

# Omocom & GoMore

## Insurance terms and conditions

Valid from 2023-05-01

## GoMore - Vehicle Rental

The insurance is a mandatory group insurance. GoMore Aps, CVR: 35865497 has, as a group representative, entered into a group agreement with the insurer Baloise Assurances Luxembourg SA RCS B68 065. Through this group agreement, all GoMore's customers, who rent and rent out vehicles, are group members and are covered by the insurance in accordance with these insurance terms.

The representative of the insurer and agent in this group insurance is Omocom AB (no. 559097-2377). Omocom has been appointed to sell and administer this insurance policy on Baloise's behalf and receives commission for such sales and administration. Omocom AB is under the supervision of the Swedish Financial Supervisory Authority.

All claims handling is outsourced from Baloise Assurances Luxembourg SA to Omocom AB, which may in turn outsource claims handling to Van Ameyde (no. 502032278).

This insurance covers damages specified in section 5. *What the insurance applies to* for which the rentee would be obliged to reimburse the vehicle owner according to the rental agreement between the vehicle owner and the rentee.

When we use the words "you", "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 the insurer Baloise and Omocom.

### INSURANCE COVER

#### 1. Conditions for the insurance to apply

The insurance applies to the vehicle specified in the rental agreement. The owner and rentee of the rented vehicle must ensure that the following conditions for the insurance are met throughout the rental period. If the conditions below are not met, compensation may not be paid.

- The vehicle must be a passenger car or a light van
- The vehicle must be registered in Sweden and not be subject to an off-road notification
- The vehicle owner must have a valid motor third party liability insurance for the vehicle
- The vehicle must not be subject to a driving ban and must meet all legal requirements to be driven/used in Sweden
- The vehicle's total weight must not exceed 3,500 kg
- The vehicle must not be older than 15 years (as of the date of first registration)
- The vehicle's odometer reading must not exceed 300 000 kilometres
- The market value of the vehicle may not exceed 1 000 000 SEK
- If the market value of the vehicle exceeds 800 000 SEK and the vehicle is less than 5 years old, there must be an activated tracking system during all rentals.
- The vehicle must not be registered for commercial use, e.g., it must not be a taxi or a delivery van, nor registered for rental
- The rentee must be at least 21 years old and have held a valid driving licence for at least 1 year. The driving licence must be valid for driving in Sweden. The same conditions apply for any extra driver that has been added when booking the vehicle via GoMore. The insurance only applies if the rentee or another approved driver under the rental agreement drives the vehicle. The owner may not drive the vehicle during the rental period.

All conditions via GoMore must be met and can be found here: <https://gomore.se/rental/terms>

When renting with GoMore Keyless:

- photo documentation of the vehicle must be made by the rentee immediately after the start and end of the rental.
- the key must, both at the time of the start and the end of the rental, be placed in a way that it is not visible from the outside.

## 2. When the insurance applies

The insurance is valid during the period the vehicle is rented according to the rental agreement. The insurance starts at the agreed time and from the moment the vehicle is handed over to the rentee. If the vehicle is returned late, the insurance remains in force for up to one hour after the end of the rental period. The insurance is valid for a maximum of 90 days.

The insurance is terminated if:

- The vehicle is handed over to another party, such as a repair garage, for repair or servicing and the rental gets cancelled.
- The vehicle is returned to the owner before the end of the rental period.
- The vehicle becomes subject to an off-road notification.
- The owner uses the vehicle during the rental period.

For rentals with GoMore Keyless, the insurance is valid from the moment the rentee receives a notification of the vehicle's location via GoMore. The insurance ends when the rentee locks the vehicle with the app and then is considered returned to the owner.

## 3. Where the insurance applies

The insurance applies in Sweden. If the vehicle is to be used outside Sweden, permission for driving abroad must have been added when booking the vehicle via GoMore. The insurance then applies in EU/EEA and Switzerland.

## 4. Who the insurance applies to

The insurance applies to:

- The written owner of the vehicle  
For the owner the following sections apply:
  - 5.2 Damage and loss
  - 5.5 Compensation of excess
- The rentee (the primary driver) and any additional driver who is specified in the rental agreement. For the rentee the following sections apply:
  - 5.3 Road assistance
  - 5.4 Compensation in case of repair

## 5. What the insurance covers

### 5.1. Insured property

The insurance covers:

- The vehicle specified in the rental agreement and the equipment with which the vehicle is serially supplied at the time of manufacture.
- Fixed accessories for the vehicle, i.e., equipment in or on the vehicle which belongs to the vehicle, and which can be considered normal for the vehicle. For audio, visual and navigation equipment it must be designed for being used in the vehicle only.

