

Omocom & MyCamper

Rental of motorhomes and caravans

Insurance terms and conditions

Valid from 2025-03-01

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The insurance is a self-funded group insurance that is covered by the insurance terms below. MyCamper Nordic AB (no. 556908-4808) "MyCamper" has, as a group representative, entered into a group agreement with Dina Försäkring AB (no. 516401-8029), Skeppsbron 2, 103 18 Stockholm, Sweden. Through this group agreement, all MyCamper's customers who rent vehicles are group members and can choose to sign this insurance. These terms and conditions apply to the customer ("the renter" or "the policyholder") who has entered into a rental agreement for the vehicle with the vehicle owner ("the beneficiary") through the application of MyCamper.

The representative of the insurer and agent in this group insurance is Omocom Försäkring AB (no. 559097-2377) "Omocom", Birkagatan 1, 113 36 Stockholm, Sweden. Omocom has been appointed to sell and administer this insurance policy on Dina Försäkring's behalf.

Both Dina Försäkring AB and Omocom Försäkring AB have permission to write business in Finland through FOS (Freedom of Service), and are under the supervision of the Swedish Financial Supervisory Authority (Finansinspektionen).

All claims handling is outsourced from Dina Försäkring AB to Omocom Försäkring AB, which may in turn outsource claims handling to Van Ameyde (no. 556470-9078), Slättagårdsvägen 1a, 372 51 Kallinge, Sweden.

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

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 Dina Försäkring and Omocom.

INSURANCE COVER

1. Conditions for the insurance to apply

The insurance applies to the vehicle specified in the rental agreement. The following conditions must be met throughout the insurance period. If the conditions below are not met, compensation may not be paid.

The vehicle must:

- be registered in Finland
- be a motorhome, caravan, tent trailer or a light truck converted into a motorhome
- have a valid motor liability insurance
- be equipped with a functioning CE-approved GPS tracking device if the market value exceeds EUR 100,000.

The total weight must not exceed 6,000 kilograms for motorhomes and 3,000 kilograms for caravans.

The vehicle must not:

- be officially deregistered for road use
- have been driven more than 300,000 kilometers
- be registered for professional use
- be company owned
- be subject to a driving ban.

The person renting out the vehicle must be the registered owner of the vehicle or have written permission from the registered owner to rent out the vehicle.

The renter and any additional driver in the rental agreement must:

- be at least 23 years old
- have had a valid driver's license for at least 3 years

- be authorized to drive the vehicle
- have a driving license that issued in EEA, the United Kingdom, Switzerland, Australia, New Zealand, Canada or the USA
- be officially registered as a resident in the EEA, the United Kingdom, Switzerland, Australia, New Zealand, Canada or the USA and be able to present a passport or national ID document.
- if registered in Australia, New Zealand, Canada, or the USA also be a holder of an International Driver's license and be able to present that at any time.

If the vehicle is to be driven outside of Finland:

- it must be stated at the time of booking
- the renter must bring a Green Card throughout the rental period.

2. Who the insurance applies to

The insurance covers the renter, as the insured party, according to the following sections:

- 5.4.1 Roadside assistance – Vehicle transport
- 5.5 Legal protection

The insurance provides compensation to the vehicle owner, as the beneficiary, according to the following sections:

- 5.2 Compensation for the vehicle insurance deductible
- 5.3 Damage and loss
- 5.4.1 Roadside assistance – Vehicle transport
- 5.5 Legal protection
- 5.6 Loss of rental income
- 5.7 Bonus loss

The following add-ons may be included if specified in the booking and insurance certificate:

- 8.1 All-risk coverage (requires an add-on agreement)
- 8.2 Deductible reduction (applies only to Plus and Complete coverage)
- 8.2.1 Travel protection – Passenger transport (applies only to Plus and Complete coverage)
- 8.2.2 Travel protection – Compensation to the renter during repairs (applies only to Complete coverage)

3. When the insurance applies

The insurance is in force during the period the vehicle is rented according to the rental agreement, provided that the insurance premium has been paid.

