

Car Insurance

INSURANCE FOR CAR HIRE IN NORWAY

1. Who does the insurance cover .

1.1. General Car insurance covers all renters who are over 19 years of age and have held a valid driving license for at least one year. These conditions also apply to any named additional driver (s). All drivers must present their driver's license.

1.2. Additional Driver / fee for young driver : In most countries you have to pay an extra charge for additional driver(s) and for drivers who are under 25 years old. (Also applies to Norway) Additional driver(s) must be registered with AVIS/Budget when collecting the car. Only those persons listed in the rental agreement can drive the rental car and be covered by the insurance.

2. Where the insurance apply.

2.1. The insurance will cover all driving within Norway, Sweden and Denmark.

2.1.1. The insurance will only cover rest of Europe If Avis has granted a written approval An additional charge may apply for this extended cover..

2.2. Notwithstanding the foregoing, some countries in Europe may not accept 'Green Card ' or do not participate in international insurance cooperation. Some of these countries demand special liability insurance in the country or ' Border Insurance '. When such 'Border insurance' is subscribed, the company's liability only applies to damage that affects the driver and passenger in the vehicle.

Click the following link to see which countries are included in the "Green Card" cooperation. For countries not included in this cooperation, Grenseforsikring (Border Insurance) must be taken out.

<https://www.tff.no/no/Hoved/Forside/Om-kjoring-i-ulike-land/>

3. What is Covered in the insurance.

3.1. The insurance covers the types of cover set out in the specification in the rental agreement.

3.2. What is included in the rental price:

Liability insurance.

The insurance covers liability for damage to persons and property caused by the vehicle. The insurance is mandatory according to Automobile Liability Act of February 3th 1961 and is included in all Avis/Budget products.

3.3. Optional insurance.

3.3.1 Collision Damage Waiver (CDW)

CDW reduces the renters financial cost for damage to the vehicle (e.g glass damage) to only include a mandatory deductible from NOK 10.000,- to NOK 20.000 - (depending on vehicle size), so long as the damage is not caused by fraud, theft or attempted theft.

If CDW is not opted for , the renter is liable for all costs linked to damages, loss of use and transportation expenses. Liability is limited to the amount "Deductible on damage" in the rental agreement.

3.3.2. Super CDW (SCDW)

Super CDW can be purchased at the rental station. Super CDW reduces the mandatory deductible on damage to the rental vehicle. The deductible is then reduced to NOK 2.500 - NOK 5.000 (depending on vehicle size), so long as the damage is not a result of fraud, theft or attempted theft.

3.3.3. Theft Insurance Protection(TP)

Purchase of TP releases the renter for an unlimited financial liability caused by car theft or attempted car theft of the rental car to a mandatory deductible from NOK 10.000 - NOK 20.000 (depending on vehicle size).

When TP is not opted the renter is liable for damages, loss of use and transportation expenses caused as a result of theft. The liability is limited to the amounts "deductible theft" in the rental agreement. Renter is responsible for reporting theft and burglaries to the police immediately.

3.3.4. Super Theft Insurance Protection(STP)

Super TP can be purchased directly at the rental station. Super TP reduces, or deletes, mandatory deductible by theft or attempted theft of the rental car. The deductible is then reduced from NOK 2.500 to NOK 5000 (depending on vehicle size).

3.3.5. WINDSHIELD INSURANCE

The insurance covers the replacement or repair of windshields in case of damage caused by sudden and unforeseen impact. If this coverage is taken out, the deductible liability will be waived. If this coverage is not taken out, the deductible liability will be in the range of NOK 10,000 to NOK 20,000 (depending on vehicle size).

3.3.6. RESQUE AND ASSISTANCE INSURANCE - RSN

Covers expenses for salvage or towing your car as a result of damage or accidental operation stoppage. RSN also covers roadside assistance for lockout, empty fuel tank, refuelling with wrong fuel and punctures. NOTE: Expenses in connection with damage to the tires or rims are not covered.

3.3.7. Personal Accident Insurance (PAI)

3.3.7.1 Who the insurance covers

The insurance covers persons listed as driver(s) of the rental car in the rental agreement or a passenger therein.

