# Vehicle Rental Insurance

Insurance Product Information Document (IPID)

**Insurer**: Omocom Försäkring AB, Sweden. Authorised and supervised by the Swedish Financial Supervisory Authority
**Product**: Vehicle Rental Insurance

This insurance product information document provides a brief description of the insurance. It does not provide a complete description of what the insurance does and does not cover. Your insurance policy document, together with the full policy terms and conditions, constitutes your contract with us.

**What is this type of insurance?**
This is mandatory group insurance. All SnappCar's customers who rent or rent out vehicles are covered, provided that the eligibility requirements for the vehicle and the renter are met. These requirements are set out in the policy terms and conditions.



**What is insured?**

- ✓ Third Party Liability - up to EUR 6 450 000 for bodily injury and EUR 1 300 000 for property damage per insured event.
- ✓ Theft
- ✓ Failure to Return the Vehicle
- ✓ Fire
- ✓ Glass
- ✓ Vehicle Damage
- ✓ Misfuelling - up to EUR 1 000 for draining and cleaning the fuel system. Where resulting vehicle damage is covered, the total limit is EUR 10 000 per event, including draining and cleaning costs.
- ✓ Key Loss - up to EUR 1 000 per rental period.
- ✓ Roadside Assistance
- ✓ Rental Interruption Compensation - EUR 75 per day for up to three days.

The total amount payable under this insurance is limited to EUR 100 000 per rental period, excluding third-party liability cover. Lower limits apply to certain benefits.



**What is not insured?**

- × Mechanical, electrical or electronic failure or defect, including any resulting damage, unless the damage is directly caused by an insured event covered under this insurance.
- × Loss of or damage arising while the vehicle is used for racing, competitions, driver training, speed testing or stunt driving.
- × Loss of or damage to goods carried in or transported by the insured vehicle.
- × Loss of or damage that existed before the rental period, including any deterioration or aggravation of pre-existing damage.



**Are there any restrictions on cover?**

- ! Cover applies only while the vehicle is driven by the renter or an additional driver approved under the rental agreement.
- ! Vehicles with a market value exceeding EUR 80,000 that are less than five years old must have an approved and activated anti-theft device during every rental.
- ! A standard excess of EUR 750 applies unless otherwise stated in your insurance certificate. No excess applies to third-party liability, stone chip repairs, roadside assistance or rental interruption compensation.
- ! Resulting damage caused by misfuelling is covered for the owner only, provided the vehicle is no more than 15 years old and has travelled no more than 200 000 km at rental start. The renter must repay the full compensation for such damage, regardless of any excess reduction.
- ! The vehicle must not be subject to any suspension of registration, driving ban, or other legal restriction that prevents it from being driven or used in the Netherlands.
- ! The vehicle's maximum authorised mass must not exceed 3,500 kg and its market value must not exceed EUR 100,000.
- ! The renter must be at least 19 and have held a valid driving licence for at least one year.

Omocom Försäkring AB
Postal address: Birkagatan 1, 113 36 Stockholm
Org. nr. 559097-2377

**Where am I covered?**

- ✓ The insurance provides cover in the Netherlands.
- ✓ Where permission to drive abroad has been added to the booking, the insurance also applies in EU/EEA as well as in Albania, Andorra, Bosnia and Herzegovina, Monaco, Montenegro, North Macedonia, San Marino, Serbia, Switzerland and the United Kingdom (including Great Britain, Northern Ireland, the Isle of Man, and the Channel Islands).
- ✓ Vehicles more than 19 years old may only be driven within the Netherlands.
- ✓ Cover does not apply in any British Overseas Territories.

**What are my obligations?**

- You must take clear and comprehensive photos of the vehicle through the SnappCar app at both check-in and check-out.
- You must contact SnappCar Support before arranging roadside assistance yourself, unless emergency circumstances prevent this.
- Any loss or damage must be reported to SnappCar or Omocom as soon as reasonably possible.
- You must take reasonable steps to prevent further loss or damage.
- You must cooperate with Omocom and provide information reasonably required to assess your claim.
- You must comply with the safety requirements set out in the policy terms and conditions, for example:
  - Anyone driving the insured vehicle must not drive the vehicle while under the influence of alcohol, drugs or any other intoxicating substance where prohibited by law.
  - The vehicle must be locked whenever it is left unattended.

**When and how do I pay?**

Payment is made when you book through the SnappCar app or website.

**When does the cover start and end?**

Cover applies during the agreed rental period, starting no earlier than vehicle handover. If the vehicle is returned late, cover continues for up to one hour after the agreed end time. For keyless rentals, cover starts when access is available through SnappCar and ends when the vehicle is locked and returned through the app. Cover ends earlier if the rental is cancelled, the vehicle is returned, handed over for repair or service, its registration is suspended, or the owner uses it.

**How do I cancel the contract?**

The insurance is linked to your SnappCar rental. Cover ends automatically if the rental agreement is cancelled.

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