In addition, the following applies:

- If the vehicle is picked up early, the insurance will, at the earliest, apply from 00:00 on the date when the rental starts according to the rental agreement.
- If the vehicle is picked up later within the rental period, the insurance does not take effect until that time.
- If the vehicle is returned earlier within the rental period, the insurance terminates at that time.
- If the vehicle is returned late, the insurance will be valid until a maximum of 23:59 on the date the rental ends according to the rental agreement.

The insurance is only valid if the renter or another approved driver under the rental agreement drives the vehicle.

The insurance ceases to be valid:

- If the vehicle is handed over to a third party, such as a workshop, for repairs or maintenance.
- If the vehicle is officially deregistered for road use
- If the owner uses the vehicle during the rental period.

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

4. Where the insurance is valid

The insurance is valid within Finland. If the vehicle is to be used outside Finland, permission to drive abroad must be added at the time of booking.

With this add-on, the insurance covers travel within and between countries in the EU, as well as Albania, Andorra, Bosnia and Herzegovina, Liechtenstein, Monaco, Montenegro, North Macedonia, Norway, San Marino, Switzerland, and Serbia.

5. What the insurance applies to

5.1 Insured property

The insurance applies to:

- the vehicle specified in the rental agreement
- standard equipment that belongs to and is located in or on the vehicle

Audio and visual equipment must be permanently installed and designed to be used only in the vehicle.

5.2 Compensation for the vehicle insurance's deductible

In cases where damage, loss, or theft, according to Sections 5.3 – 5.7 or 8.1 – 8.3, is covered by another insurance (for example by the vehicle's regular insurance), the deductible that has been deducted from the regular insurance is reimbursed up to a maximum of EUR 1,000.

Damages attributable to third party liability must be directed to the vehicle's primary motor liability insurance. In these cases, this insurance will compensate for the deductible.

Deductible

The deductible is EUR 1,000.

5.3 Damage and loss

The insurance applies to damage and loss in accordance with sections 5.3.1 – 5.3.5 below.

5.3.1 Theft

The insurance covers damage due to:

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

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, time is given for the police and us to attempt to recover the vehicle. If the vehicle is not recovered within this timeframe, it is considered lost and may then be eligible for compensation.

The insurance does not apply to theft or intentional damage:

- performed when the key has been handed over to someone other than the renter or his or her travel companion or when the key has been left in or nearby the vehicle.

Safety regulations

- 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.
- Motorhomes must be locked with an ignition lock.
- Caravans must be locked with an approved lock.
- The vehicle must be equipped with a functioning CE-approved GPS tracking device if the market value exceeds EUR 100,000.
- Equipment for the vehicle must be locked in the vehicle. Equipment on the vehicle must be permanently mounted.

If the regulations are not met, the compensation may be reduced, or the deductible increased. See section 10. Safety regulations.

Deductible

The deductible is EUR 2,400.

5.3.2 Theft by renter

If the renter has not returned the vehicle to the owner within 30 days after the agreed return time and the vehicle's location is unknown, it may be compensated under Section 5.3.1 Theft.

For this to apply, a police report must have been filed without undue delay, and reasonable efforts must have been made to contact the renter and recover the vehicle.

5.3.3 Fire

The insurance applies to damage:

- by lightning, explosion or fire set free
- fire started by another person. Another person means someone other than yourself who has acted without your consent.

The insurance does not apply to damage:

- by explosion in the engine, exhaust system, tire, and hoses.

Deductible

The deductible is EUR 2,400.

5.3.4 Glass

The insurance covers damage to the windshield, side window, or rear window if the glass has been punctured, shattered, or cracked.

The insurance does not cover:

- damage occurring when the vehicle has collided, overturned, run off the road, or due to intentional vandalism. In such cases, Section 5.3.5 Vehicle Damage applies instead.
- damage to windows in the living area, glass roofs, headlamp glass, or sunroofs made of glass, plastic, or other composite materials.
- cracks caused by age and wear in door windows, side windows, and rear windows made of plastic or other composite materials.

Deductible

The deductible is EUR 2,400. If the window is repaired, instead of replaced the deductible is EUR 0.