### 5.2. Damage and loss

The insurance applies to damage and loss in accordance with sections 5.2.1–5.2.5 below.

#### 5.2.1. Theft

The insurance covers damage due to:

- theft
- car jacking
- robbery
- burglary
- attempted theft, car jacking, burglary, or robbery
- intentional damage in connection with any of the above events.

The insurance does not apply to theft or intentional damage:

- performed when the key has been handed over to someone other than the rentee or his or her travel companion.

- carried out by someone who has been let into the car, other than if s/he has used force or threats to enter the vehicle.

#### *Safety regulations*

- The vehicle must be locked with an ignition lock.
- When leaving the vehicle, it must be locked, and the key must be taken with. The key must not be left in the vehicle or in the vicinity of the vehicle and must be stored carefully so that unauthorized persons cannot gain access to it. When renting with GoMore Keyless, the key must, both at the time of the start and the end of the rental, be placed in a way that it is not visible from the outside.

If the safety regulations are not met, the compensation may be reduced, see section 9. *Safety regulations*.

#### **5.2.2. Theft by rentee**

If the rentee has not returned the vehicle to the owner within 30 days of the agreed return date and the whereabouts of the vehicle is unknown, the vehicle and other insured property will be compensated in accordance with section 5.2.1 *Theft*.

The vehicle will not be considered as lost until 30 days have passed since the time the police report is made and the claim is reported to Omocom, if the vehicle is not recovered before then.

When renting with GoMore Keyless, the vehicle must be locked with the app at the end of the rental period, otherwise compensation can be reduced.

#### **5.2.3. Fire**

The insurance applies to damage:

- by lightning, explosion or external fire
- fire started by a third party.

The insurance does not apply to damage:

- by explosion or fire in the engine, exhaust system, tyres, and hoses.

#### *Safety regulations*

- Electrical wiring, cables and components must be professionally installed.
- Devices used to assist in starting, servicing, heating or drying the vehicle shall be approved for this purpose. The manufacturer's instructions shall be followed.

If the safety regulations are not met, the compensation may be reduced, see section 9. *Safety regulations*.

#### **5.2.4. Glass**

The insurance applies to:

- broken, shattered, or cracked windshield, side window or rear window.

Repair of stone chips is included in the coverage. Stone chips must be repaired within 30 days.

#### **5.2.5. Vehicle damage**

The insurance applies to damage caused by:

- traffic accident
- other external accident
- intentional damage by a third party.

The insurance also covers costs up to 10 000 SEK due to misfuelling the vehicle.

The insurance does not cover:

- damage caused from inside the vehicle, such as mice causing damage to the vehicle
- damage due to wear and tear, rust, corrosion, cold, damp or moisture and lack of maintenance
- costs which can be reimbursed under the vehicle damage guarantee
- damage to a part of the vehicle caused by a defect in design, manufacture, or materials.

### *Safety regulations*

- The vehicle must not be used in conditions which place abnormal stress on the vehicle.
- The maximum load and maximum towing capacity of the vehicle must not be exceeded.

If the safety regulations are not met, the compensation may be reduced, see section 9. *Safety regulations*.

### **5.3. Road assistance**

If you need assistance as described in sections 5.3.1. and 5.3.2. below, please call RedGo/Falck on telephone number +46 8 731 40 68 for assistance or transport.

#### **5.3.1. Vehicle transport**

If the vehicle is stolen and recovered, damaged or otherwise out of service, the insurance will pay for towing to the nearest repair garage capable of repairing the vehicle or repair on the roadside if this is not more expensive. Examples of roadside assistance in the event of breakdown include jump start (recharging the 12V battery), changing a tyre and unlocking a car door.

Reasonable travel costs are reimbursed for the collection of the vehicle. Collection of the vehicle must be approved by Omocom in advance.

The insurance also covers transport of the vehicle when the driver suffers an accident, an acute illness or has died and no other passenger in the travelling party is eligible to drive the vehicle. The vehicle is then transported to the owner's place of residence in Sweden. Always contact Omocom in advance if a new driver is required to drive the vehicle in this situation.

