

# Insurance Coverage Included with Your Rental

All our rental cars include **basic insurance coverage** at no extra cost. This includes:

- **Collision Damage Waiver (CDW):** Limits your financial liability in the event of damage to the rental car
- **Theft Protection (TP):** Covers you in case the rental car is stolen.
- **Third-Party Liability:** Covers damage or injury to other people, vehicles, or property in the event of an accident where you are at fault.

## Standard Deductible

Unless otherwise agreed a **deductible of NOK 9,000** applies in the event of damage or theft. This means you are responsible for up to NOK 9,000 per incident, with the remainder covered by the insurance.

## Example:

- If the repair cost is NOK 18,000, you pay NOK 9,000, and insurance covers the rest.
- If the damage totals NOK 6,000, you pay the full amount.

## Travel Insurance Coverage

Many customers are not aware that **most comprehensive travel insurance policies** cover rental car deductibles in the event of an accident or theft. We encourage you to check with your travel insurance provider before your trip to confirm if this applies to your policy.

## Optional Insurance Upgrade

You can choose additional coverage during the online reservation process:

- **Full Coverage (Zero Deductible):** Completely remove the deductible for an additional 375 Nok per day.

This option can be added when booking online.

## Important Exclusions

Please be aware that insurance coverage **does not apply** in the following situations:

- Damage resulting from reckless or negligent driving
- Driving under the influence of alcohol or drugs
- Use of the vehicle in violation of the rental agreement
- Off-road driving or use on prohibited roads