SnappCar
Vehicle Rental Insurance

Insurance terms and conditions
Valid from 2026-11-01

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This is a mandatory group insurance arranged by CarShare Ventures B.V., operating under the brand name SnappCar, company registration number (KvK) 55839118 (“SnappCar”). SnappCar has, in its capacity as Group Policyholder, entered into a Group Insurance Contract with Omocom Försäkring AB, company registration number 559097-2377 (“Omocom”). Omocom is authorised to carry on insurance business and supervised by the Swedish Financial Supervisory Authority.

Through this Group Insurance Contract, SnappCar customers acting as Owners or Renters are Group Members and are insured under these Terms and Conditions.

Claims administration and claims handling are carried out by Omocom or by one or more service providers appointed by Omocom and acting on its behalf. Omocom remains responsible for the performance of its obligations under this insurance.

Omocom’s appointed claims representative in the Netherlands for motor third-party liability claims is Van Ameyde Nederland B.V., company registration number (KvK) 27099183 and office at Einsteinlaan 20, 2289 CC Rijswijk, the Netherlands. Van Ameyde acts on Omocom’s behalf and subject to these Terms and Conditions..

In these Terms and Conditions, "you" and "your" refer to each Insured Person unless otherwise stated. "We", "us" and "our" refer to Omocom.

INSURANCE COVER

1. Conditions for Cover

Cover applies to the vehicle specified in the rental agreement, provided that all conditions set out in these insurance terms and conditions are met.

The owner and the renter must ensure that the following conditions are met throughout the rental period.

If these conditions are not met, we may reduce or refuse compensation.

Vehicle requirements
The vehicle must:

- be registered in the Netherlands
- be a passenger car or a light van
- have valid motor third-party liability insurance as required under Dutch law
- have a valid periodic technical inspection (APK), where required under Dutch law
- 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
- have a maximum authorised mass not exceeding 3,500 kg
- have a market value of no more than EUR 100,000. If the market value of the vehicle exceeds EUR 80,000 and the vehicle is less than 5 years old, there must be an approved and activated anti-theft device during all rentals.
- not be used for taxi services or bus operations, or any other commercial transport activity that requires a specific operating permit under applicable Dutch regulations.

Vehicles more than 19 years old may only be driven within the Netherlands.

Nothing in this insurance affects the owner's obligation to maintain compulsory motor third-party liability insurance where required by law.

Failure by the owner to comply with a vehicle requirement under this section shall not, in itself, reduce or exclude cover for the renter or an approved additional driver where compliance with that requirement was outside their control. This does not affect the application of any other terms and conditions to their own acts or omissions.

Any reduction or refusal of compensation payable to the owner due to such failure remains subject to Section 9 and applicable law.

Driver requirements
The renter must:

- be at least 19 years old
- have held a valid driving licence for at least one (1) year
- hold a valid driving licence authorising the holder to drive the vehicle in the Netherlands.

The same requirements and restrictions apply to any additional driver approved through SnappCar in connection with the booking.

Cover applies only while the vehicle is driven by

- the renter
- another driver approved under the rental agreement.

The owner may not drive the vehicle during the rental period.

Documentation of the vehicle
Clear and comprehensive photos of the vehicle must be taken through the SnappCar app at both check-in and check-out.

The photo documentation must make it possible to determine whether any damage occurred during the rental period.

If the renter fails to provide photos, or the photos provided are insufficient to assess the condition of the vehicle, greater weight may be given to the documentation provided by the owner when assessing the claim.

Keyless rentals
For keyless rentals, the requirements for *Documentation of the vehicle* also apply.

If the renter has not provided clear and comprehensive photo documentation, the owner must be able to demonstrate that the damage occurred during the rental period. This must be done no later than 72 hours after the end of the booking.

For keyless rentals, the key must, at both the start and the end of the rental period, be placed so that it is not visible from outside the vehicle.

Compliance with SnappCar User Terms
The owner and the renter must also comply with the applicable SnappCar User Terms. The current SnappCar User Terms are available through the SnappCar platform.

2. When the insurance applies

The insurance is valid during the rental period.

For rentals where the vehicle is handed over physically, the insurance starts at the agreed start time stated in the rental agreement, but not before the vehicle has been handed over to the renter.

The insurance ends when the vehicle is returned to the owner, but no later than the agreed end time stated in the rental agreement. If the vehicle is returned after the agreed end time, cover continues for up to one (1) hour after the agreed end time.

Cover ends immediately if:

- the vehicle is returned to the owner before the end of the rental period
- the rental agreement is cancelled
- the vehicle is handed over to another party, such as a repair garage, for repair or service
- the vehicle becomes subject to a suspension of registration (schorsing)
- the owner uses the vehicle during the rental period.

For keyless rentals, the insurance starts when the renter receives access to the vehicle's location and is able to access the vehicle through SnappCar. The insurance ends when the renter has locked the vehicle through the app and the vehicle is considered returned in accordance with SnappCar's return process.