The insurance does not provide compensation for:

- breakdown due to lack of fuel

If the vehicle is far from home:

If the vehicle is more than 250 kilometres from the owner's home, the owner can choose to have the vehicle transported home. The insurance covers the transport of the vehicle to the owner's place of residence or to a repair shop near the owner's home.

If the transport requires a ferry ticket, bridge and road tolls or similar, these costs are not covered by the insurance. Unloading and loading of luggage and animals is not covered.

#### **5.3.2. Passenger transport**

If the vehicle is damaged or stolen, transport of the driver, passengers and any animals to the place where the vehicle should have been returned (the place of return) is reimbursed. The insurance also covers transport of passengers when the driver suffers an accident, sudden illness, or death and no other passenger in the travelling party can drive the vehicle.

Travel to the place of return is reimbursed at the cost of travel by the cheapest means of transport. Instead of travel to the place of return, the cost of further travel to another place may be reimbursed if this is not more expensive.

The insurance does not cover:

- transport of the driver and passengers when the vehicle can be repaired within a reasonable time with regard to the continued journey
- additional cost for transporting goods other than luggage
- costs you would have had even if the damage had not occurred, such as costs for fuel and ferry tickets.

### **5.4. Compensation in case of repair**

If the vehicle needs to be repaired in a repair garage during the rental time, the rentee will be compensated with 750 SEK per day for a maximum of three days. Compensation will be paid while waiting for the repair or until it becomes clear that repair is not possible.

### **5.5. Compensation of excess**

If the vehicle's third-party liability insurance has covered a claim that incurred during the rental, this insurance reimburses the excess, up to 5 000 SEK, deducted from the third-party liability insurance.

The rentee will only pay one excess, even if both the motor third party liability insurance and this insurance need to be used.

This insurance also covers the excess deducted by the car's vehicle damage guarantee (*vagnskadegarantin*) if a loss or damage eligible for compensation under this insurance has been covered by the vehicle damage guarantee.

### **6. What the insurance does not cover**

The insurance does not cover:

- motor third party liability
- machinery damage limited to the mechanical, electrical, or electronic parts of the vehicle in the engine or gearbox, and which is related to the wear and tear of the vehicle
- loss of fuel, oils, and fluids due to a smaller quantity being present at the time of return of the vehicle than at the time of rental
- damage due to, or caused by, insufficient amounts of coolant, oils etcetera
- damage occurring when the vehicle is used for competition or training or other forms of speed driving and stunt-like exercises with the vehicle
- damage to or loss of goods stored or transported in the vehicle
- loss of income or inconvenience of not being able to use the vehicle after damage
- damage that existed before the rental started.
- aggravation of pre-existing damage or damage in the same area as pre-existing damage

### **7. Sum insured**

The insurance provides compensation for a maximum of 1 000 000 SEK. For audio, video and communication equipment, the insurance provides compensation for a maximum of 10 000 SEK.

The value of compensation is determined according to section 11. *How the damage is regulated.*

### **8. Excess**

The excess is 10 000 SEK or 3 500 SEK per claim depending on whether the rentee has chosen to add excess reduction or not. If the rentee has chosen to add excess elimination the excess is 0 SEK. The excess amount is stated at the insurance letter. The excess must be paid by the rentee.

For repair of stone chips (*5.2.4 Glass*), *5.3 Road assistance*, *5.4 Compensation in case of repair* and *5.5. Compensation of excess the excess is 0 SEK.*

### **9. Safety regulations**

#### **9.1. General safety regulations**

The insurance is subject to general safety regulations and special safety regulations for certain events. The special safety regulations are set out in the relevant section of the policy.

#### **General safety regulations for the driver:**

- The vehicle must not be driven by a driver who is criminally under the influence of alcohol or any other intoxicating agent.
- The vehicle may not be driven by a driver who does not have a valid and required driving licence.
- Before using the vehicle on ice-covered water, the driver must make sure that the ice has sufficient bearing capacity.

If the safety regulations are not met, the compensation may be reduced with up to 100%.

