

Housecar - Motorhome and Caravan Rental Insurance

Insurance product information document

Insurance intermediary: Omocom AB, org. nr. 559097-2377, Birkagatan 1, 113 36 Stockholm.

Insurer: Dina Försäkring AB, org. no 516401-8029, Skeppsbron 2, 103 18 Stockholm

Product: Rental of Motorhomes and Caravans

This document provides a brief description of the insurance. It is not a complete description of what the insurance does and does not cover. It is your cover letter together with the full terms and conditions that form the contract with us.

What type of insurance is this?

This insurance is a self-funded group insurance. All Housecar's customers who rent a vehicle are covered by this insurance, given that the conditions for the vehicle and the rentee are met. The conditions can be found in the terms and conditions.

What is insured?

- ✓ Compensation for the vehicle's insurance's excess
- ✓ Theft
- ✓ Theft by rentee
- ✓ Fire
- ✓ Glass
- ✓ Vehicle damage
- ✓ Interior damage
- ✓ Road assistance
- ✓ Compensation in case of repair
- ✓ Legal protection
- ✓ Bonus loss
- ✓ Loss of rental income

What are my obligations?

- You must report any accident or incident which may result in a claim as soon as reasonably possible.
- You must cooperate with us and provide all information we may require in investigating and handling a claim.
- You must follow the legislation and other regulations that apply in the area
- The driver must be at least 23 years old and have had a valid driving license for at least three years.
- You must follow the safety regulations in the terms and conditions, for example:
 - The driver must be sober when driving.
 - When leaving the vehicle, it must be locked, and the key must be taken with you.

What is not insured?

- ✗ Motor third party liability
- ✗ Machinery damage limited to the mechanical, electrical, or electronic parts of the vehicle in the engine and gearbox, and which is related to wear and tear.
- ✗ Damage caused by normal use of the vehicle such as superficial scratches or small marks from door leaves.
- ✗ Misfuelling.

When and how do I pay?

The payment is arranged together with the booking on Housecars website.

Are there any restrictions on the cover?

- ! The insurance only applies if the rentee or any approved co-driver in the rental agreement drives the vehicle
- ! Compensation for audio, visual and communication equipment is limited to a maximum of EUR 3 000
- ! The insurance does not apply to damage occurring when the vehicle is used for competition or training or other forms of speed driving and stunt-like exercises with the vehicle.

When does the cover start and end?

The insurance is valid during the rental period. The insurance starts when the rentee picks up the vehicle and ends when the vehicle is returned. The insurance is valid for a maximum of 90 days.

How do I cancel the contract?

The insurance can be terminated by notifying Omocom.

Where am I covered?

- ✓ The insurance is valid in Finland.
- ✓ If the vehicle is used outside Finland, permission to drive abroad must have been added when booking the vehicle. The insurance is then valid in the countries that are members of the Green Card agreement