5.3.5 Vehicle damage

For compensation to be granted under Section 5.3.5 Vehicle Damage, the motorhome must have valid vehicle damage coverage in its primary insurance.

The insurance applies to damage caused by:

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

The insurance does not cover:

- 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.
- All operable windows, sunroofs, and ventilation hatches must be properly closed and locked before departure.

If the regulations are not met, the compensation may be reduced, or the deductible increased. See section 10. Safety regulations.

Deductible

The deductible is EUR 2,400.

For damages occurring to the upper parts of the vehicle (height-related damage), such as collisions with bridges, viaducts, tree branches, roofs, or other overhead obstacles, an increased deductible applies. In these cases, the standard deductible is doubled in accordance with the applicable insurance terms and conditions.

5.4 Roadside assistance

If the vehicle cannot be driven, call Omocom Assistance on +358 9 3747 7431 for assistance or transport. If the vehicle cannot be repaired on site, it will always be transported to the nearest workshop that can repair it.

The insurance does not cover breakdowns due to obvious negligence in the care and maintenance of the vehicle. If such a cost is nevertheless covered by the insurance company, the vehicle owner is responsible and required to repay the amount.

Deductible

The deductible is EUR 300. In the event of a breakdown abroad, a deductible of EUR 100 will be added. For road assistance due to mechanical failure or when it can be proved that the driver is not at fault for an accident the deductible is EUR 0. The deductible applies in the event of tyre puncture.

5.4.1 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 assistance in the event of a breakdown include jump starting (recharging the 12V battery), changing a tire or unlocking a car door.

Reasonable travel costs are reimbursed for the collection of the vehicle.

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 can drive the vehicle. The vehicle will then be transported to the owner's place of residence in Finland.

The insurance does not provide compensation for:

- breakdown due to lack of fuel or due to flat battery for an electric car

5.5 Legal protection

The insurance covers representation and litigation costs for the owner, renter and driver in the event of a dispute concerning the driving of the vehicle that can be tried in an insurance board, the district court, court of appeal or the Supreme Court. The insurance covers necessary and reasonable expenses for legal services and court costs incurred in connection with legal assistance in a civil or criminal case. The insurance does not cover the other party's legal costs.

The insurance covers insured events that arise during the insurance period. In a litigation case, an insured event has occurred when the specific claim is expressly contested.

The insurer or Omocom will not in any way engage in the dispute. Always contact Omocom before making any commitments relating to a dispute. Any action taken without Omocom's permission may result in a reduction or a complete denial of compensation.

Specific limitation of compensation

The insurance covers a maximum of EUR 20,000. The insurance does not apply to disputes about small claims, except for litigation brought against the insurer. A small claim is a dispute with an interest of less than EUR 2,500.

If the value of the disputed interest can be estimated in monetary terms, the insurance will reimburse up to the insured amount, but not more than twice the value of the disputed interest. This limitation does not apply to litigation against the insurer.

The insurance does not apply to disputes between the vehicle owner and the renter.

Deductible

The deductible is EUR 2,400.

5.6 Loss of rental income

The insurance compensates the owner for the loss of rental income resulting from damage compensable under this insurance.

Lost rental income refers, at the time of the damage, to the next booked rental period. No compensation is paid for the current rental period.

Compensation is provided if:

- the cancelled rental period was booked via MyCamper
- the damage on which the cancellation is based occurred within the insurance period
- the vehicle is not repaired or replaced before the start of the next rental period
- the cancellation applies to a rental contract with a start date within two weeks from the date of the damage.

The insurance compensates lost rental income up to a maximum of EUR 75 per day for a maximum of two (2) weeks. The daily compensation cannot exceed the actual loss of rent per day.

5.7 Bonus loss

The insurance pays out a lump sum for bonus loss in the event of activation of the regular motor insurance during the rental through MyCamper. The insurance provides compensation for bonus loss for a maximum of one insurance year, but not more than EUR 200.

6. Deductible

The deductible applies per incident and is paid by the renter. If the same incident is covered by multiple coverages, the highest deductible applies.