**Safety regulations for the vehicle:**

- The vehicle manufacturer's instructions for care, servicing and maintenance must have been carried out since the date of first registration in the manner and at the intervals specified by the vehicle manufacturer in the service information and handbook accompanying the vehicle.
- The vehicle must have legal equipment, such as legal tyre tread depth.
- The vehicle may not be used if a driving ban has been imposed or has begun during the rental period. However, in the event of a driving ban, the insurance will cover the shortest route to the nearest repair garage and will then cease to apply.

If the safety regulations are not met, the compensation may be reduced with up to 100%.

**9.2. Failure to comply with the safety regulations**

The purpose of following the safety regulations is to prevent and limit damage. The regulations must be followed by the rentee, the vehicle owner and all others who use the vehicle with permission. Failure to comply with the regulations can lead to a reduction or a complete refusal of the compensation, depending on the significance of the damage occurrence and extent. The compensation is normally reduced by 25% but can be reduced by 100%.

The rentee may be liable for compensation if he or she has not complied with the conditions or has been grossly negligent.

**10. In case of damage****10.1. How to make a claim**

Damage must be reported to GoMore as soon as it is discovered if the damage affects the driving ability of the vehicle. If it doesn't affect the driving ability of the vehicle it may be recorded in the rental agreement when the vehicle is returned. The insurance does not cover additional costs incurred if the damage is aggravated because of failure to take action.

The report should be made via Omocom's claim form which will be distributed by GoMore. If you have any questions, please call +46 8 520 278 70 or send an email to [hello@omocom.insurance](mailto:hello@omocom.insurance). Omocom's claims department is open Monday to Friday 09-16 and is closed on weekends and during public holidays.

In the event of damage, the following shall be submitted:

- the rental agreement
- a completed claims form
- a copy of the police report in the event of theft or other crime
- a copy of the statement of compensation from the motor third party liability insurer or the car damage warranty company if you have received compensation and wish to be reimbursed for the excess.

In case of insufficient documentation, the compensation may be reduced or refused.

For road assistance, please contact RedGo/Falck on telephone number +46 8 731 40 68. Give your name, the vehicle's registration number and cause of damage. Please also inform them that the vehicle is rented via GoMore and insured via Omocom.

**10.2. Participation in claims settlement**

You as the owner or the rentee must do your utmost to ensure that the claim is resolved as soon as possible. You must provide information that may be relevant to the settlement of the claim. In particular, you must answer the questions put to you by the claims adjuster. If the insurer suffers damage as a result of your failure to cooperate, your compensation will be reduced in accordance with what can be considered reasonable given the circumstances.

**10.3. Inspection of damage**

The insurer has the right to have the damage inspected. Therefore, we ask you to keep the property until the damage is settled unless otherwise notified.

#### 10.4. Incorrect information in connection with damage

If you or someone else who claims compensation after damage, intentionally or through gross negligence, have wrongly indicated, withheld, or concealed anything relevant to the assessment of the right to compensation under this insurance, the compensation may be reduced or not paid at all.

#### 10.5. Right of recourse

As the insurer has paid compensation for damage, the insurer takes over your right to demand compensation from the person who is liable to you because of the damage.

#### 10.6. Ownership of replaced property

The insurer takes over the ownership of the replaced property unless otherwise is agreed. You should contact Omocom immediately if the replaced property is recovered.

### 11. How the damage is regulated

Once you have reported the damage, Omocom will decide how to compensate you. Compensation can be made through repair to restore functionality, replacement or cash refund. In case of replacement or repair, Omocom has the right to decide where the purchase or repair should be made. Omocom also has the right to determine the method of repair. Omocom is entitled to pay compensation to the seller or creditor, if the vehicle was purchased on hire purchase or credit.

For repairs, contact a repairer you trust and get a quote for Omocom's approval. You as the owner must order and approve or complain about the work carried out.

For minor repairs compensation for own work may be applicable. Compensation for own work is given at 300 SEK per hour in addition to the cost of materials.

Second-hand and alternative parts should be used as far as possible by the repairer or by yourself when repairing.

If you do not follow our instructions as described above, the insurer's liability is limited to the cost that would have incurred if the instructions had 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 before the damage. With market value we mean the value in general trade.

Certain equipment, as listed in the table below, is valued at the cost of buying new equivalent equipment. Compensation is then paid at the percentage of the new price indicated in the table below.

