

GoMore Vehicle Rental Insurance

Insurance Product Information Document

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

Insurer: Baloise Assurances Luxembourg SA, 8, rue de Château d'Eau, L -33364 Leudelange

Product: Vehicle rental

This document provides a summary of the key information relating to this product. Complete pre-contractual and contractual information on the product is available in other documents such as the full insurance terms and conditions and the cover letter.

What is this type of insurance?

This insurance is a self-funded group insurance. All GoMore's customers who rents a vehicle can be 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 regular insurance's excess • Damage and loss – Theft – Rental fraud – Fire – Glass – Vehicle/hull • Rescue and accident procedures • Bonus loss
	What is not insured? • Motor third party liability. • Audio, visual and navigation equipment that is not permanently mounted in the vehicle. • Property being transported in the vehicle.
	Are there any restrictions on 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 1 000. • Compensation for misfuelling is limited to a maximum of EUR 1 000. • Damage arising from normal use of the vehicle such as unintended scratches or marks from door openings. • Machine damage that is limited to the vehicle's mechanical, electrical, or electronic parts of the engine or gearbox, and is related to the wear and tear of the vehicle. • The insurance does not apply to competition, any timed activity or training or other forms of driving at speed and stunt-like practice using the vehicle.
	Where am I covered? The insurance is valid in EEA and Switzerland.
	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 21 years old and have had a valid driving license for at least one year. • You must follow the safety regulations in the terms and conditions, for example: – The driver must be sober when driving. – When the vehicle is left it must be locked.
	When and how do I pay? The payment is arranged together with the booking on GoMore's website.

	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. If the vehicle is returned too late, the insurance continues to apply up to one hour after the end time of the rental period. The insurance is valid for a maximum of 90 days.	
	How do I cancel the contract? The insurance can be terminated by notifying Omocom. However, there is no right of termination if the insurance period is less than 30 days. No refund of the premium will be made if the amount is less than EUR 8.	