7. Insurance amount

The insurance provides compensation for a maximum of EUR 150,000.

For audio, video and communication equipment, the insurance provides compensation for a maximum of EUR 3,000.

For decals, the insurance provides compensation for a maximum of EUR 1,500.

8. Optional additional coverages

8.1. Misfortune coverage (requires add-on agreement)

If you have selected misfortune coverage, this will be stated in your personal insurance certificate. The misfortune coverage applies to sudden and unforeseen damage caused by the renter, the driver, or a passenger, which concerns any of the following:

- Damage to the interior or the ceiling in the vehicle. The maximum compensation is EUR 5,000 per incident.
- Damage to personal property normally located in the vehicle and belonging to the owner or a member of his/her household. However, the insurance does not apply to theft-prone property, cash, or valuable documents. The maximum compensation is EUR 1,000 per incident.
- Loss of or damage to a key requiring reprogramming and/or lock replacement. The loss of a key must be reported to the police. The maximum compensation is EUR 1,000 per incident.
- In case of misfuelling the fuel tank or filling the water tank with fuel, the insurance will reimburse the costs for cleaning the tank, lines and filter. The insurance also covers towing to the nearest workshop. Machinery damage caused by the misfuelling is not covered. Fuel is not covered. The maximum compensation is EUR 5,000 per incident.

The insurance does not cover:

- Damage caused by animals.

Deductible

The deductible is EUR 150 per incident.

8.2. Deductible reduction (applies only to Plus and Complete coverage)

If you have chosen Plus or Complete coverage, the deductible you as the renter need to pay in case of a claim will be reduced according to your selected coverage level:

- Plus coverage reduces the deductible to EUR 1,200 per incident.
- Complete coverage reduces the deductible to EUR 500 per incident.

For Section 5.4 Roadside Assistance:

- Plus coverage reduces the deductible to EUR 150.
- Complete coverage eliminates the deductible to EUR 0.

The insurance coverage you have selected is stated in your personal insurance certificate.

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The deductible reduction does not apply:

- to height-related damage
- to damage on awnings caused by being rolled out during rain, hail, strong wind, or another natural phenomenon.
- to damage to windows caused by driving with them open
- when the renter has failed to follow the safety regulations.

8.3. Travel Protection

8.3.1 Passenger transport (applies only to Plus and Complete coverage)

If the vehicle is damaged or stolen, transport of the driver and passengers 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 one else 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.

8.3.2 Compensation in case of repair (applies only to Complete coverage)

If the vehicle requires repairs at a workshop due to a covered damage, the renter will receive EUR 100 per person per day, up to a maximum of EUR 500, for a maximum of three days.

Compensation is provided while waiting for repairs or until it is determined that repairs are not possible.

9. What the insurance does not cover

The insurance does not cover:

- motor vehicle liability towards third parties. Motor vehicle liability must be covered by the owner's existing motor liability insurance and not by this insurance
- machinery damage limited to the mechanical, electrical, or electronic parts of the vehicle in the engine and gearbox, and which is related to vehicle wear and tear
- damage caused by normal use of the vehicle such as superficial scratches or small marks from door leaves less than five centimeters in diameter
- 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 coolant, oils or similar
- 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 that existed before the rental started
- aggravation of pre-existing damage or damage in the same area as pre-existing damage
- damage caused by rats, mice or other vermin
- replacing or treatment of undamaged parts because of differences in color or other differences.

10. 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 terms and conditions.

General regulations

- The vehicle must not be driven by a driver who is criminally under the influence of alcohol, drugs, medicines, or any other intoxicating substance.
- The driver must have the license and age required to drive the vehicle
- The vehicle must not be used if a driving ban has been imposed or has begun during the rental period
- The vehicle manufacturer's instructions on the use, care and repair of the vehicle, its devices, equipment, and tools must be followed
- The vehicle must be legally equipped, e.g., legal tyre depth thread
- The provisions of MyCamper's terms of use and rental agreement must be respected
- Laws and government regulations must be complied with.

