

# Insurance that protects you and reduces your costs

## Before and after-sales information

This is a brief description of the insurance and the information you have the right to receive by law.

Full terms and conditions can be found at [trygghansa.se/hertz](https://trygghansa.se/hertz).

Read through and save this information. If some specific protection is especially important for you, check that the policy contains it.



# Ensure yourself a safe drive

We offer a number of insurance policies that make your trip safer and ensure that you have the best possible protection when you rent a car. A well-chosen cover reduces your costs and gives you extra help if accidents happen.

This is a brief description of the insurance policies. Complete terms and conditions can be found at [trygghansa.se/hertz](http://trygghansa.se/hertz).

**TPI = Theft excess protection**  
(Theft Protection Insurance)

**CDI = Collision excess reduction**  
(Car Damage Insurance)

**SCI = Excess elimination insurance**  
(Super Cover Insurance)

## Reduce your costs

A hire car has damage insurance in the same way as private cars. The difference is that the deductible, or excess, on a hire car is significantly higher, and in some cases amounts to the whole value of the vehicle. It is therefore advisable to take out insurance to reduce or completely remove your costs if anything should happen.

## Insurance that lowers your excess

The excess that you pay if the vehicle is stolen, vandalised or is in a collision is SEK 15,000. The Theft Protection Insurance (TPI) policy reduces your costs to SEK 5,000 if the vehicle is stolen or vandalised. If the vehicle is stolen using the key, however, the excess amounts to SEK 100,000.

In order to reduce your costs in the event of a crash, you can purchase the Car Damage Insurance (CDI). It reduces the excess to SEK 5,000.

You can purchase both TPI and CDI, or just one of them.

## Insurance that removes the whole excess

The Super Cover Insurance policy (SCI) means you pay nothing if the hire car is damaged. In order for the policy to apply you must comply with the general rental conditions and you must have purchased both TPI and CDI.

## Extra protection for you, your passengers and your belongings

This insurance (PAI, Personal Accident Insurance) applies to traffic accidents and covers the driver and all passengers in the vehicle.

The Insurance is in four parts:

- accident insurance
- medical insurance
- baggage insurance to cover personal effects up to a value of SEK 10,000
- All risk insurance.

## These are your costs if the vehicle is damaged

	Without insurance	With Excess protection TPI	With Excess protection CDI	With both TPI and CDI	With Excess elimination SCI
In the event of theft/ attempted, vandalism	SEK 15,000	SEK 5,000	SEK 15,000	SEK 5,000	SEK 0
Collision	SEK 15,000	SEK 15,000	SEK 5,000	SEK 5,000	SEK 0
Traffic accident, 3rd party damage	SEK 5,000	SEK 5,000	SEK 5,000	SEK 5,000	SEK 0
Fire	SEK 15,000	SEK 15,000	SEK 5,000	SEK 5,000	SEK 0
Glass	SEK 10,000	SEK 10,000	SEK 5,000	SEK 5,000	SEK 0
Legal protection	SEK 15,000	SEK 15,000	SEK 5,000	SEK 5,000	SEK 0
Recovery/rescue	SEK 15,000	SEK 15,000	SEK 5,000	SEK 5,000	SEK 0
Theft with key	SEK 100,000	SEK 100,000	SEK 100,000	SEK 100,000	SEK 100,000

For drivers under the age of 25, a supplement of SEK 2,000 applies. Note that none of the insurances apply in the event of theft with key.

The accident and medical insurance provides quick access to qualified private care and operation on the basis of a referral from a doctor. You can also receive compensation for permanent physical injury, so-called invalidity benefit, of up to SEK 500,000. The policy also includes a life insurance worth SEK 50,000. The insurance does not include any excess.

The maximum compensation for private care is SEK 2 million per insurance case. The period of liability (the time you can receive compensation for health care) is 2 years from the accident.

### All-risk insurance is included

Even small accidents can be difficult, in particular if it is you are to blame – for example, that you fill up with petrol in a diesel car, or tear the roof lining in the passenger compartment when loading. For that reason, an all-risk insurance is included. It covers you for the following events:

- Incorrect fuel filling – If you accidentally fill the vehicle with the wrong

fuel, you receive compensation for the cost of cleaning the tank and towing to the nearest workshop. However, engine damage caused by wrong fuel is not covered. Maximum compensation: SEK 5,000.

- Passenger compartment damage – Damage in the vehicle passenger compartment, caused by you or a passenger by a sudden and unexpected event. Maximum compensation: SEK 5,000.
- Loss of car key – in the event of loss or theft of the car key to the hire vehicle, the costs of recoding and new key are covered. Any consequential damage is not covered. Maximum compensation: SEK 5,000.

# More information about the policies

## Who can purchase the insurances?

The insurances can be purchased by the person renting a vehicle from Hertz. In order to purchase them you must be aged 19 years and have held a driving license for one year. When registering an additional driver, this driver must also meet these two conditions.

## Who do the insurances cover?

The insurance covers you who have purchased them.

In order to receive private care in accordance with the medical care insurance in PAI, you must either be registered as a resident of Sweden, or working in Sweden and residing in one of the Scandinavian countries.

## Where do the insurances apply?

The insurances are valid in Sweden. They also apply in the so-called Green Card countries, provided that lessor has given its written approval. The medical care insurance, however, only applies to healthcare in Sweden.

## What is not covered?

In order to receive the correct cover, you must comply with certain requirements to prudence. The cover may otherwise be reduced or fully withdrawn.

