

INSURANCE PRODUCT DESCRIPTION AND GENERAL CONDITION OF INSURANCE

Oslo, Norway
01.01.2023



ARVAL
BNP PARIBAS GROUP

For the many
journeys in life



Insurance Product Description

With Arval insurance you get a complete insurance solution for your company vehicles. Arval insurance is designed by Arval and locally supported by Tryg.

You can always call us +47 23 00 70 70 to benefit from Arval insurance.

What does Arval insurance cover?

<p>Third Party Liability (TPL) This mandatory insurance covers the insured in case of legal responsibility for damage caused to a third party by a car. The insurance will also cover personal injury to driver, passengers and other third parties.</p> <p>The cover includes liability under the Norwegian Automobile Liability Act of 03.02.1961 Liability under the Norwegian automobile Liability Act is covered by an unlimited amount for personal injury and up to NOK 100.000.000 for damage other than personal injury. Outside Norway, cover includes liability under the jurisdiction of the incident site for automobile liability.</p>			<p>Motor Own Damage (MOD) This insurance applies to damage that has occurred on the car due to a traffic accident or other type of damages without third party like an own damage that you have done on the car.</p> <p>Depending on your responsibility a deductible will apply in case of traffic accident and in any case when there is no third party.</p>
<p>Fire This insurance applies to damage to vehicle as a result of fire, short circuit, lightning and explosion. A deductible of NOK 12.000 will apply.</p>			<p>Glass damage This insurance cover stone chips or broken glass. The deductible is 35% of the damage amount with minimum NOK 3 000, maximum NOK 15 000, for each glass damage, except in the case of repair to windscreen/windows. Costs of repair will be compensated in full.</p>
<p>Theft, vandalism and burglary This insurance applies to damage as a result of theft of the car, theft of an article in the purpose of using it, attempted theft and vandalism in connection with this. A deductible of NOK 12.000 will apply.</p>			<p>Animal collision This insurance cover the damage resulting of hurting an salvage animal. A deductible of NOK 10.000 will apply.</p>
<p>Legal expenses This insurance includes legal expenses cover. Under this cover, the insurance pays legal aid and court fees when the insured is party to a dispute in the capacity of driver of the insured motor vehicle. In addition the insurance covers disputes concerning injury to the driver which is directly related to an accident, if the cars was insured by Arval at the time of the accident.</p>			<p>Deductibles Arval offer 5 different possibilities of deductible for motor own damage: 6.000 NOK 10.000 NOK 15.000 NOK 25.000 NOK 50.000 NOK Deductible apply to Motor Own damage if the driver responsibility in engaged in case of traffic accident and all cases when there is no third party.</p> <p>Specific deductible apply for fire, glass damage, theft and burglary and animal collision.</p> <p>For TPL damage the deductible is NOK 5.000.</p>

Territorial validity of the insurance

The insurance is valid in Europe, Israel and Turkey, except Russia and Belarus. The legal expenses insurance is valid in the Nordic region.

Road assistance

Road assistance is automatically included in all contracts. A dedicated Arval assistance notice describe our extended coverage. Please refer to Arval assistance notice to see the details.

What happens in case of total loss?

In case of total loss, the leasing contract of the concerned vehicle will be cancelled. The Motor Own Damage insurance will compensate Arval for the book value of the car at the time of the total loss damage.

What drivers should do when they have a damage?

Always contact Arval at +47 23 00 70 70 as depending of you contract we will advise you and you may also benefit if you have subscribed from a relief vehicle. Never call Tryg directly. When you arrive to a garage, also ask them to call us first. Reporting a claim must be done contacting Arval without undue delay. It is the responsibility of the insured to comply with his or her duties under the Insurance Contracts Act of June 16, 1989 (FAL), Section 4-10. Personal injury must be reported to the police.

Road tax

Since 2018, by a government decision the road tax yearly fee is now perceived by the insurance company and paid by them to the state. Even if it's not an insurance product in itself, all car insured by Arval will be charged of the road tax fee. The road tax fee shall be adjusted every year on first of March.