The purpose of following the safety regulations is to prevent and limit damage. The regulations must be followed by the renter, 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%. In addition, the deductible may be increased by up to 100% for the renter. If the renter violates the conditions or is grossly negligent, he or she may be liable for compensation.

11. Notification of damage

Damage must be reported to Omocom as soon as you become aware of the damage. The report should be made via Omocom's claim form available on MyCamper's website.

In the event of damage, you must submit:

- a completed claim report
- a completed European Accident Statement (EAS) for damages occurring abroad.
- a copy of the rental agreement and a copy of the driver's license for all approved drivers.
- a copy of the police report in the event of theft or other crime
- a copy of the statement of compensation if the damage has been covered by another insurance and you wish to be reimbursed for the deductible.

If you have any questions, please contact Omocom by telephone: +358 44 7944 552, or by e-mail hello@omocom.insurance. For questions regarding an ongoing claim, please reply to the email you received from us at the time of the claim submission.

If the vehicle cannot be driven, call Omocom Assistance on telephone number +358 9 3747 7431. When contacting Omocom Assistance, please state your name, vehicle registration and cause of the damage.

In the event of damage, loss, or any other insured incident, the vehicle owner bears the burden of proof to demonstrate that the damage occurred during the insurance period and in a manner covered by the insurance terms and conditions.

The owner is also responsible for providing documentation proving that the vehicle was in undamaged condition at the start of the rental and that the damage was reported without undue delay.

11.1. Participation in claims settlement

You must do your utmost to ensure that the incident is resolved as soon as possible. You must provide information that may be relevant to the settlement of the claim. You must answer the questions put to you by the claims representative. If the insurer suffers damage because of your failure to cooperate, your compensation will be reduced in accordance with what can be considered reasonable under the circumstances.

11.2. 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.

11.3. Incorrect information in connection with damage

If you or someone else who claims compensation after injury, intentionally or through gross negligence has incorrectly stated, concealed, or hidden something of significance for the assessment of the right to compensation under this insurance, the compensation may be reduced or not paid at all.

11.4. 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 in respect of the damage.

11.5. Ownership of compensated property

The insurer assumes ownership of replaced property.

12. How the damage is regulated

Once you have reported the damage, we (Omocom) will decide how to compensate you. Compensation can be made through repair to restore functionality, replacement, or cash refund. In the case of replacement or repair, we have the right to decide where the purchase or repair should be made. We also have the right to determine the method of repair.

For repairs, contact a repairer you trust and get a quote for our approval. To protect your rights under the Consumer Services Act, you as the owner must order and approve or complain about performed work.

For minor repairs, such as self-repair, laundering of textiles and minor painting work, compensation for own work may be applicable. Compensation for own work is given at EUR 10 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.

12.1. 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.

If the vehicle part is no longer serially produced or can be bought second-hand, the damage is valued at what the corresponding part for an equivalent vehicle, currently, costs in the 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. Other equipment is reimbursed at market value.

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

Object	Age and compensation in percent								
	<1 yr	1 yr	2 yrs.	3 yrs.	4 yrs.	5 yrs.	6 yrs.	7 yrs.	> 8 yrs.
Awnings and sun canopies	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 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
White goods, household appliances, heating systems, and similar mechanical equipment	100	90	80	70	60	50	40	30	20
Other fixed furnishings (e.g., kitchen fittings, excluding mechanical equipment)	100	95	90	85	80	75	70	60	50

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

GENERAL CONDITIONS

13. Period of limitation

Anyone who wants insurance compensation or other insurance coverage must report this to Omocom no later than ten years from the time the damage was discovered, otherwise the right to compensation is lost.

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 an action against Omocom is always at least six (6) months from the time Omocom has declared that it has taken a final position on the claim.

14. 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.

15. General exclusions

15.1. Supplier guarantee

The insurance does not apply to defects in property for which the supplier or other party is responsible under a guarantee or a similar commitment. However, the insurance will compensate if you, as the owner, can show that the person responsible is not remedying or paying.