3.3.7.2 What damage the coverage includes.

Coverage includes injuries to the insured driver and passengers when travelling in the car. If the rental car is the direct cause of the accident, injuries to driver or passengers will be covered even if they are outside the vehicle.

Accidental injury is defined as injuries to the body caused by a sudden external event (accident) which occurs during the rental period. For compensation purpose trauma such as shock is not covered unless it occurs simultaneously with physical injury resulting in a permanent disability.

3.3.7.3 Insurance coverage summary

Death.

If the accidental injury to a driver or a passenger results in death within one year, payable death benefit will be NOK 500,000 for each person. Any disability benefit that may be paid for the same injury shall be deducted from the death benefit. Death compensation accrues to the insured's spouse or heirs by law or will.

Disability

If within three years of the accident injuries are diagnosed as permanent, disability benefit will be paid.

For permanent disability insured will be paid a sum NOK 500,000, for each person. For partial disability, a similar but smaller part of it will be paid. If the insured dies within one year of the accident injury, disability payment is paid provided it is proven that the injuries would have resulted in lifelong disability. If the insured dies within one year of the accidental injury, no disability compensation is made nor the compensation accruing to the insured.

The degree of disability is assessed after one year following the accident. Compensation is payable on the date one year after the accident occurred. If any of the injured parties, claim that the degree of disability may change, the final settlement may be postponed, but not longer than three years for adults and five years for children less than 20 years of age.

The degree of disability is set according to the Ministry of Social Affairs disability table of 04/21/1997.

Limitation of the Insurance

The total sum insured is limited to NOK 3.5 million in total for both disability and death benefit for the driver and passengers in the vehicle. The sum will be allocated proportionately - depending on the death benefit or disability benefit between the injured persons. The sums insured listed under " Death " and " Disability " cannot exceed the upper limit of liability as stated under this coverage.

Treatment costs

The insurance covers reasonable and necessary medical expenses prescribed by a physician or dentist as a result of accidental injuries up to 3 years from date of accident. Expenses for utilities are not covered by insurance. Travel expenses to and from home for necessary treatment will cover the cheapest means of transportation considering the insured's state. Compensation is limited to NOK 10,000. Treatment expense claims must be documented by original documents / receipts.

All settlements are subject of a deductible of NOK 1.000,-.

3.3.7.4 Exceptions and general conditions for coverage .

The insurance does not cover accidental injuries :

- Due to stroke , fainting or other illness ,
- Caused by earthquakes or volcanic eruptions in Norway ,
- That have occurred during participation in crime
- That is occurring while the vehicle is requisitioned or used in connection with mobilization or military exercise ,

The coverage is applicable when the vehicle is driven by the insured during a military exercise in times of peace.

Even if an accident injury can be detected as the cause of an injury, the following diseases or illnesses are excluded from cover : myocardial infarction , angina pectoris , cancer , varicose veins , nucleus herniation , sciatica , lumbago ' shell-shocked ' , rheumatism , joint rheumatism , arthritis, spondylosis, spondylartrose, rotsyndrom, rotkompresjon, teochondrose skivelesjon, spinal cord, " gout ", neurosis, spondylolisthese .

3.3.7.5 Rescue and assistance

The insurance covers the most affordable option for travel to home or repair facility in Norway, travel to the place where the car was delivered or travel to the place where the tenant can get a replacement delivered.

3.3.7.5 Personal effects and baggage insurance

The insurance covers damage to personal effects and own luggage caused by a traffic accident or as a result of burglary of vehicle. In case of theft caused by burglary, insurance will only cover luggage/cargo stored in locked trunk. Maximum sum payable is NOK 30,000,-. While maximum sum insured per item is NOK 2.000,-. Special assets, e.g. camera, computer, video, equipment, jewelry, cell phone, furs, antiques, art collections and cash are not covered.

All settlements are subject of a deductible of NOK 1.000,-.

3.3.8. Super Personal Accident Insurance (SPAI)

3.3.8.1 Accident Insurance

The insurance cover and insurance conditions are similar to the PAI cover except for the sums insured which are extended to the following:

Death and 100% disability– per person	NOK	1.500.000
Treatment costs	NOK	75.000
Deductible treatment costs	NOK	650

Total sum limitation is

NOK 10.500.000

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The insurance covers the most affordable option for travel to home or repair facility in Norway, travel to the place where the car was delivered or travel to the place where the tenant can get a replacement delivered.

