must be stated at the time of booking
- the renter must carry a valid Green Card throughout the rental period.

2. Who the insurance covers

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

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

- 5.4.1 Roadside assistance – Vehicle transport
- 5.4.2 Roadside assistance – Passenger transport
- 5.5 Legal protection
- 5.7 Compensation to the hirer in the event of repairs
- 6.1 Excess reduction (supplement)

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

3. When the insurance applies

The insurance is valid for the period during which the vehicle is hired under the hire agreement (the hire period), provided that the premium has been paid.

In addition to this, the following applies:

- If the vehicle is collected earlier than the agreed start time, the insurance shall take effect no earlier than 00:00 on the date on which the rental period under the rental agreement commences
- If the vehicle is collected later than the agreed start time, the insurance cover begins at 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 is valid until 23:59 on the date on which the rental period specified in the rental agreement ends.

The insurance is valid only when the hirer or another named driver 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 from the road traffic register
- 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 is valid within Sweden.

The insurance also applies when used outside Sweden, provided this has been stated at the time of booking.

When used outside Sweden, the insurance is valid 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 Sweden, the hirer must carry a valid Green Card throughout the entire hire period.

5. What the insurance covers

5.1 Insured property

The insurance covers

- the vehicle specified in the rental agreement
- permanently fitted equipment and such standard equipment as normally belongs to the vehicle and is in or on the vehicle at the time of hire
- loose equipment belonging to the vehicle and 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.

5.2 Compensation for the vehicle insurance excess

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

If damage to the insured vehicle is covered by the vehicle's regular insurance, for example through motor insurance, vehicle damage insurance or a vehicle damage guarantee, this insurance will cover the excess charged in such cases.

Compensation is paid up to a maximum of SEK 10,000 per claim.

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

Special excess

The excess is SEK 10,000.

5.3 Damage and loss

The insurance covers damage and loss in accordance with clauses 5.3.1–5.3.5 below.

5.3.1 Theft

The insurance covers damage or loss caused by:

- theft
- misappropriation
- robbery
- attempted theft, misappropriation or robbery
- wilful damage in connection with any of the above events.

Special procedure for vehicle theft

In the event of vehicle theft, a processing period of 30 days applies from the date the police report is filed and the claim is reported to Omocom. During this period, time is allowed for the police and us to attempt to locate the vehicle.

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

Limitations

The insurance does not cover theft or damage if a 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 safe so that unauthorised persons cannot gain access to it.
- Motorhomes and campervans must be locked with an ignition lock
- Caravans must be locked with a lock approved by the Swedish Anti-Theft Association
- Equipment belonging to the vehicle must be locked inside the vehicle or permanently fitted to the vehicle
- The vehicle must be fitted with tracking equipment approved by the Swedish Anti-Theft Association if the market value exceeds SEK 1,000,000

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

5.3.2 Theft by the hirer

If the hirer has not returned the vehicle in accordance with the hire agreement and the vehicle's location is unknown, compensation may be paid in accordance with section 5.3.1 Theft. The insurance does not apply if the vehicle's location is known and the owner is able 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
- explosion
- arson committed by a third party

Fire refers to 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 due to wear and tear, lack of maintenance or technical faults 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 covers glass in the driver's cab (windscreen, side windows and any rear window). For campervans, the insurance normally covers glass windows throughout the vehicle, provided the window is made of glass. Windows made of plastic or similar materials are not covered.

The insurance does not cover:

- damage occurring when the vehicle has collided, overturned, driven off the road or in the event of wilful damage. Such damage may be assessed under section 5.3.5 Vehicle 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 section 5.3.5 Vehicle Damage.

Special excess

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

5.3.5 Vehicle damage

In order for compensation to be paid under section 5.3.5 Vehicle damage, the vehicle must have valid vehicle damage cover under the standard insurance policy.

The insurance covers damage caused by:

- a road traffic accident
- running off the road
- overturning
- other sudden and unforeseen external events
- wilful damage caused by a third party

The insurance does not cover damage:

- consisting of wear and tear, rust, corrosion, cold, wetness or damp, or lack of maintenance
- which can be covered by a warranty, a claim or a similar undertaking, such as a bodywork warranty
- on vehicle parts caused by design, manufacturing or material defects.