Object	Age and compensation in percent								
	<1 yr.	1 yr.	2 yrs.	3 yrs.	4 yrs.	5 yrs.	6 yrs.	7 yrs.	> 8 yrs.
Audio and visual equipment	100	90	80	70	60	50	40	30	20
Car battery	100	80	60	40	30	20	20	20	20
Car battery for electric and hybrid drive	100	100	100	75	75	50	25	25	25
Alloy wheels	100	100	90	80	70	60	40	30	20
Tyres*	100	100	70	60	50	40	20	0	0
Roof boxes, roof racks and additional lights	100	70	60	50	20	20	20	20	20
Children car seats	100	80	70	60	50	40	20	20	20

\*A prerequisite is that the tyres are in good working order and have the statutory tread depth.

### GENERAL CONDITIONS

### 12. Period of limitation

Anyone seeking insurance compensation or other insurance cover must bring an action within ten years of the date on which the event giving rise to the right to such cover under the insurance contract occurred.



If the claimant has submitted the claim to Omocom within the period referred to in the first subparagraph, the time limit for bringing an action shall always be at least six (6) months from the date on which Omocom has declared that they have taken a final decision on the claim.

If action is not brought within the time limits specified above, the right to insurance cover is lost.

### **13. Causation of damage**

The insurance does not apply to you if you have caused the damage intentionally or through gross negligence. The same applies if you must otherwise be presumed to have acted or omitted to act in the knowledge that this entailed a significant risk that the damage would occur.

### **14. General exclusions**

#### **14.1. Warranty or similar commitment**

The insurance does not apply to defects or damage for which the supplier, manufacturer, or other party is responsible by law, warranty, or similar commitment. However, the insurance applies if you can show that the person who made the commitment is unable to fulfil it.

#### **14.2. Fraud, embezzlement or similar crimes**

Compensation is not provided for damage caused by the vehicle owner through fraud, embezzlement, fidelity or similar crimes.

#### **14.3. War damage**

The insurance does not apply to damage related to war, warlike events, civil war, revolution or insurrection

The insurance does not cover loss that may occur if the investigation of the damage, repair measures or payment of compensation is delayed due to war, warlike events, civil war, revolution or insurrection or due to government action, strike, lockout, blockade or similar event.

#### **14.4. Terrorist act**

The insurance does not cover damage caused by the spread of biological agents, chemical or nuclear substances in connection with an act of terrorism.

Terrorism means an act, including but not limited to, the use of force or violence and/or the threat thereof, by any person or group(s), whether acting individually or on behalf of someone else or in association with any organisation(s) or government(s), conditioned by political, religious, ideological, or ethnic purposes or reasons including the intention to influence governments and/or to place the public, or a section of the public, in fear.

#### **14.5. Nuclear damage**

The insurance shall not apply to damage to property or liability for damages if the damage is directly or indirectly caused by nuclear activity.

#### **14.6. Sanctions**

In the interest of all involved parties, the insurer will follow the international sanctions regulations in force. The insurer shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit under this insurance policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the insurer to any sanction, prohibition or restriction under any national or international regulation.

### **15. Insurer**

The insurer is Baloise Assurances Luxembourg SA, located at 8, rue du Château d'Eau L-3364 Leudelange – Luxembourg.

### **16. Applicable law**

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

## **17. Personal data and professional secrecy**

Personal data is processed by both Omocom and Baloise, in accordance with the General Data Protection Regulation (UE) 2016/679 (GDPR), other applicable legislation and government regulations. Personal data processing information is provided by each company on its website (see [omocom.insurance](http://omocom.insurance) and <https://www.baloise.lu/en/insurance-baloise-luxembourg/data-policy.html>). Contact the party you would like to receive the information from.

Each company will be data controller for its own data treatment, Baloise as insurer and Omocom as intermediary. By entering in this contract you agree that omocom may, to the extent necessary, pass on data resulting from the application documents or the performance of the contract (premiums, insured events, risk/contract changes) to the insurer, reinsurer and claims handler, and that the latter may keep the application, contract and benefit data in data collections insofar as this serves the proper performance of this insurance affairs. Without influence on the contract and revocable at any time, you further consent to omocom using your data for advice and support in other financial services.

## **18. If we do not agree**

### **18.1. Review of your case**

#### **Contact us at Omocom**

If you are not satisfied with a case decision, you can always have the decision reviewed, either by contacting Omocom to clear up any misunderstanding, or by writing to the insurer's complaints officer to present your case and request a review. See Omocom's website for more information.