15.2. Fraud, embezzlement and similar crimes

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

15.3. War, terrorism, or riots

Compensation is not provided for damage whose origin or extent was directly or indirectly caused by or in connection with war, war-like event, civil war, revolution, rebellion, riot, terrorism, sabotage, or action by those in power who have taken power unauthorized.

15.4. Nuclear damage

The insurance does not apply to damage to property or liability for damages if the damage was directly or indirectly caused by a nuclear process.

15.5. Force majeure

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

- war, war-like event, civil war, revolution, rebellion, or riot
- labor market conflict - labor market conflict applies even if the insurer has taken or is the subject of conflict measures.
- confiscation or nationalization
- requisition, destruction of or damage to property on the orders of a government or authority

16. Right to terminate the insurance

A group member can at any time choose to waive the insurance by notifying the group representative or the insurer of this.

17. Insurer

The insurer is Dina Försäkring AB. Omocom Försäkring AB acts as the insurance intermediary and agent for this policy. Both parties are registered with the Swedish Companies Registration Office (Bolagsverket) and are under the supervision of the Swedish Financial Supervisory Authority (Finansinspektionen).

Omocom does not provide individual insurance advice but solely offers information regarding the insurance coverage. The distribution of the insurance is carried out on behalf of Dina Försäkring AB, and Omocom receives compensation from the insurer for distributing and administering the policy.

Dina Försäkring AB

Postal address: Skeppsbron 2, 103 18 Stockholm, Sweden

Website: www.dina.se

Telephone number: 08-518 037 00

18. Applicable law

In addition to the insurance terms and conditions, the provisions of the Finnish Insurance Contracts Act (543/1994) shall apply.

19. Personal data

Personal data is processed by both Omocom and Dina Försäkring, in accordance with the General Data Protection Regulation (GDPR), other applicable legislation, government regulations and personal data processing information provided by each company on its website (see imy.se, omocom.insurance and dina.se). Contact us if you would like to receive the information from each company.

20. If we do not agree

If you are not satisfied with the decision in a case, you can always request a review. You may either contact Omocom to clarify any potential misunderstandings or submit a written complaint to the complaints officer at

complaints@omocom.insurance.

Omocom

Address: Birkagatan 1, 113 36 Stockholm, Sweden

Telephone: +46 8 520 278 70

E-mail: hello@omocom.insurance

Website: omocom.insurance

Consumer Dispute Board "Kuluttajariitalautakunta"

If your case has been reviewed and you are still not satisfied, you can contact Kuluttajariitalautakunta, which tries complaints from private individuals free of charge. You can appeal against the decision to the general courts. You must appeal the insurance company's decision within three (3) years after you have been notified in writing of the insurer's decision and the three-year time limit.

Kuluttajariitalautakunta

Address: Tavastvägen 3, PB 306, 00531 Helsingfors

Telephone: 029 566 5200

E-mail: kril@oikeus.fi

Website: www.kuluttajariita.fi

A claim for compensation can be brought before the District Court of Helsinki.

DEFINITIONS

Beneficiary/vehicle owner

The person renting out the insured vehicle and who is entitled to compensation through this insurance.

Group agreement

The agreement between the insurer and the group representative that regulates which insurance coverage the group members can apply for. A valid group agreement is a prerequisite for it to be possible to enter individual insurance contracts in accordance with 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, who rents a vehicle.

Group representative

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

Height-related damage

Damage caused by the vehicle colliding with a viaduct, portal, building, wires or similar or getting stuck in a tunnel.

Insurance case

The event(s) or damage(s) that may be eligible for compensation through the insurance.

Insurance contract

The contract that applies to each insurance, covering application for membership of the insurance, insurance terms in force at any time, latest insurance statement according to Finnish Insurance Contracts Act (543/1994) and Finnish law in general.

Insurance period

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

Insured/renter

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

Insurer

The company which has entered an insurance contract with the policyholder and is obliged to pay insurance compensation in accordance with the insurance contract.

Policyholder

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

Sudden and unforeseen

Suddenness means that the event that triggered the damage happened quickly. Unforeseen means that the event occurred unexpectedly and could not normally have been foreseen and therefore prevented.