Price of insurance

Each individual proposal details the car, options and accessories, the insurance price and the deductible selected that may applied in the following cases mentioned above. The insurance price shall be reviewed each year in January.

Exclusions / Limitations of liability

Limitation of liability when drivers are affected;

Arval is not liable for insurance cases which the insured has caused while the driver was under the influence of alcohol or another intoxicating or anaesthetic substance (cf. Norwegian Road Traffic Act Section 22, first paragraph)

Limitation of liability in the event of breach of the security regulations and exclusion of any damage claim. For the insurance the following safety regulations apply:

- The driver of the motor vehicle must have a valid driver's license
- The door and the luggage compartment of the motor vehicle must be locked when the driver leaves the vehicle. All keys must be kept separate from the motor vehicle when leaving, and must be always be kept unavailable to unauthorized persons
- The motor vehicle must at all times be properly maintained in accordance with regulations and must not exposed to abnormal loads
- Equipment with the motor vehicle must be properly secured so that it cannot caused damage
- The motor vehicle must not be used for participation in or training for speed races or speed tests
- The motor vehicle must not be used for off-road driving

General conditions of insurance applying for Arval Insurance

The insurance contract consists of the insurance policy and the terms and conditions of insurance. The insurance policy takes precedence over the terms and conditions. The insurance policy shows the types of cover selected and the scope of the company's responsibilities. The terms and conditions specify what the insurance covers, which exclusions apply and how the compensation is calculated. Provisions applying to all parts of the insurance are listed first. These are followed by the provisions applying to the various types of cover. In addition General Conditions BGE90080 apply to all our insurance policies.

The lessee will be co-insured with Arval in the insurance policy

Motor vehicle insurance - Conditions BKB14100E

Applicable to Group/Private car/van max 3.5 tons

Conditions of 01.08.2022. Superseding conditions of 01.01.2020.

This is a translation of the original Norwegian terms and conditions. In case of any discrepancies, the wording of the original shall prevail.

1. Who the insurance covers

1.1. The insurance is for the benefit of

The insurance applies to the policy holder and any additional insured owner/co-owner named in the insurance certificate. Once the liability cover has been drawn up, it shall also apply to any rightful user/driver of the motor vehicle.

1.2. The insurance will no longer apply

The insurance will no longer apply if the motor vehicle changes owner. Notwithstanding the above, the company is liable for insured events occurring within 14 days of the change of ownership; however, this does not apply in cases where insurance has been taken out by the new owner.

1.3. Right to discontinue insurance

Insurer hold the right to discontinue the insurance if the vehicle is listed as either, not registered, sold, decommissioned or stolen in the National Vehicle Registry.

2. Where insurance cover is provided

2.1. The insurance is valid in

The insurance is valid in Europe, Israel and Turkey, except Russia and Belarus.

2.2. Legal expenses insurance

Legal expenses insurance is valid in the Nordic region.

2.3. "Border insurance"

Some of the states in the above-mentioned area require special liability insurance, called "border insurance". When such border insurance has been taken out, liability cover, drawn up in the company, applies only to injury to the driver and any passengers in the motor vehicle, with the exception of hitchhikers.

3. What the insurance covers

3.1. The insurance covers

The insurance includes the cover as specified in the certificate of insurance.

3.2. Additionally, the insurance includes

Additionally, the insurance includes legal expenses cover. Under this cover, the company pays legal aid and court fees when the insured is party to a dispute in the capacity of private owner or driver of the insured motor vehicle.

If the motor vehicle is sold and the insurance no longer applies, disputes are also covered where the insured is a party in the capacity of seller. If the insurance is cancelled owing to total damage, the legal aid cover also includes disputes arising from this damage.

In addition, the insurance covers disputes concerning injury to the driver which is directly related to an accident, if the car was insured by the company at the time of the accident.

3.2.1. The company does not cover

- expenses in the event of a dispute relating to the owner or the driver's occupation or profession, nor to any dispute which comes solely under the enforcement authorities, cf. Section 2-1 of the Enforcement Act.