Omocom AB  
Postal address: Birkagatan 1, 113 36 Stockholm  
Telephone: +46 8 520 278 70  
E-mail: [hello@omocom.insurance](mailto:hello@omocom.insurance)  
Website: [www.omocom.insurance](http://www.omocom.insurance)

#### **The National Board for Consumer Disputes (ARN)**

If you have had your case reconsidered and are still not satisfied, you can turn to the National Board for Consumer Disputes (ARN), which hears complaints from private individuals free of charge.

Allmänna reklamationsnämnden (ARN)  
Postal address: Box 174, 10  
101 23 Stockholm  
Telephone: 08-508 860 00  
E-mail: [arn@arn.se](mailto:arn@arn.se)  
Website: [www.arn.se](http://www.arn.se)

#### **The general court**

An insurance dispute can in most cases also be tried by the general court.

Alternatively to contacting Omocom, you may write to the insurer's complaints officer to present your case and request a review, either by post or by email.

Baloise Assurances Luxembourg SA  
Postal address: 8, Rue du Château d'Eau, L-33364 Leudelange  
E-mail: [qualite@baloise.lu](mailto:qualite@baloise.lu)  
Website: [www.baloise.lu](http://www.baloise.lu)

If you do not receive a satisfactory response from Baloise within ninety (90) days, you may contact the Commissariat aux Assurances (prudential supervisory body authorized to handle requests for out-of-court settlement of claims), in accordance with the procedures set out on the Commissariat aux Assurances website <http://www.caa.lu/fr/consommateurs/resolution-extrajudiciaire-des-litiges>). In addition, you may also have recourse to the Insurance Ombudsman, in accordance with the procedures set out on the website of the Association of Insurance Companies <https://www.aca.lu/fr/mediateur-assurance>) and have the right to bring an action before the competent Courts.

## **18.2. Free guidance on insurance issues**

### **The Swedish Consumers' Insurance Bureau**

The Swedish Consumers' Insurance Bureau provides independent and free advice to individuals on pensions, insurance and claims but does not adjudicate individual disputes.

Konsumenternas försäkringsbyrå

Postal adress: Box 24215, 104 51 Stockholm

Telephone: 0200-22 58 00

E-mail: via web form only

Website: [www.konsumenternas.se](http://www.konsumenternas.se)

## DEFINITIONS

### *Approved anti-theft device*

Factory installed and post installed locking and alarm device from the manufacturer or other anti-theft device approved by the Swedish Anti-Theft Association.

### *Claim*

A unique event that is not casually related with another.

### *Cover letter*

The insurance letter which covers a brief summary of the insurance.

### *Group contract*

The contract between the insurer and the group representative, which governs the insurance cover that the group members may apply for. A valid group contract is a prerequisite for individual insurance contracts to be entered into under these insurance terms.

### *Group member*

The person belonging to a predetermined group entitled to apply for insurance. In this case, the group consists of every customer of the group representative i.e., GoMore.

### *Group representative*

The party that has entered into the group contract with the insurer, in this case GoMore.

### *Insurance contract*

The contract that applies to the insurance, covering application for membership of the insurance, insurance terms in force at any time, any statements of the insurer according to the Insurance Contracts Act (2005:104) and Swedish law in general.

### *Insurance period*

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

### *Insured*

The group member who rents or rents out insured property listed on the cover letter.

### *Insurer*

The company which has entered into an insurance contract with the policyholder and is obliged to pay insurance compensation in accordance with the insurance contract, in this case Baloise Assurances Luxembourg SA.

### *Light van*

A vehicle with a maximum total weight of 3.5 ton which can be driven with a B licence.

### *Mandatory group insurance*

Insurance associated with a specific group of which the insured is a member.

### *Policyholder*

The person or platform who has entered into an insurance contract with the insurer, in this case GoMore.

### *Sum insured*

The sum which the insured is entitled to in the event of an insurance case.

*The insurance is activated upon payment of the insurance premium. For every kronor paid in premium, 20 öre goes to Omocom, who handles all technical integration on the platform, the design of the insurance, customer service and claims settlement. The remaining 80 öre goes to Baloise Assurances Luxembourg SA who is the risk carrier.*