## Excess reduction and excess elimination

The following are not covered by the TPI, CDI AND SCI insurances:

- Damage or injury that occurs when the vehicle is used within an enclosed competition area or on a public road during competition-like circumstances (for example street race).
- Damage or injury that occurs when driving on frozen watercourses or lakes, unless it is an ice road that the Swedish Transport Administration is responsible for.
- Engine failure caused by filling incorrect fuel or lack of fuel.
- If the driver is under the influence of alcohol or is driving without a valid driving license.
- If the driver causes the damage or injury by intent or gross negligence.

### Accident insurance

The following are not covered:

- Loss of income.
- Costs of illness.
- Tooth damage from chewing or biting (only tooth damage caused by the accident is covered).
- Costs that are otherwise covered in accordance with any law, regulation, international convention or collective agreement.

### Medical care insurance

The following are not covered:

- Deterioration of health conditions that, according to medical experience, would probably have occurred, even if the accident had not occurred.
- Treatment that is not relevant to the expected normal progress after an injury from an accident.
- Dental care.
- Alternative forms of treatment that are not based on a scientific basis and proven experience.
- A deterioration in health that medical experience indicates is due to abuse of alcohol, other intoxicants, drugs or medicines.
- Costs incurred by Trygg-Hansa when you do not attend, or cancel too late, a care appointment.  
Trygg-Hansa reserves the right to claim such costs refunded by you.

- Injuries incurred when committing or abetting a criminal offence that, under Swedish law, can lead to a custodial sentence.
- Injuries incurred when competing as a professional sports person or training with a motor vehicle.

### All-risk insurance

The following are not covered:

- Damage or injuries caused by animals.
- Mechanical damage that occurs as a result of the wrong fuel being filled in the vehicle.

### If anything happens

If you suffer a traffic accident, theft or other damage you must report it immediately directly to the hire office.

Parking damage, hit and run, theft and animal collisions must also be reported to the police. Please gather any witness information directly.

In the event of an accident involving personal injury, you must **contact SOS Alarm on 112**.

### Important!

Inspect the hire car before departure to see whether there is any damage or faults, and inform the hire office if you detect any. Ensure that bags and other belongings do not damage the vehicle. Always lock the vehicle when you leave it and do not leave the key unattended.



## Good to know

### Insurer

The insurer for this policy is Codan Forsikring A/S, through Trygg-Hansa Försäkring filial.

The regulator is the Danish Financial Supervisory Authority.

### If you are not satisfied

If you are not satisfied with a decision from us you can request review by the Trygg-Hansa insurance board or the

Swedish National Board for Consumer Complaints. You can also institute court proceedings. You may then benefit from an insurance policy that contains legal cover. If you have legal cover from us or any other companies in our Group, you can receive compensation for your legal costs in connection with the dispute, even if Trygg-Hansa is the counterpart.

## How we handle your personal data

Trygg-Hansa Försäkring filial ("Trygg-Hansa") is the controller of your personal data under the Swedish Personal Data Act (1998:204).

### Why do we need your personal data?

Submitting your personal data to us is voluntarily but we need the information if you want to have insurance. By submitting your data, you consent to us processing it in order to fulfil our undertakings regarding the insurance (policies). You also consent to us using your personal data for the following purposes:

- calculating premiums and granting insurance (e.g. name, address, car registration number and health information)
- settling claims (e.g. name, address, registration number and health information)
- sending marketing materials, such as newsletters and offers (e.g. name, e-mail address, postal address and information on insurance previously taken out)
- ensuring you get the benefits you are entitled to as a member of a union or other organisation (e.g. name, membership of union or other organisation)
- answering your questions via online forms, telephone or chat (e.g. name and e-mail address)
- providing advice on damage prevention via text message, e.g. by giving information on forthcoming changes in the weather (e.g. mobile number)
- giving you the opportunity to create a personal account (Mina sidor [My pages]) on Trygg-Hansa's website (e.g. name and e-mail address)
- registering reported loss/damage in the joint insurance industry claims register (GSR).

Trygg-Hansa will disclose your personal data to group companies and to other companies that we cooperate with in order to be able to offer benefits to you or in order to fulfil one of the other purposes stated above. Under Swedish law, we may also need to submit your data to the authorities.

### How is the data collected and stored?

Personal data is collected through e.g. online forms, chat, hard copy applications and recorded telephone calls. Your data may also be supplemented by and updated with information from public registers.

Your personal data will be stored within the EEA or by a supplier in the USA that has undertaken to comply with the Safe Harbour Principles.

Your data will only be stored as long as necessary in order for us to administrate the insurance and settle claims, or as long as it is required by law. Your data will be deleted in accordance with the applicable routine for destruction. We cannot delete your personal data when there is a legal requirement to store it, or a legal reason to keep it, for example, when you have insurance or an ongoing claim. We use anonymised information for statistical purposes and product development.

If you have submitted your personal data to us in order to receive an offered price for a certain insurance product (usually through online forms), the data is saved for 30 days and then deleted.

### What are your rights?

You are entitled to know what kind of personal data we store and process about you. If the data is incorrect or incomplete, you can request that it should be corrected or removed. Once a year, free of charge, you can request an excerpt from the register containing all the personal data we have about you. If you want to make such a request we need to receive a written request from you. State your policy or personal identification number, sign the request and send it to the following address:

Trygg-Hansa  
Personuppgiftsansvarig  
SE-106 26 Stockholm  
SWEDEN

If you do not want us to use your personal data for marketing purposes, please contact customer service on +46 (0)771-111 700.