3.2.2. Conditions BGE90040

Otherwise Conditions BGE90040, Legal Aid Cover shall apply.

4. General liability limiting assumptions for the insurance

4.1. Limitation of liability when drivers are affected

The company is not liable for insurance cases which the insured has caused while he or she was driving the motor vehicle under self-inflicted influence of alcohol or other intoxicating or anaesthetic substance (cf. Norwegian Road Traffic Act Section 22, first paragraph). The same applies to insurance cases caused by another, while driving the motor vehicle in such a condition, that if the insured had contributed to the use of the motor vehicle even if he or she knew or should have understood that the driver was affected, see Norwegian the Insurance Contracts Act of 16 June 1989 (FAL) Section 4-9.

4.2. Limitation of liability when circumstances affecting the premium are changed

4.2.1. The insurance premium

- is subject to the maintenance of the security measures for which the discount is granted. Furthermore, the premium is based on:

- a) whether the motor vehicle is used for commercial rental
- b) whether the motor vehicle is used as a taxi
- c) the average annual mileage of the motor vehicles

The insurance certificate specifies the conditions that are applicable to the insurance.

4.2.2. The company's liability

- is reduced proportionally if there is an insurance case due to the fact that the prerequisites for the calculation of premiums are not met and the insured has not taken reasonable steps to notify the company of the changes. In such cases, the compensation will be reduced to what corresponds to the ratio between the premium paid and the premium to be paid. Refer to Section 4-7 of the Norwegian Insurance Contracts Act.

When the company receives payment under liability insurance in cases where the prerequisites for the calculation of premiums are not complied with, the company receives comparable right of registry against the policyholder.

4.3. Limitation of liability in the event of breach of the security regulations

4.3.1. Please note especially important preconditions for insurance:

- the driver of the motor vehicle must have a valid driver's license

- the doors and luggage compartment doors must be locked when the driver leaves the carriage. It must be ensured that the motor vehicle Keys are stored in such a way that they do not stay available to unauthorized persons
 - car alarms approved by the Insurance Companies Approval notes must be mounted on special theft-exposed car types, and this should be agreed upon entering into the insurance contract
 - extra tires and rims must be stored in a locked place to prevent theft covered by hull or sub
 - cask coverings- goods with the motor vehicle must be securely secured so that the load cannot cause damage
 - the motor vehicle must be sound at all times and necessary maintenance and it must not be exposed to abnormal load
 - do not use the motor vehicle on speed lanes (for such as Nürburgring and Rudskogen) or used for training or participation in speed races or speed tests.
- Insurance nevertheless applies when participating in skills courses on the course under the auspices by NAF or traffic school approved by the Norwegian Public Roads Administration.

4.3.2. If insured events arise

- due to said safety regulation having been infringed, a decision is made as to whether the Company will pay any compensation and, if so, how much, while taking into consideration the degree of blame, loss experience and the other circumstances, please refer to Section 4-8 of the Norwegian Insurance Contracts Act.

4.4. Actions and omissions from non-insured persons. (Identification)

4.4.1. Actions and omissions

- from a person who, with the consent of the assured, is responsible for the motor vehicle, will have the same effect on the rights of the insured under the insurance as if the actions and omissions were undertaken by the insured, unless otherwise agreed and set out in the insurance certificate.

4.4.2. Breach of disclosure

- obligations that the company may claim against the policyholder pursuant to FAL Section 4-2 may also be invoked against others who may be insured under the insurance.

5. Other terms and provisions of the insurance

5.1. Special limitations in Insurer's liability

The company is not liable for loss or damage and increase in loss or damage caused directly or indirectly by or in connection with the fact that the motor vehicle is requested by a public authority.

5.2. The insurance is otherwise subject to:

Settlement and claims handling regulations for Motor Vehicle Insurance conditions BGE80060

General Conditions - Conditions BGE90080E

Conditions of 21.01.2022. Superseding conditions of 01.01.2021.

This is a translation of the original Norwegian terms and conditions. In case of any discrepancies, the wording of the original shall prevail.