3. Where the insurance applies

Cover applies in the Netherlands.

If the vehicle is to be used outside of the Netherlands, permission to drive abroad must have been added to the booking through SnappCar before the vehicle is used abroad.

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).

Cover does not apply in any British Overseas Territory.

Cover within this geographical area remains subject to the sanctions clause in Section 14.6 (Sanctions).

4. Who is insured

The following persons are insured under this insurance. Cover for each insured person is subject to the scope, conditions and limits of the relevant section.

4.1 Owner

The owner of the vehicle is insured for:

- Section 5.3 – Damage and Loss Cover
- Section 5.4.1 – Vehicle Assistance, Recovery and Transport

4.2 Renter and additional drivers

The renter and any additional driver approved under the rental agreement are insured for:

- Section 5.2 – Liability Cover
- Section 5.4.2 – Passenger Assistance
- Section 5.5 – Rental Interruption Compensation

5. What is covered

5.1 Insured property

The insurance covers:

- the insured vehicle specified in the insurance certificate and the rental agreement
- the manufacturer's standard equipment forming part of the insured vehicle
- permanently fitted accessories that form part of the insured vehicle and are customary for a vehicle of the same make and model.

Audio, communication, navigation and multimedia equipment is covered only where it is permanently fitted to the insured vehicle and intended solely for use in that vehicle.

5.2 Liability Cover

This section provides cover for the legal liability of the renter and any approved additional driver for bodily injury or property damage caused to a third party by the vehicle during the rental period.

Omocom may investigate, manage, defend, negotiate, settle and pay claims covered under this section where permitted under applicable law or contractual arrangements.

The owner must maintain compulsory motor third-party liability insurance for the vehicle where required by law. This insurance does not replace that insurance but provides liability cover during the rental period in accordance with the group insurance contract.

The insurance does not cover:

- bodily injury sustained by the driver of the insured vehicle
- loss of or damage to cargo, luggage or other property carried in or on the insured vehicle
- loss of or damage to property owned by, leased to, or in the care, custody or control of an insured person, the owner, the renter, the driver, or their spouse, registered partner or close relatives, unless mandatory law provides otherwise.

Maximum amount payable

Omocom’s liability and the maximum amount payable by Omocom under this section for each insured event is:

- EUR 6,450,000 for bodily injury
- EUR 1,300,000 for property damage

5.3 Damage and Loss Cover

5.3.1 Theft

This section covers loss of, or damage caused by:

- theft
- attempted theft
- robbery
- burglary
- carjacking
- malicious damage directly resulting from any of the events listed above.

This section does not cover damage or loss if:

- a key or other device used to unlock or start the vehicle has been handed over to a person who is not authorised to use the vehicle under the rental agreement
- the damage or loss is caused by a person who was voluntarily given access to the vehicle, unless that person gained access through force or the threat of violence.

Safety Requirements

- The vehicle must be locked whenever it is left unattended.
- All doors, windows and other openings must be properly closed and secured.
- All keys or devices used to unlock or start the vehicle must be removed from the vehicle.
- Keys and other devices used to unlock or start the vehicle must be stored with due care so that unauthorised persons cannot gain access to them
- For keyless rentals, the key must, at both the start and the end of the rental period, be placed so that it is not visible from outside the vehicle.

If these safety requirements are not met, compensation may be reduced or refused in accordance with Section 9.

5.3.2 Failure to return the vehicle

If the renter fails to return the vehicle by the agreed end of the rental period, and the vehicle has not been recovered within 30 days, the claim will be handled in accordance with section 5.3.1 (Theft), provided that:

- the incident has been reported to the police without undue delay
- the claim has been reported to Omocom without undue delay
- the vehicle has not been recovered within 30 days after it was reported to the police.

Safety Requirements

For keyless rentals, the vehicle must be locked through the SnappCar app at the end of the rental period. Failure to do so may result in reduced compensation in accordance with section 9.

5.3.3 Fire

This section covers loss of, or damage caused by:

- lightning
- explosion
- external fire
- arson committed by a third party.

This section does not cover loss of, or damage caused by fire or explosion caused by an internal mechanical, electrical or electronic defect or failure of the vehicle, wear and tear, or lack of maintenance.

Safety requirements

- Electrical wiring, cables and electrical components must be installed in accordance with the manufacturer's instructions or by a qualified installer
- Equipment used for starting, charging, servicing, heating or drying the vehicle must be suitable for its intended purpose and used in accordance with the manufacturer's instructions.

Failure to comply with these safety requirements may result in reduced compensation in accordance with Section 9.

5.3.4 Glass

This section covers loss of or damage to the following parts of the vehicle:

- the windscreen
- side windows
- the rear window

Repair of a repairable stone chip is covered.