Special duty of care

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

If the requirements for due care are not met, compensation may be reduced or withheld entirely. See section *10. Requirements for due care.*

Special excess

In the event of damage to the upper parts of the vehicle (vertical damage), for example in the event of a collision with a bridge, viaduct, tree branch, roof or other vertical 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 Comprehensive cover

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

The insurance covers:

- damage to the interior of the vehicle, up to a maximum of SEK 50,000 per claim.
- damage to personal property normally kept in the vehicle and belonging to the owner or a member of their household, but not property likely to be stolen, cash or valuable documents. The maximum compensation is SEK 10,000 per claim.
- loss of or damage to a key requiring recoding or replacement of the lock. The loss of a key must be reported to the police. The maximum compensation is SEK 10,000 per claim.
- costs arising from misfuelling the fuel tank or if the water tank has been filled with fuel, including cleaning of the tank, pipes and filters, as well as towing to the nearest workshop. Engine damage resulting from misfuelling is not covered. Fuel is not covered. The maximum compensation is SEK 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 set out below.

If you require assistance, call RedGo on +46 8 731 40 68.

Special *excess*

The excess is SEK 3,000. In the event of a breakdown abroad, an additional excess of SEK 1,000 applies.

In the event of roadside assistance due to 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 SEK 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 incur higher costs
- simple measures such as jump-starting, tyre changes, puncture repairs or unlocking

Reasonable travel costs are covered when collecting a drivable vehicle.

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

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

The insurance does not cover:

- breakdowns due to a lack of fuel
- breakdowns resulting from obvious negligence in the care or maintenance of the vehicle by the owner. If such a cost is nevertheless paid by the insurance company, the vehicle owner is liable and obliged to repay the amount.

5.4.2 Passenger transport

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

Travel to the return point is reimbursed at the cost of the cheapest means of transport. Instead of travel to the return point, the cost of continuing the journey to another destination may be reimbursed if this does not result in a higher cost. The insurance also covers the transport of passengers when:

- the driver suffers an accident, acute illness or dies
- and no one else in the travelling 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 personal luggage.

5.5 Legal protection

The insurance covers legal representation and litigation costs for the owner, user and driver in the event of a dispute directly related to the driving and use of the vehicle in traffic and which can be heard by a court of law.

Omocom will provide compensation under this clause but is not a party to the dispute. Always contact Omocom before taking any action in connection with a dispute.

Special limitations
The insurance covers a maximum of SEK 200,000 per dispute.

The insurance does not apply to:

- disputes concerning small claims and/or disputes between vehicle owners and lessees. The limit for small claims is 50 per cent of a price base amount. In the event of a dispute with the insurer, compensation is also paid for small claims
- disputes relating to tenancy agreements, breach of contract or other contractual matters

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 relates 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 the rental period 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 within the insurance period
- the vehicle has not been repaired or replaced before the start of the upcoming 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 maximum of 750 Swedish kronor per day for a maximum of 14 days. The compensation may never 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 due to a claimable damage and must be repaired at a garage, compensation of SEK 1,000 per person per day, up to a maximum of SEK 5,000, will be paid to the renter for a maximum of three (3) days.

Compensation is paid from the time the damage occurs until:

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

6. Excess

The insurance applies with a basic excess of SEK 24,000 per claim. If a specific excess applies to a particular item or type of damage, this is stated in the relevant section of the terms and conditions.

The excess is paid by the hirer in accordance with the terms and conditions applicable to the hire agreement via MyCamper.

If the same damage is covered by several sections of the insurance, only one excess applies, corresponding to the highest applicable excess.

6.1 Excess reduction (supplement)

If excess reduction is covered by the insurance, this will be stated in the insurance policy.

Excess reduction means that the basic excess is reduced from SEK 24,000 to SEK 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 occurring whilst driving when they were open
- damage where the duty of care requirements under Section 10 have not been complied with

7. Maximum compensation

The insurance covers damage up to a maximum of SEK 1,500,000 per claim. The compensation may never exceed the market value of the vehicle immediately prior to the damage.

Limitations

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

The following limitations apply to certain types of property:

- Audio, video and communication equipment is compensated up to a maximum of 65 per cent of one (1) price base amount
- Decals are compensated up to a maximum of SEK 15,000

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 standard insurance
- damage that can be compensated under other insurance, a warranty or similar undertaking, in addition to what is stated in section 5.2
- mechanical damage limited to the vehicle's mechanical, electrical or electronic parts, such as the engine and gearbox, and which is not the result of a compensable external event 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 the result of a sudden and unforeseen event
- loss of fuel, oils or other fluids through normal consumption or because the quantity on return is lower than at the time of hire
- damage resulting from, or caused by, an insufficient quantity of coolant, oils or similar
- damage arising from the incorrect use of the vehicle or its equipment
- damage occurring when the vehicle is used for racing or training or other forms of high-speed driving and stunt-like manoeuvres with the vehicle.
- damage that existed before the rental period began
- aggravation of pre-existing damage or damage in the same areas as pre-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 any other person using the vehicle with permission. The purpose of the duty of care is to prevent and limit damage.

If the duty of care has not been observed, compensation may be reduced or withheld entirely in accordance with the provisions of the Insurance Contracts Act (2005:104).