1. Special limitations in the Insurer's duty to pay compensation.

The Insurer is not liable for loss or damage, or increase in loss or damage, directly or indirectly caused by, or is connected to:

1.1. atomic nucleus reactions, ionizing radiation, nuclear fuel, radioactive radiation/waste, use of rockets or dangerous dissemination of biological or chemical substances.

1.2. radioactive, toxic, explosive or other dangerous characteristics connected with nuclearized explosive charges.

1.3. war or warlike acts - irrespective of war being declared or not - rebellions or similar serious disturbances of the public peace.

1.4. earthquakes or volcanic eruptions.

2. Acts of terrorism

Acts of terrorism causing injury or damage, including contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of chemical and/or biological substances chemical or biological substances, is covered in accordance with the following agreement:

An act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

The total liability of the Insurer for all tort directly or indirectly caused by, or in any way connected to such acts of terrorism, is limited to NOK 1 000 000 000 per event and in the annual aggregate. The limitation in sum applies in total to all covers and all clients written by the Insurer, with the exception of individual agreements covering injury or damage due to an act of terrorism.

Event in this connection means all injuries or damage affecting the Insurer and which occur within a time limit of 48 hours, counting from the first incident which directly or indirectly is caused by, or in any way is connected to an act of terrorism. In case the policy limit is exceeded, all of the parties who are entitled to compensation must accept a proportional reduction in the compensation paid.

Limitations:

Damage to following objects is not covered:

- Dams, tunnels, bridges
- Airports, railway stations
- Power plants
- Buildings of more than 25 floors
- Offshore installations
- Objects/interests outside the Nordic countries

3. Assessment of value

If it is allowed to claim assessment of value according to the insurance conditions, this shall be done in following way:

Assessment shall be performed by experts and impartial persons. Each of the parties chooses one assessor. If any of the parties so wishes, he/she can choose a separate assessor for certain objects - for loss caused by interruption, for certain problems.

If one of the parties has informed the other party in writing about his choice, the other party has a duty - within one week after he has received the information - to inform about his choice. For the assessment the two assessors will choose an Umpire. If any of the parties so claims, the Umpire shall be domiciled outside the domicile of the parties and outside the borough where the insurance incident took place. If one of the parties, does not choose his assessor, this is done on his behalf by the Town/Country Court in the Judicial District where the assessment shall take place. If the assessors cannot agree on the Umpire, he is appointed in the same way.

The assessors shall get hold of information and do the investigations they feel are necessary. They have a duty to give their opinion based on the insurance conditions. The two assessors carry out the evaluation; answer the questions regarding loss caused by an interruption – without the Umpire being present. If they cannot agree, the Umpire is summoned, who according to the same rules makes his decision on the various items where the assessors disagree.

If the Umpire is summoned, the compensation will be calculated based on his/her evaluation. However, the compensation must not be outside of what the two assessors wanted to decide.

Each of the parties pays for his/her assessor. Each of them pays 50 % of the fee for the Umpire and other costs of the assessment. The official assessment is binding on each of the parties.

4. Interests

The Insured can claim interests according to Sections 8-4 or 18-4 of FAL

5. The consequences of fraud

Anyone acting fraudulently in his claim against the company will lose any claim according to the insurance agreement and other insurance agreements he might have against the company originating from the same event. The company may cancel any insurance agreement with him, cf Sections 4-2, 4-3, 8-1 or 13-2, 13-3 and 18-1 of FAL.

6. Cancellation

6.1. The policyholder's right to cancellation.

During the insurance period the policyholder may cancel any non-life insurance, accident insurance or illness insurance if

- the need for the insurance has ceased to exist or
- special circumstances apply or
- the insurance is being moved to another company.

The policyholder has to give the company at least one month notice. When the insurance is being moved to another company, the notification must include name of that company and the time for the move, cf. Sections 3-6 and 12-3 of FAL.