A repairable stone chip must be repaired without undue delay and no later than 30 days after the stone chip was first identified or should reasonably have been identified. If a repairable stone chip is not repaired within this period and this results in further damage to the glass, compensation may be reduced or refused.

5.3.5 Vehicle damage

This section covers loss of or damage to the vehicle caused by:

- a traffic accident
- a sudden, unforeseen and external event
- malicious damage committed by a third party.

This section does not cover loss of or damage:

- originating from within the vehicle, including damage caused by animals, insects or vermin
- resulting from wear and tear, corrosion, rust, frost, damp, moisture or lack of maintenance
- resulting from an inherent defect or from a defect in design, manufacture or materials
- limited to the defective part itself where the damage is caused solely by such defect.

Safety requirements

- the vehicle must not be used in a manner that subjects it to abnormal stress or excessive strain
- the manufacturer's maximum permitted load and towing capacity must not be exceeded.

Failure to comply with these safety requirements may result in reduced compensation in accordance with Section 9.

5.3.6 Misfuelling

This section covers reasonable and necessary costs arising from the accidental refuelling of the vehicle with an incorrect type of fuel during the rental period.

Draining and Cleaning Cost

We cover reasonable and necessary costs for draining, cleaning and flushing the fuel tank and fuel system, including the replacement of fuel filters where reasonably necessary.

The maximum amount payable for such costs is EUR 1,000 for each event. The standard deductible applies.

Resulting Physical Damage to the Vehicle

We also cover reasonable and necessary costs for diagnosing, repairing or replacing the following components where they are directly damaged by the incorrect fuel:

- the engine
- the fuel tank, fuel pump and fuel lines
- the fuel injection system
- the exhaust after-treatment system.

This includes damage caused by starting or continuing to operate the vehicle after the incorrect fuel has been added.

Cover for resulting physical damage applies only if, at the start of the rental period, the vehicle:

- was no more than 15 years old, calculated from its date of first registration in any country; and
- had an odometer reading of no more than 200,000 kilometres.

If either limit has been exceeded, cover is limited to the draining and cleaning costs described above.

Cover for resulting physical damage is provided solely for the benefit of the owner. The renter remains liable for 100% of the amount paid by us for such damage, and we are entitled to recover that amount directly from the renter.

The renter's liability for resulting physical damage is not limited by the standard deductible, any purchased deductible reduction or any other limitation of the renter's liability under these terms.

The maximum amount payable under this section is EUR 10,000 for each event, including any amount paid for draining, cleaning, diagnosis and repair. Compensation may never exceed the market value of the vehicle immediately before the misfuelling.

All damage and costs arising from the same refuelling shall be considered one event.

This section does not cover:

- damage to components other than those specifically listed above
- damage that cannot be directly attributed to the misfuelling
- damage to the extent that it is attributable to wear and tear, inadequate maintenance, a pre-existing defect or previous damage
- damage caused by contaminated or poor-quality fuel rather than the use of an incorrect type of fuel
- damage relating to a modification or conversion of the engine or fuel system that has not been approved by the vehicle manufacturer
- replacement fuel
- loss of use, loss of income, reduction in value or any other indirect financial loss
- any costs exceeding the maximum amount payable under this section.

The owner must ensure that the correct fuel type is accurately stated in the vehicle listing and in any instructions provided to the renter. Compensation may be reduced or refused to the extent that incorrect or misleading information from the owner caused or contributed to the misfuelling.

5.3.7 Key Loss

This section covers reasonable and necessary costs if a vehicle key, key card or other device used to unlock or start the vehicle is handed over to the renter and is subsequently lost or stolen during the rental period.

Compensation is limited to:

- deactivation or reprogramming of the lost or stolen key or device
- production and programming of an equivalent replacement key or device
- replacement of locks or other security components only where a qualified repairer confirms that deactivation or reprogramming is insufficient to prevent unauthorised access or use, and the measure has been approved by us in advance.

To receive compensation, it must be shown that the key or device was handed over to the renter and was not returned. The circumstances of the loss must be documented, and a detailed quotation or invoice from a qualified repairer must be submitted. Theft must be reported to the police.

Maximum amount payable

The maximum compensation is EUR 1,000, for all key-related costs arising during the same rental period.

5.4 Roadside Assistance

Vehicle assistance under Section 5.4.1 is provided for the benefit of the owner, although the Renter may request assistance on the Owner's behalf. Passenger assistance under Section 5.4.2 is provided for the driver and passengers, including arrangements for accompanying animals.

If Roadside Assistance is required, the Renter must contact SnappCar Support through the SnappCar app before arranging assistance independently, unless emergency circumstances prevent this.

Roadside Assistance is organised on Omocom's behalf by Redion (Redion Belgium Services SA, a company incorporated under Belgian law, with its registered office at Kantersteen 47, 1000 Brussels, Belgium, registered under number 0436.438.236). Redion does not itself perform assistance services, these are carried out by independent service providers, such as roadside assistance companies, repairers or carriers. Omocom remains responsible for decisions about insurance cover and for any reimbursement payable under this section.