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

If the compensation is reduced or withheld entirely, this may mean that the tenant, in accordance with the tenancy agreement, will have to 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 damage. The specific duty of care requirements are set out in the relevant sections of the terms and conditions.

General duty of care

- The vehicle must not be driven by a driver who is under the influence of alcohol, drugs, medication or any other intoxicating substance
- The driver must hold the driving licence and be of the age required to drive the vehicle
- The vehicle must not be used if a driving ban has been issued or has come into effect during the hire period
- The vehicle manufacturer's instructions on how the vehicle, its devices, equipment and tools are to be used, maintained and repaired must be followed
- The vehicle must be fitted with statutory equipment, such as tyres with the legally required tread depth
- The provisions set out in MyCamper's terms and conditions and rental agreement must be complied with
- Laws and regulations issued by the authorities 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 using Omocom's damage report form. If a 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 (2005:104).

In the event of a claim, you must submit:

- a fully completed claim form
- a copy of the rental agreement
- a copy of the driving licences of all drivers covered by the rental agreement
- evidence supporting the damage and its extent, for example photographs, receipts or repair documents
- a copy of the police report in the event of theft, criminal damage or other offences
- notification of compensation from another insurance policy, if compensation is claimed for the excess in accordance with section 5.2.

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

We reserve the right to request further information and documents necessary to assess the entitlement to compensation.

If you have any questions, please contact Omocom by telephone: +46 10 332 02 00 or by emailhello@omocom.insurance . For questions regarding an ongoing claim, please reply to the email you received from us when you submitted the claim.

For help with recovery or assistance, call RedGo on +46 8 731 40 68. 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 compensable under these terms and conditions
- providing documentation confirming that the vehicle was in its current condition at the start of the hire and prior to the damage occurring
- taking reasonable measures to limit the extent of the damage.

10.1. Cooperation in the claims settlement

You must cooperate to the greatest extent possible to ensure that the claim can be settled as soon as possible. In particular, you must provide information and details that may be relevant to the claims settlement. You must, in particular, answer the questions asked by the claims adjuster. If the insurer suffers a loss as a result of your failure to cooperate, your compensation will be reduced by an amount deemed reasonable in the circumstances.

10.2. Inspection of the damage

The insurer is entitled to have the damage inspected. We therefore ask you to retain the property until the claim has been settled.

10.3. Incorrect information in connection with a claim

If you or anyone else claiming compensation following a loss has, intentionally or through gross negligence, provided incorrect information, withheld or concealed any facts relevant to the assessment of entitlement to compensation under this insurance, the compensation may be reduced or withheld entirely.

10.4. Recovery

Once the insurer has paid compensation for a claim, the insurer assumes your right to claim compensation from the party liable to you for the claim.

10.5. Ownership of compensated property

The insurer assumes ownership of the property for which compensation has been paid.

11. How the claim is settled

Once you have reported the damage, we (Omocom) will determine how the damage is to be compensated. Compensation may take the form of repair to restore functionality, replacement or cash payment. In the event of replacement or repair, we have the right to determine where the purchase or repair is to be carried out, taking into account cost-effectiveness and availability. We also have the right to decide which repair method is to be used.

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

For minor tasks such as DIY repairs, washing textiles and minor painting work, compensation for your own labour may be applicable. Compensation for your own labour is paid at a rate of 150 Swedish kronor per hour in addition to the cost of materials. Compensation for your own labour is paid only after our approval.

Omocom reserves the right to require the use of second-hand or alternative parts where possible.

If you do not follow our instructions as set out above, our liability is limited to the cost that would have been incurred had the instructions been followed.

11.1. How the vehicle and equipment are valued

Compensation for damage is based on the market value of the vehicle or equipment immediately prior to the damage. Market value refers to the price for which the vehicle or property could likely have been sold on the open market at the time of the damage, for example through a sale between private individuals or via a dealer, taking into account age, condition, use and other circumstances.

If the vehicle part is no longer manufactured or cannot be purchased second-hand, the damage is valued based on the cost of a corresponding part for an equivalent vehicle on the open market.

For property listed in the table below, compensation is calculated based on the current new price, with deductions according to the specified percentages. Other equipment is compensated at market value.

Property 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**
Audio and video equipment	100	90	80	70	60	50	40	30	30
Car battery	90	80	60	40	30	20	20	20	20
Car battery for electric and hybrid vehicles	100	100	100	75	75	50	25	25	25
Awning and canopy	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 box or roof rack and auxiliary lights	100	70	60	50	20	20	20	20	20
Car seat	100	80	70	60	50	40	20	20	20
White goods, domestic appliances, boilers 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

** A prerequisite is that the tyres are roadworthy and meet the statutory tread depth at the time of the damage.*

GENERAL TERMS AND CONDITIONS

12. Limitation period

Anyone wishing to claim insurance compensation or other insurance cover must notify Omocom no later than ten (10) years from the date on which the damage was discovered; otherwise, the right to compensation is forfeited.