A group non-life insurance, accident insurance or illness insurance, can during the policy period not be cancelled in order to be moved to another company, cf. Sections 3-6, third paragraph and Section 12-3 fourth paragraph of FAL. The policyholder cannot during the policy period cancel a group life insurance, cf. Section 12-3 4th paragraph of FAL

If the Policyholder is running a big commercial company, the insurance cannot be moved to another company during the policy period. The same applies if the Policyholder's commercial activities mainly take place outside Norway, cf. Section 1-3 of FAL.

Big commercial companies mean companies meeting at least two of the following requirements:

- have more than 250 employees
- have annual sales revenues of at least NOK 100 million according to the last annual report
- have assets of at least NOK 50 million according to last balance sheet.

6.2. The company's right to cancellation

The company may cancel an insurance during the insurance period according to the rules in Sections 3-7 or 12-4 of FAL:

- giving 14 days notice if wrong or insufficient information about the risk has been given, cf. Sections 4-3 or 13-3 of FAL
- with immediate effect if fraudulently wrong or insufficient information about the risk has been given, cf. Sections 4-3 or 18-1 of FAL
- giving one week's notice if there is fraud in connection with the claim settlement, cf. Sections 8-1 or 18-1 of FAL.

The company may also cancel current insurances according to the rules of Sections 3-7 or 12-4 of FAL giving 2 months notice if:

- there is breach of safety instructions or other liability limiting conditions
- the use of the insured object or the operation of the assured has been altered in such a way that the company would not have accepted the risk if the new circumstances had been present at the time the company accepted the insurance
- damage has occurred and cancellation seems reasonable.

7. Settlement when the insurance agreement is cancelled during the insurance period

If the insurance ceases during the insurance period, the policyholder will be credited the excess premium.

The premium which is being credited the Policyholder, shall equal the same prorate amount as the remaining insurance period is in whole months compared to the total insurance period, cf Section 3-9 of FAL.

Month	Moped/ motorcycle	Snow- mobile	Pleasure craft
January	2 %	12 %	4 %
February	2 %	18 %	4 %
March	3 %	22 %	5 %
April	6 %	22 %	6 %
May	14 %	8 %	9 %
June	16 %	2 %	13 %
July	16 %	2 %	17 %
August	16 %	2 %	15 %
September	14 %	2 %	11 %
October	6 %	2 %	7 %
November	3 %	2 %	5 %
December	2 %	6 %	4 %

8. When the insurance starts and ends

8.1. When the insurance starts and ends

The insurance is valid from 00:00 on the day of settlement of the agreement and expires at 24:00 on the day that it is agreed that the insurance shall expire. Insurance that takes effect on the same day as the insurance agreement is settled, is nevertheless valid from the time of which the insurance agreement takes effect.

8.2. Renewal

The insurance, which is for a period of one year or more, will be renewed for one year at the expiry of the insurance period, if the insurance agreement has not been cancelled.

9. Legal interest

The insurance agreement covers only legal interests which can be valued in money.

Objects purchased abroad and imported to Norway without customs declaration and with a value exceeding the limits of customs free import, are as a whole withdrawn from the Insurer's duty to pay compensation. The same will apply to objects which have been serviced upon or repaired.

When importing several objects the Insurer will pay compensation for the objects which have a total value below the limit of customs free import. The limit of customs free import results from what at any time is provided in the Customs Law with its current regulations.

10. Ban on profit

The insurance shall not give profit, but shall only compensate for actual loss suffered within the framework of the insurance agreement. The sum insured is no proof of the value of the object or the interest.

11. Act relating to Insurance Agreements and choice of law

For the insurance agreement the Act relating to insurance agreements of 16 June, 1989 (FAL) shall also apply. Norwegian Law shall apply to the insurance agreement to the extent this is not in conflict with Law no. 111 of 27 November, 1992 concerning choice of law in insurance, or other agreements have been entered into.

12. Jurisdiction

Disputes according to the insurance agreement shall be decided at a Norwegian Court, unless being in conflict with obligatory regulations in present law, or other agreement has been entered into.

13. Currency

Premiums, sums insured, compensations etc. originating from the insurance agreement, shall be Norwegian Kroner (NOK) unless something else will appear from the conditions or the insurance policy.