You may decline a proposed service provider. Redion will then propose an alternative, subject to local availability.

Each independent service provider is solely responsible for the work and services it performs. You may raise complaints directly with that provider or contact Omocom as explained in Section 18 (Complaints and Dispute Resolution). This does not affect Omocom's obligations under this insurance.

Deductible
No deductible applies to Roadside Assistance provided in the event of a breakdown.

If Roadside Assistance is provided following damage to the vehicle that is covered under Section 5.3 and requires towing, the deductible applicable to the vehicle damage claim also applies to the total cost of the assistance, including towing.

Right of Recourse
Omocom is entitled to recover the cost of Roadside Assistance or transport from the owner to the extent that the need for assistance was caused by:

- insufficient maintenance
- excessive tyre wear or unsuitable tyres
- a technical defect that should reasonably have been prevented
- any other defect or deficiency in the condition of the vehicle for which the owner is responsible.

5.4.1 Vehicle Assistance, Recovery and Transport
This section applies if the insured vehicle is stolen and subsequently recovered, is damaged or suffers a breakdown that makes it impossible or unsafe to continue driving. It also covers vehicle transport where the driver is unable to continue the journey in the circumstances described below.

Roadside assistance can only be provided where the vehicle is reasonably accessible from a public road, parking area or driveway. The Renter or another authorised person must normally be present and provide access to the vehicle, unless otherwise agreed or the keys are locked inside.

Roadside Assistance
Roadside Assistance may include:

- jump-starting or recharging the 12V battery
- assistance following depletion of an electric vehicle's battery
- repair or replacement of a punctured tyre
- unlocking the vehicle where the keys have been locked inside.

Roadside Assistance following lack of fuel or battery depletion is covered and will be arranged by the assistance provider. However, any costs arising from circumstances for which the renter is responsible, including misfuelling, an empty fuel tank or similar circumstances, will be fully charged to the renter.

Towing and Storage
If the vehicle cannot be repaired at the roadside, towing will be arranged. The timing will depend on local availability, access to the vehicle and safety conditions.

The assistance provider will contact the owner to agree on a destination. The vehicle may be towed to:

- a repair workshop requested by the owner, where reasonably possible
- the nearest suitable repair workshop for the vehicle's make, if one is available within 25 kilometres of the vehicle's location, or otherwise another suitable repair workshop
- a secure storage location pending repair or further transport.

If the owner cannot be reached or towing to the requested destination cannot be arranged at that time, the vehicle may be taken to a suitable repair workshop or secure storage location while the next appropriate action is arranged. The owner will be informed of its location and the next steps.

Transport of the vehicle
If the vehicle cannot reasonably be repaired and returned to the owner from its current location, necessary onward transport is covered. The assistance provider will contact the owner to agree on a proposed destination:

- the owner's place of residence
- a repair workshop requested by the owner, subject to distance and availability
- another suitable location agreed with the owner.

If the owner cannot be reached within 24 hours of the first documented contact attempt, despite repeated attempts, the assistance provider may select a suitable destination in the owner's interests. The assistance provider will inform the owner of the selected destination.

All onward transport must be approved by Omocom in advance and will be arranged by the assistance provider. The owner or renter may not order transport directly. The 24-hour contact period does not delay initial towing or temporary storage needed to secure the vehicle.

For longer distances, including where the vehicle is located abroad, transport may be arranged separately from the initial roadside assistance and towing. The method and timing of transport will depend on distance, availability, safety and the circumstances of the incident. Long-distance transport may therefore take additional time. The assistance provider will inform the owner of the transport arrangements.

If the vehicle is safe and legally permitted to be driven, collection by the owner or another person may be agreed as an alternative, subject to Omocom's prior approval. Reasonable and necessary travel costs for collecting the vehicle are covered. The journey must follow Omocom's instructions and use the most appropriate and cost-effective means of transport, taking into account the distance and circumstances. Approved costs are reimbursed by Omocom upon submission of receipts.

Driver unable to continue the journey
If, during the rental period, the driver becomes medically unable to drive following an accident or acute illness, or dies, and no passenger is legally entitled and able to drive the vehicle, transport of the vehicle is covered to:

- the owner's place of residence
- another location approved by Omocom.

The requirements above for contacting the owner, approving, ordering and arranging transport also apply.

Exclusions
This section does not cover:

- ferry charges, bridge tolls, road tolls, or similar transport charges
- costs for loading or unloading luggage or animals.

5.4.2 Passenger Assistance

If the insured vehicle is stolen or, following damage or breakdown, cannot be repaired on the same day where the event occurs in the Netherlands or within two (2) days outside the Netherlands, necessary travel costs are covered for the driver, passengers and any accompanying animals to:

- return to the agreed return location of the insured vehicle
- return home
- continue to another destination, provided that the cost does not exceed the cost of returning home using suitable and cost-effective transport.