If the person seeking compensation has submitted the claim to Omocom within the time limit specified in the first paragraph, the time limit for bringing legal proceedings against Omocom is always at least six months from the date on which Omocom has declared that it has taken a final decision on the claim.

13. Causing of damage

The insurance does not apply if the insured person has intentionally caused the damage. The same applies if the damage has been caused by gross negligence or if the insured person must otherwise be deemed to have acted or failed to act in the knowledge that this entailed a significant risk of the damage occurring.

The above also applies if the damage has been caused by the hirer, a passenger or any other person using the vehicle with the insured person's permission.

14. General exclusions

14.1. Supplier's warranty

The insurance does not cover defects in property for which a supplier or other party is liable under law, warranty or similar undertaking. However, the insurance applies if it can be shown that the liable party has failed to fulfil their undertaking.

14.2. Fraud, embezzlement or similar financial offences

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

14.3. War, terrorism or civil unrest

No compensation is payable for loss or damage the occurrence or extent of which is directly or indirectly caused by, or is connected with, war, war-like events, civil war, revolution, insurrection, riots, terrorism, sabotage or measures taken by persons who have unlawfully seized power.

14.4. Nuclear damage

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

14.5. Force majeure

The insurer is not liable for any loss that may arise if the investigation of a claim, the payment of compensation or the restoration of damaged property is delayed due to:

- war, war-like events, civil war, revolution, insurrection or riots
- labour disputes
- government action, confiscation or nationalisation
- requisition, destruction of or damage to property by order of the government or a public authority.

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

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

15.1. Right of withdrawal

When the insurance is taken out remotely, the group member has the right to cancel the purchase within 14 days of taking out the insurance, in accordance with the Distance Contracts and Off-Premises Contracts Act (2005:59). If the right of withdrawal is exercised, the premium will be refunded, provided that no claim has been made.

15.2. Right to withdraw from the insurance

Group members are 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

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

In addition to these insurance terms and conditions, the provisions of the Insurance Contracts Act (SFS 2005:104) and other applicable Swedish law also apply.

19. Personal data

Omocom Försäkring AB is the data controller responsible for the processing of personal data. Personal data is processed in accordance with the General Data Protection Regulation (EU) 2016/679 (GDPR), supplementary Swedish legislation and regulations issued by public authorities. Information on how Omocom processes personal data, including your rights, is available at www.omocom.insurance. You can also contact us to have this information sent to you.

Omocom may engage data processors to perform services on our behalf, for example in connection with claims settlement. Such processors may only process personal data in accordance with Omocom's instructions and are subject to applicable data protection rules.

20. If we cannot reach an agreement

First and foremost – contact us at Omocom

If you are not satisfied with the decision in a case, you can always have the decision reviewed either by contacting your case handler to clarify any misunderstanding, or by writing to the complaints officer at complaints@omocom.insurance .

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

Free guidance on insurance matters

The Swedish Consumer Insurance Bureau

The Consumer Insurance Bureau provides private individuals with independent and free guidance on pensions, insurance and claims settlement, but does not adjudicate individual disputes.

The Swedish Consumer Insurance Bureau
Address: PO Box 24215, 104 51 Stockholm
Telephone: 0200-22 58 00
Email: Via web form only
Website: www.konsumenternas.se

Ordinary court

In most cases, an insurance dispute may also be heard by a civil court.

DEFINITIONS

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

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.

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

Insurance contract
The agreement governing the individual insurance policy. The agreement consists of the insurance policy, these insurance terms and conditions, the insurance certificate and applicable law.

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

Insured event
The event or loss that may give rise to a claim under the insurance policy.

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

Insurance period
The period for which the insurance is valid, provided that the premium has been paid.

Group agreement
The agreement between the insurer and the group representative that governs the insurance cover for which group members may apply. A valid group agreement is required for individual insurance policies under these terms and conditions to be taken out.

Group representative
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.

Renter
The person who, under the rental agreement, rents the vehicle via MyCamper.

Rental period
The period during which the vehicle is rented under the rental agreement.

Vertical 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 fitted installations. This includes, for example, seats, upholstery, panels, floors, headliners and permanently fitted fittings and equipment in the living area, such as cupboards, kitchens and white goods. Interior does not include windows, body parts, technical components or loose property.

Driver

A person who, under the rental agreement, is authorised to drive the vehicle during the rental period.

Sudden and unforeseen
'Sudden' means that the event that caused the damage occurred rapidly. 'Unforeseeable' means that the event occurred unexpectedly and could not normally have been foreseen and thus prevented.