14. Duty to provide information

Personal data and other information concerning the insurance will be handed over to the authorities (tax-, employment-, social security-, police authorities etc.) if and when this is mandatory by law.

Translation of the original Norwegian Text. In case of conflict, the latter shall prevail.

15. Settlement guarantee

We guarantee damage settlement within 10 working days (does not apply to personal injuries), after we have received final claims with complete documentation. By complete documentation is meant repurchase invoice, repair invoice and other requested documentation. If we are unable to complete the settlement within 10 days, we will cover your deductible with up to NOK 15 000 per claim.

16. Guarantee of cover

We cover new people or objects that you have forgotten to sign up for existing products in the insurance contract since the last main event. Unclaimed persons or objects are covered until the first main maturity, and premiums are recalculated for the period from when they should have been added to the



insurance agreement. Maximum compensation is NOK 5 million per claim in case of damage to persons or objects covered by this coverage guarantee.

17. The Norwegian Non-Life Insurance Guarantee Scheme

Tryg is part of the Norwegian Insurance Guarantee Scheme. The purpose of the guarantee scheme is to cover claims from policyholders in insurance undertakings which are placed under public administration and member of the Guarantee Scheme, provided that the claim falls within the scope of coverage of the Guarantee Scheme. The Guarantee Scheme has a limit up to NOK 20 million of each claim for each injured party in respect of each insured event, and does not cover more than 90 per cent of each claim. The Guarantee Scheme does not cover all products and contracts. As a main rule, claims from corporate business is not covered. The Norwegian Financial Undertakings Act chapter 20 and Regulations no. 1502 of 9 December 2016 on financial and financial groups set out which claims are covered by the Norwegian Guarantee Scheme.

18. Common registers and privacy

18.1. The insurance industry's common registers

The company discloses personal data to the following common registers for the insurance industry:

Register of Insurance Applicants and Insured Parties (Register over forsikringsøkere og forsikrede (ROFF))

Central Insurance Claims Register (Sentralt skaderegister (FOSS))

The purpose of the registers is to prevent insurance fraud and ensure uniform risk assessment.

Some insurance products require the insured to submit a health certificate for assessment by the company. Data is registered in ROFF if the health assessment results in a rejection or reservation.

All claims reported to an insurance company are registered in FOSS. When registering a claim, the insurance company automatically receives an overview of the claimant's claims history in FOSS. The data is made available to the insurance companies in connection with registration of a claim and any payment of compensation.

The registered data is erased after 10 years.

Finance Norway Insurance Services (Finans Norge Forsikringsdrift) is the data controller for the registers. The data subjects have a right of access to their own data in the registers. Demands for access must be sent to Finance Norway Insurance Services at the address: Finans Norge Forsikringsdrift, Postboks 2473 Solli, 0202 Oslo, Norway.

18.2. Personal data

The conclusion and performance of insurance contracts mean that the company processes personal data about customers and other data subjects. The company is the data controller and is responsible for ensuring that personal data is processed in accordance with the personal data protection legislation.

Necessary personal data is registered and stored in the company's internal customer register to make it possible to identify the customers and to enable the company to meet its obligations under the insurance contracts concluded.

The registered data may be transferred to a common group register in connection with the marketing of insurance products and other financial services. Customers can opt out of receiving direct marketing from the company by contacting the company, which then registers the reservation in its address register.



Personal data and other information about the insurance contract will be disclosed to public authorities (the Norwegian Tax Administration, the Norwegian Labour and Welfare Service, the Norwegian Police etc.) where required under a statutory duty of disclosure or access.

See www.tryg.no for further details on how the company processes personal data. Here you will also find information about rights pursuant to the Norwegian Personal Data Act (Personopplysningsloven).

Liability insurance - Conditions BKB25004E

Conditions from 01.01.2021. Superseding conditions of 01.07.2008.

This is a translation of the original Norwegian terms and conditions. In case of any discrepancies, the wording of the original shall prevail.

1. What liability cover includes

1.1. The insurance covers

The cover includes liability under the Norwegian Automobile Liability Act of 03.02.1961.