Passenger assistance also applies if, during the rental period, the driver becomes medically unable to drive following an accident or acute illness, or dies, and no passenger is legally entitled and able to drive the insured vehicle. In these circumstances, necessary travel costs to the destinations listed above are covered for the passengers, any accompanying animals and, where the driver is able to travel, the driver. The conditions and limits below apply.

Travel arrangements
The means of transport must be reasonable and cost-effective, taking into account the distance, availability, number of passengers, any accompanying animals and the circumstances of the incident.

Taxi costs are covered only where reasonably necessary and are limited to a maximum of EUR 150 in total for each rental period.

Replacement vehicle
If other available means of transport cannot meet these travel needs, a replacement vehicle is covered, provided that a driver in the travelling party is legally entitled and able to drive it and meets the rental company's requirements. Omocom must approve the replacement vehicle in advance and instruct the assistance provider to arrange it.

Subject to local availability, the replacement vehicle will be of a similar category to the insured vehicle, but no higher than category B, commonly described as Economy or Compact. No particular make or model is guaranteed. A larger replacement vehicle may be provided only where reasonably necessary to accommodate the travelling party, subject to Omocom's prior approval and local availability. The vehicle must be the smallest suitable category that meets those needs.

The replacement vehicle is provided while the insured vehicle remains unavailable due to the covered incident, for a maximum of four (4) consecutive days. Availability is subject to the rental company's opening hours, terms and conditions, and applicable age and driving-licence requirements.

The renter must comply with the rental company's terms and conditions and is responsible for:

- any required deposit
- fuel, charging costs, tolls and fines
- optional insurance
- any excess payable following loss of or damage to the replacement vehicle
- any costs of keeping or using the replacement vehicle after the covered period.

Reasonable travel costs for collecting and returning the replacement vehicle are covered if approved by Omocom in advance.

Reimbursement
Covered travel costs paid by the driver or passengers are reimbursed by Omocom upon submission of receipts and any other requested supporting documentation to assess the claim.

Exclusions
This section does not cover:

- additional costs relating to the transport of goods other than personal luggage
- costs that would have arisen even if the incident had not occurred, including fuel costs, ferry tickets, or similar travel expenses.

5.5 Rental Interruption Compensation
If damage covered under this insurance requires the vehicle to be repaired at a repair workshop during the rental period and this prevents the renter from continuing the rental, the renter is entitled to compensation of EUR 75 per day for a maximum of three (3) days.

Compensation is payable from the time the rental is interrupted until the earliest of:

- the repairs have been completed
- it is determined that the vehicle cannot be repaired
- the maximum compensation period of three (3) days has been reached

6. What the insurance does not cover
This insurance is intended to cover loss or damage in connection with the rental of the vehicle. It does not cover loss or damage resulting from the ordinary ownership, maintenance, condition or operation of the vehicle, except where expressly stated in these terms and conditions.

The insurance does not cover:

- 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 fuel, oil, coolant or other operating fluids where the quantity at the end of the rental period is lower than at the start of the rental period
- damage resulting from operating the vehicle with insufficient coolant, oil or other operating fluids
- 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
- indirect or consequential loss, including loss of income or loss of use of the vehicle. This exclusion does not apply to physical damage expressly covered under Section 5.3.6.
- loss of or damage that existed before the rental period, including any deterioration or aggravation of pre-existing damage.

7. Maximum Amount Payable
The maximum amount payable under this insurance during any one rental period is EUR 100,000, except for liability claims, for which the separate limits specified in section 5.2 apply.

For permanently fitted audio, video and communication equipment, the maximum amount payable is EUR 1,000 for each insured event.

The amount of compensation is determined in accordance with section 11.

8. Deductible

Unless otherwise specified in the Insurance Certificate, the standard deductible is EUR 750. The applicable deductible, including any agreed reduction, is stated in the Insurance Certificate.

Unless otherwise provided in these terms and conditions, the excess is payable by the renter.

No deductible applies to:

- Section 5.2 – Third-Party Liability Cover
- Section 5.3.4 – Glass (repair of a stone chip only)
- Section 5.4 – Roadside Assistance
- Section 5.5 – Rental Interruption Compensation

Where Roadside Assistance is provided in connection with damage covered under Section 5.3 that requires towing or recovery of the vehicle, the deductible applicable to the vehicle damage claim also applies to the total cost of the assistance.

9. Safety Requirements

9.1 General Safety Requirements

The purpose of these safety requirements is to prevent or minimise loss or damage.

Additional safety requirements applicable to specific types of loss are set out in the relevant sections of these terms and conditions.

Vehicle Requirements

The owner must ensure that, before the rental period begins, the vehicle:

- has been maintained in accordance with the manufacturer's service and maintenance requirements;
- complies with all legal requirements for use, including tyre condition and mandatory equipment; and
- is not subject to a driving ban or any other legal restriction preventing its use.

