

## Fact sheet for insurance product

**Company:** Trygg-Hansa

**Product:** Vehicle hire insurance

Org. reg. no.: 516404-4405. Branch of Codan Forsikring A/S.

CVR no.: 10529638, Denmark

This is a brief description of the insurance. You can read more in the pre-and post-purchase information and in the full terms and conditions, available at [trygghansa.se/hertz](http://trygghansa.se/hertz).

### What type of insurance is offered?

Vehicle hire insurance is insurance that partly or fully reimburses any costs you may be required to pay by the lessor in the event of an accident. These are the excesses you pay under the insurance. The rental contract with the lessor states the insurance cover you have chosen and how long the insurance applies. It also explains what costs you may incur without insurance.



#### What is covered by the insurance?

##### Insurance that partly reimburses your cost

TPI = Excess reduction for theft (Theft Protection Insurance)  
CDI = Excess reduction for collision (Car Damage Insurance)

##### ✓ Your cost TPI excess reduction

In the event of theft/attempted theft/robbery, vandalism	SEK 7,000
Vehicle damage	SEK 17,000
Road traffic accident, 3rd party damage/injury	SEK 3,500
Fire	SEK 17,000
Glass	SEK 10,000
Legal expenses	SEK 17,000
Vehicle recovery/salvage	SEK 17,000
Theft using key	Vehicle's market value

##### ✓ Your cost CDI excess reduction

In the event of theft/attempted theft/robbery, vandalism	SEK 17,000
Vehicle damage	SEK 7,000
Road traffic accident, 3rd party damage/injury	SEK 3,500
Fire	SEK 7,000
Glass	SEK 7,000
Legal expenses	SEK 7,000
Vehicle recovery/salvage	SEK 7,000
Theft using key	Vehicle's market value

##### ✓ Your cost with both TPI and CDI

For theft/attempted theft/robbery, vandalism	SEK 7,000
Vehicle damage	SEK 7,000
Road traffic accident, 3rd party damage/injury	SEK 3,500
Fire	SEK 7,000
Glass	SEK 7,000
Legal expenses	SEK 7,000
Vehicle recovery/salvage	SEK 7,000
Theft using key	Vehicle's market value



#### What is not covered by the insurance?

##### ✗ Exclusion, TPI and CDI

The insurance does not cover:

- If the vehicle is used outside the country areas approved by the lessor in writing.
- If the vehicle is driven by a driver not specified on the rental contract.
- Breakdown due to use of wrong fuel or running out of fuel.

### Insurance that fully reimburses your costs

SCI = Excess (Super Cover Insurance)

You must have taken out both TPI and CDI in order to contract SCI.

#### ✓ Your cost with SCI Super Cover Insurance

In the event of theft/attempted theft/robbery, vandalism	SEK 0
Vehicle damage	SEK 0
Road traffic accident, 3rd party damage/injury	SEK 0
Fire	SEK 0
Glass	SEK 0
Legal expenses	SEK 0
Vehicle recovery/salvage	SEK 0
Theft using key, Vehicles	Vehicle's market value

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

In addition to the types of insurance mentioned, you can take out PAI, Personal Accident Insurance. The insurance consists of four elements:

#### ✓ Personal accident insurance

Invalidity benefit	up to SEK 500,000
Death benefit	SEK 50,000

#### ✓ Medical expense insurance

The maximum benefit for private healthcare is SEK 2 million per insured event

#### ✓ Luggage insurance

up to SEK 10,000

#### ✓ Comprehensive insurance

Wrong fuel used	up to SEK 5,000
Interior damage	up to SEK 5,000
Loss of car keys	up to SEK 5,000

### ✗ Exclusion, SCI

The insurance does not cover:

- If the vehicle is used outside the country areas approved by the lessor in writing.
- If the vehicle is driven by a driver not specified on the rental contract.
- Breakdown due to use of wrong fuel or running out of fuel.

### ✗ Exclusion, medical expense insurance

In order to obtain access to private medical care under the medical expense insurance in PAI, you must be registered in the Swedish population register or gainfully employed in Sweden or living in one of the Scandinavian countries. Medical expense insurance only applies to medical care in Sweden.



### Are there any limitations to the insurance cover?

! You will not be paid any insurance benefit if your car is damaged when being driven within a cordoned-off racing area or on a public road in competition-like conditions. For example, a street race. You will not be paid any insurance benefit if your car is damaged when being driven on a frozen water course or lake, unless the car is driven on an ice road for which the Swedish Transport Administration is responsible



### **Where does the insurance apply?**

The insurance applies in Sweden. The insurance is also valid in what are known as Green Card countries, provided that the lessor has issued written approval to that effect.



### **What are my obligations?**

Always follow the duty of care requirements of the insurance and the lessor. If you have not complied with the duty of care requirements, you may receive less or no benefit at all if anything happens, depending on the extent to which your lack of care has affected the damage/loss. These are some of duty of care requirements:

- Always lock the car when you leave it. Keep the keys safely and not in the vicinity of the car.
- The driver must not cause damage/loss deliberately or through gross negligence.
- The driver must have a valid driver's license and must not be under the influence of alcohol or other drug in a way that is punishable by law.



### **When and how should I pay?**

You must pay the full cost of your insurance before it can take effect. You pay the cost to the vehicle rental company.



### **When does the insurance cover take effect and expire?**

Claim cost elimination can only be taken out in the case of for rental agreement periods amounting to no more than

- 50 days for passenger cars
- 35 days for delivery vans.

Claim cost elimination must be taken out when the lease agreement is signed and is valid for the same period as the rental agreement. Insurance premiums are paid per day for the days representing the term of the agreement.



### **How can I cancel the contract?**

You can cancel the contract with the lessor before the start of the rental period. Once you have started your hire period, you cannot cancel the insurance.