1.2. Liability under the Norwegian Automobile Liability Act (Bilansvarsloven)

Liability under the Norwegian Automobile Liability Act is covered by an unlimited amount for personal injury and up to NOK 100.000.000 for damage other than personal injury.

1.3. Outside Norway the cover includes

Outside Norway, cover includes liability under the jurisdiction of the incident site for automobile liability.

2. Excess

2.1. Group private car/van

The following provisions regarding excess shall apply. In case of liability, under item 1.1., the excess shown in the insurance certificate is deducted, minimum NOK 5 000. The company is also liable to the injured party for the excess and requires this from the policyholder.

3. Claims report

3.1. Reporting a claim

Reporting a claim, registered personal ID number (11 digits) company tax number if any, must be sent to Arval without undue delay. It is the responsibility of the insured to comply with his or her duties under the Insurance Contracts Act of June 16, 1989 (FAL), Section 4-10.

3.2. Personal injury

Personal injury must be reported to the police.

Comprehensive insurance - Conditions BKB25208E

Conditions from 01.01.2021. Superseding conditions of 01.12.2018.

This is a translation of the original Norwegian terms and conditions. In case of any discrepancies, the wording of the original shall prevail.

1. What is included in the cover

1.1. The motor vehicle

The motor vehicle in serial version and company/promotional text.

1.2. Parts of the motor vehicle

Parts of the motor vehicle including 4 additional tyres/wheels in standard version.

1.3. Fixed accessories

Fixed accessories that are legal to have on the motor vehicle and that have been ordered with the motor vehicle, value up to NOK 50 000. Other non-mounted equipment are not covered.

2. What damage and expenses are included in the cover

2.1. Damage to vehicle occurred during collision

Damage to vehicle occurred during collision, off-road driving, overturning, vandalism, misfuelling or other random sudden and external influence. Damage to vehicle, i.e. damage to the motor vehicle or parts thereof, and frost damage are not covered.

2.2. Damage to vehicle as a result of fire

Damage to vehicle as a result of fire, short circuit, lightning and explosion. Damage to battery as a result of a short circuit or battery explosion is not covered.

2.3. Damage to vehicle as a result of theft

Damage to vehicle as a result of theft of the motor vehicle, theft of an article for the purpose of using it, attempted theft and vandalism in connection with this.

2.4. Theft of spare tyres

Theft of spare tyres and wheels in standard version.

2.5. Breakage damage

Breakage damage to the motor vehicle's windows assuming that damaged glass is repaired or new glass installed. If, prior to the damage, the glass was in a poor condition due to scratches or wear in order to be approved by an EU inspection, the damage is not covered..

3. Deductible

3.1. Deductible

Deductible that comes under item 2.1, the excess is deducted as shown in the car quotation.

3.2. Deductible fire and theft

NOK 12 000 for each incident that comes under items 2.2, 2.3. and 2.4.

3.2.1. Theft from the car

In the event of theft from the car the deduction of NOK 12 000 and any agreed higher excess will be reduced by NOK 12 000 if a theft alarm is installed and has been in operation.



In the event of theft of the car, the deduction of NOK 12 000 and any agreed higher excess will be reduced by NOK 12 000 if a theft alarm or vehicle recovery system is installed and has been in operation. Such a theft alarm or search and recovery system must be fitted at the factory or approved by the Insurance Companies' Approval Committee (FG). The excess lapses only when theft has occurred of or from the car.

3.3. Dedication glass routes

35% of the damage amount minimum NOK 3 000, maximum NOK 15 000, for each injury under item 2.5, except in the case of repair to windscreen/windows. Costs of repair will be compensated in full.

4. Cover of deductible after animal run-off

4.1. Costs covered by the Insurer

The company covers the agreed excess, maximum NOK 10.000, where collision with an animal has resulted in motor hull damage subject to compensation.

4.2. Prerequisites for deducting cover

The motor hull insurance shall be used in connection with the damage. In the event of a collision with an animal, the police or local wildlife officer must be informed. Notification undertaken must be documented.