Driving Requirements

Anyone driving the insured vehicle during the Rental Period must:

- hold a valid driving licence authorising the driver to operate the vehicle
- not drive the vehicle while under the influence of alcohol, drugs or any other intoxicating substance where prohibited by law
- not continue driving the vehicle if it is clearly unsafe to do so or if a warning or defect requires the vehicle to be taken out of service

Additional Safety Requirements

Additional safety requirements for specific types of loss are set out in the relevant sections of these terms and conditions.

9.2 Failure to Comply with the Safety Requirements

The safety requirements are intended to prevent or limit loss or damage.

The safety requirements must be complied with by the owner, the renter and any other person using the vehicle with their permission, where applicable.

Failure to comply with a safety requirement may result in compensation being reduced or refused where permitted under applicable law and to the extent that the failure has affected the occurrence, extent or assessment of the loss.

Where the renter or any other insured person has caused or contributed to the loss intentionally, through gross negligence, or by breaching these terms and conditions, Omocom may be entitled to exercise a right of recourse in respect of all or part of the compensation paid, where permitted under applicable law.

10. In the Event of Loss or Damage

10.1 Reporting Loss or Damage

Any loss or damage must be reported to SnappCar or Omocom as soon as reasonably possible.

If the damage affects the safe use of the vehicle, it must be reported immediately. If the damage does not affect the continued use of the vehicle, it may instead be documented and reported at the end of the rental period.

Reasonable steps must be taken to prevent further loss or damage. The insurance does not cover any additional loss resulting from a failure to do so.

Claims must be submitted using Omocom's claim form made available through SnappCar.

The following documentation may be required:

- a completed claim form
- photographs and any other relevant documents
- a copy of the police report or other official police record in the event of theft or another criminal offence
- documentation supporting any claim for reimbursement of an excess paid to another insurer
- a completed European Accident Statement (European Accident Report), where applicable. This form should be completed and signed by all parties involved in a road traffic accident whenever possible.

Failure to provide information or documentation required for the assessment of the claim may result in compensation being reduced or refused, where permitted under applicable law.

10.2 How to contact roadside assistance

For Section 5.4 Roadside Assistance, please contact SnappCar Support via the SnappCar app. If you have an active booking, you can call SnappCar Support directly via the booking overview and press 2 for Roadside Assistance. When in contact with Roadside Assistance give your name, the vehicle’s registration number and cause of damage. Also inform them that the vehicle is rented via SnappCar and insured via Omocom.

10.3 Duty of Cooperation

The owner, the renter and any other insured person must cooperate with Omocom during the handling of the claim.

This includes providing information, documentation and any other assistance reasonably required to investigate and settle the claim.

Where a failure to cooperate has materially affected Omocom's ability to investigate or settle the claim, compensation may be reduced or refused, where permitted under applicable law.

10.4 Inspection of damage

Omocom has the right to inspect the damaged property or damaged parts before repairs are carried out or the property is disposed of.

The damaged property or damaged parts must therefore be retained until Omocom has completed its inspection or has confirmed that it is no longer required.

10.5 Incorrect or Misleading Information

If an insured person knowingly provides false or misleading information, withholds material information or otherwise attempts to obtain compensation to which they are not entitled, Omocom may reduce or refuse compensation, where permitted under applicable law.

10.6 Right of Recovery (Subrogation)

Where Omocom has paid compensation under this insurance, Omocom is subrogated to the Insured Person's rights to recover that amount from any person legally responsible for the loss, to the extent permitted by applicable law.

10.7 Ownership of Replaced Property

Where Omocom has paid compensation for property that has been declared a total loss or replaced, ownership of that property passes to Omocom, unless otherwise agreed.

If the property is subsequently recovered, Omocom must be informed without undue delay.

11. How Claims are Settled

Omocom determines how a claim is settled.

A claim may be settled by:

- repairing the damaged property
- replacing the damaged property
- paying cash compensation.

Where a repair or replacement is carried out, Omocom has the right to determine:

- the repair method
- the repair workshop or supplier
- whether new, recycled, refurbished or quality equivalent parts are used, where appropriate.

Where the vehicle is subject to retention of title, leasing, financing or another security interest, Omocom may pay compensation directly to the owner, lessor, finance company or other party entitled to receive payment.

Repairs

Before repairs begin, the owner must obtain a repair quotation or repair estimate and submit it to Omocom for approval.

The owner remains responsible for instructing the repair workshop and for inspecting, accepting or raising any complaints regarding the completed repairs.

Repairs carried out by the owner

Where Omocom has approved that repairs are carried out by the owner, compensation for own repair work is payable at EUR 30 per hour, in addition to the reasonable cost of materials.

Parts

Repairs may, where appropriate, be carried out using recycled, refurbished or quality equivalent replacement parts.

Storage and Impoundment Costs
Where reasonably necessary following an insured event, Omocom may compensate for reasonable costs for the release, storage or impoundment of the vehicle.