3.3.8.3 Personal effects and baggage insurance

The insurance covers damage to personal effects and own luggage caused by a traffic accident or as a result of burglary of vehicle. In case of theft caused by burglary, insurance will only cover luggage/cargo stored in locked trunk. Maximum sum payable is NOK 50,000,-. While maximum sum insured per item is NOK 2.000,-. Special assets, e.g. camera, computer, video, equipment, jewelry, cell phone, furs, antiques, art collections and cash are not covered.

All settlements are subject of a deductible of NOK 650,-.

3.3.8.4 Contingent Expenses

The insurance covers the renter's and passengers' prepaid travel expenses for transportation, hotel room and boarding costs paid before the journey began, and that because of illness / accident that occurs during the trip, requiring that the renter must return home, being hospitalized or bedridden 3 days or more (confirmation from the doctor is required). If the insured is delayed for a travel organizer's transport pre-arranged departure from Norway, all documented replacement trip costs and necessary expenses are covered if the delay is caused by driving off the road, crash, engine failure, entry and lockout, or empty tank of petrol.

3.3.8.4 Replacement of main house key

The insurance covers cost by replacing lost main house keys caused by burglary in the vehicle or by accident. Maximum sum payable is NOK 5.000,-.

3.3.9. Insurance packages – NOK 0, - deductible.

For purchase of one of the following insurance packages, the deductible for damage and/or theft is waived and set to NOK 0.

A) Full Vehicle Coverage

This package, in addition to regular mandatory CDW/TP, includes the following insurances:

SCDW

STP

Windshield insurance

Rescue and assistance insurance

PAI

B) Full Coverage

This package, in addition to regular mandatory CDW/TP, includes the following insurances:

SCDW

STP
Windshield insurance
Rescue and assistance insurance
PAI
SPAI

4 General liability limitation and conditions for insurance.

4.1. Limitation when driving under influence

The Company is not responsible for insurance cases that the insured caused while he or she drives a motor vehicle under the self-inflicted influence of alcohol or other intoxicating or narcotic substances (cf. Road Traffic Act section 22, first paragraph) . The same applies to accidents caused by another driver, if the insured has known or had knowledge of the driver being under influence, see FAL Section 4-9.

4.2 . Limitation of Liability for violations of safety regulations.

4.2.1 . For insurance validity, the following safety precautions must be complied with :

- a) The driver of the motor vehicle must have a valid driving license for the type of motor vehicle.
- b) motor vehicle doors and trunk should be locked when the driver leaves the car. It should be ensured that the motor vehicle keys are stored in such a way that they are not accessible to unauthorized persons.
- c) Goods carried inside the motor vehicle must be properly secured so it can not cause harm.
- d) Motor vehicles shall not be used for participation in or training for speed races or stages.
- e) Motor vehicles shall not be used for off-road driving .

4.2.2 . In the event of a casualty is caused by the violation of one of the aforementioned safety regulations, an assessment will be made to determine the degree of fault, the sequence of events and other circumstances before the company shall pay any compensation and if so how much, see FAL Section 4-8.

4.4 . Actions and omissions of persons other than the insured (identification) .

Actions and omissions by a person with the consent of the assured is responsible for the vehicle, you get the same effect for the insured's rights under the insurance as if the acts and omissions were made by the insured party , unless otherwise agreed and set out in the policy.

4.4.1. Violation of the disclosure that the company can claim against the policyholder by FAL Section 2.4 , can also be invoked against others who may be insured under the policy .

5.0 Notification of Damage

When an insured event has occurred, notice must be sent to the Company as soon as possible. The right to compensation will lapse if a claim is notified to the Company after one year of since the event, see FAL § 18.05 .

Insurer

Insurer of the above insurance policies is Tryg Forsikring and it is the renter who is the policyholder. Tryg Forsikring offer and supply insurance covers while Avis is a mediator of the process.

Insurer is Tryg Forsikring A / S (reg. no 989563521) , Folke Bernadotte road 50, PO Box 7070 , 5020 Bergen, Norway.

Disputes

If a dispute arises about the insurance policy, complaints may be addressed to the Insurance Disputes, Bygdøy Alle 19, 0262 Oslo. Telephone number 22 43 08 87.