Costs that could reasonably have been avoided or reduced by the owner are not covered.

Failure to Follow Instructions
If these claims handling instructions are not followed, Omocom's liability is limited to the amount that would have been payable had the instructions been followed.

11.1 Valuation of the Vehicle and Equipment
Compensation is based on the Market Value of the vehicle or insured equipment immediately before the loss occurred.

Market Value has the meaning given in the Definitions.

The following items are valued based on the replacement cost of equivalent new property. Compensation is calculated by applying the percentages shown below.

Item	Age and Compensation (%)								
	<1 yr.	1 yr.	2 yrs.	3 yrs.	4 yrs.	5 yrs.	6 yrs.	7 yrs.	≥ 8 yrs.
Audio, Video, Communication and Navigation Equipment	100	90	80	70	60	50	40	30	20
Starter Battery (12V)	100	80	60	40	30	20	20	20	20
High-Voltage Battery	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
Child Seats	100	80	70	60	50	40	20	20	20

** Tyres are only covered if they comply with the applicable legal requirements, including the minimum statutory tread depth.*

11.2 Second Assessment at the Owner's Request
Where Omocom has assessed the amount of a loss under Section 5.3 (Damage and Loss Cover), the owner is entitled to appoint an independent and suitably qualified expert of their own to carry out a second assessment of that amount.

The owner must notify Omocom of their intention to obtain a second assessment within fourteen (14) days of the date on which Omocom communicated its assessment. The report of the expert appointed by the owner must be submitted to Omocom within thirty (30) days of that notification, or within another reasonable period agreed between Omocom and the owner.

Omocom reimburses the reasonable costs of the expert appointed by the owner. The costs of the expert appointed by Omocom are borne by Omocom. Where the two experts reach agreement on the amount of the loss, that amount is binding on Omocom and on the owner.

Where the two experts do not reach agreement, they jointly appoint an independent third expert. The third expert determines the amount of the loss within the limits of the two prior assessments. That determination is binding on Omocom and on the owner, unless there is a manifest error or applicable law provides otherwise. The reasonable costs of the third expert are borne by Omocom.

This clause concerns the amount of the loss only. It does not affect Omocom's right under this Section to determine how a claim is settled, including the repair method and the choice of repair workshop or supplier, nor does it affect any question of cover.

Exercising the right to a second assessment does not affect the owner's right to submit a complaint or to refer an eligible complaint to Kifid.

GENERAL CONDITIONS

12. Limitation Period

Any person seeking compensation under this insurance must commence a legal proceeding within three (3) years from the day after they became aware that compensation could be claimed.

The limitation period is interrupted if a written notice for compensation is submitted to Omocom.

A new limitation period of three (3) years begins on the day after Omocom has either:

- acknowledged the claim; or
- clearly and unequivocally informed the claimant in writing that the claim has been rejected.

For liability claims, the limitation period is interrupted by any negotiations between Omocom and the claimant or the injured third party. A new limitation period of three (3) years begins on the day after Omocom has either acknowledged the claim or clearly informed the claimant in writing that the negotiations have ended and the claim is rejected.

This section reflects the limitation periods applicable under Dutch law at the time these terms and conditions entered into force. If mandatory Dutch law provides otherwise, such mandatory law shall prevail.

13. Intentional Acts, Gross Negligence and Deliberate Recklessness

No compensation is payable for loss or damage caused intentionally, through gross negligence or deliberate recklessness by or on behalf of an insured person.

14. General Exclusions

14.1 Warranty or Similar Obligation

This insurance does not cover loss or damage for which a supplier, manufacturer or other third party is liable under legislation, a warranty or any similar obligation.

However, this exclusion does not apply if the person responsible is unable to fulfil that obligation.

14.2 Fraud, Embezzlement or Similar Crimes

This insurance does not cover loss or damage caused by fraudulent acts, embezzlement, breach of trust or similar criminal acts committed by the owner.

14.3 War and Similar Events

This insurance does not cover:

- loss or damage caused directly or indirectly by war, warlike events, civil war, revolution or insurrection
- loss resulting from delays in claims handling, repairs or payment caused by war, warlike events, civil war, revolution, insurrection, government action, strikes, lockouts, blockades or similar events.

14.4 Terrorist Act

The insurance does not cover damage caused by the spread of biological, chemical or nuclear agents 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

Notwithstanding any other provision of these terms and conditions, Omocom shall not be deemed to provide cover, make any payment, provide any benefit or perform any obligation under this insurance to the extent that doing so would expose Omocom to any sanction, prohibition or restriction under any applicable sanctions laws or regulations, including those of the European Union, the United Nations, the United Kingdom or Sweden.

Services provided on Omocom’s behalf are also subject to sanctions laws and regulations applicable to the service provider concerned.

15. Insurer

This insurance is provided by Omocom Försäkring AB, company registration number 559097-2377 (Omocom).

Omocom is an insurance company authorised to carry on insurance business and supervised by the Swedish Financial Supervisory Authority (Finansinspektionen).

Omocom may provide insurance in other countries within the European Economic Area in accordance with applicable European legislation.

16. Applicable Law

This insurance and these terms and conditions are governed by Dutch law.

Mandatory provisions of Dutch law prevail over these Terms and Conditions where applicable.

17. Personal Data and Confidentiality

Omocom processes personal data in accordance with applicable data protection legislation, including the General Data Protection Regulation (EU) 2016/679 ("GDPR").

Information about how Omocom processes personal data, including the rights of data subjects, is available in Omocom's Privacy Notice, which is published on Omocom's website. A copy of the Privacy Notice will be provided upon request.

Omocom may engage service providers to process personal data on its behalf for purposes related to this insurance, including claims handling, customer service and other administrative services. Such service providers process personal data only on behalf of Omocom and in accordance with applicable data protection legislation.

Information received in connection with this insurance is treated as confidential, subject to applicable law and regulatory obligations.

18. Complaints and Dispute Resolution

If you are dissatisfied with a decision or the handling of your claim or assistance provided under this insurance, please contact Omocom first. Many issues can be resolved quickly by clarifying the circumstances of the claim or reviewing the matter.

For complaints about Roadside Assistance, you may contact Omocom, including where the complaint concerns Redion or a service provider. Omocom will coordinate the review with the relevant provider. You may also raise a complaint directly with that provider, but you do not need to do so before contacting Omocom. This does not affect Omocom's obligations under this insurance.

If you remain dissatisfied, you may request that your complaint is reviewed by Omocom's Complaints Officer.

Omocom Försäkring AB
Birkagatan 1
SE-113 36 Stockholm
Sweden

Telephone: +46 10 332 02 00
E-mail: hello@omocom.insurance
Website: www.omocom.insurance

If you are not satisfied with the outcome of Omocom's review, you may refer a dispute to the Dutch Financial Services Complaints Institute (Klachteninstituut Financiële Dienstverlening – Kifid), provided that your complaint falls within Kifid's jurisdiction.

Kifid
Postbus 93257
2509 AG Den Haag
The Netherlands

E-mail: consumenten@kifid.nl
Website: www.kifid.nl

Nothing in these terms and conditions limits your right to bring a claim before a competent court in accordance with applicable law.

DEFINITIONS

Additional Driver
A person approved in accordance with the Group Policyholder's terms and authorised to drive the insured vehicle during the rental period.

Approved anti-theft device
A factory-installed or retrofitted locking system, alarm or other anti-theft device that complies with the applicable anti-theft requirements in the country where the vehicle is registered.

Claim (for compensation)
A request for compensation under this insurance following an insured event.

Group Insurance Contract
The agreement between the Insurer and the Group Policyholder governing the group insurance arrangement under which Group Members may obtain insurance.

Group Member
A person who belongs to the group covered by the Group Insurance Contract and who is eligible to obtain insurance under that agreement.

Group Policyholder
The legal entity that has entered into the Group Insurance Contract with the Insurer.

Insurance Certificate
The document confirming the insurance cover for a specific rental period, including the applicable cover, limits, excesses and other insurance details.

Insurance Contract
The contract between the Insurer and the Group Member consisting of:

- the application for insurance
- the Insurance Certificate
- these Terms and Conditions
- any mandatory provisions of applicable law.

Insurance Period
The period during which the insurance is in force, as stated in the Insurance Certificate.

Insured Person
Any person insured under these Terms and Conditions.

Insured Vehicle
The vehicle specified in the Insurance Certificate and covered under the Insurance Contract.

Insurer
The insurance company providing the insurance and assuming the insured risk under the Insurance Contract.

Light Van
A motor vehicle with a maximum authorised mass of 3,500 kg that may be driven with a category B driving licence.

Mandatory Group Insurance
Group insurance that automatically applies to eligible Group Members in accordance with the Group Insurance Contract.

Market Value
The amount that would reasonably have been required, immediately before the insured event, to purchase a comparable vehicle or comparable insured equipment in the country where the vehicle is registered, taking into account make, model, age, mileage, quality, state of maintenance, wear and tear and specification, as applicable. Market Value includes VAT only to the extent that VAT forms part of the relevant market price and is not recoverable by the owner.

Maximum Amount Payable
The maximum amount payable by the Insurer for a covered loss, as specified in these Terms and Conditions or the Insurance Certificate.

Owner
The person who owns or is the registered keeper of the insured vehicle and makes it available for rental through the Group Policyholder.

Rental Agreement
The agreement between the owner and the renter governing the rental of the insured vehicle through the Group Policyholder.

Rental Period
The period stated in the Rental Agreement during which the insured vehicle is rented, including any approved extension accepted by the Group Policyholder.

Renter
The Group Member who rents the insured vehicle under the Rental Agreement.