

# Facts about Car Insurance

With a Tryg car insurance, you can design insurance cover to suit your exact requirements and car model. A car is a valuable possession, which is why it is important that your insurance give you peace of mind while on the road.

## Basic cover

Compulsory liability insurance is required under the Danish Road Traffic Act (Færdselsloven). The insurance covers injury to other people and damage to their property.

## Comprehensive motor insurance

Comprehensive motor insurance covers damage to your car, for example collision damage, vandalism or fire. Comprehensive motor insurance is voluntary, but if you have a car loan, the pledgee will usually demand that you take out comprehensive motor insurance. Special compensation rules apply to equipment and accessories; see the 'Optional extras' section.

## Accidents abroad

Comprehensive motor insurance includes motor rescue insurance abroad – also known as 'the Red Card'. If you are driving abroad and are involved in an accident, you can get help. Read more and print the Red Card at [www.tryg.dk](http://www.tryg.dk).

## Partial comprehensive motor insurance

You can opt for partial comprehensive motor insurance if you do not need comprehensive insurance, but want cover in the event your car is declared a total loss or is stolen or damaged as a result of theft.

## Standstill

If you do not use your car for a prolonged period of time, you can take out standstill insurance. Standstill insurance covers damage to your car cost by fire, water damage or full or partial theft of the car. We do not cover claims occurring while driving the car, unless the car has been stolen.

## Optional extras

If you have taken out comprehensive motor insurance or partial comprehensive motor insurance, the insurance automatically covers optional extras up to DKK 30,000. Optional extras are defined as non-standard features for the particular car model which can only be used in the insured car.

A higher sum insured for optional extras can be purchased separately.

It is very important that you assess the correct sum insured for your optional extras, as your loss may otherwise not be covered in the event of a claim.

## Optional cover

### Excess Waiver and Glass

If you take out Excess Waiver and Glass cover, you are not required to pay the selected excess if the damage is caused by fire, theft, vandalism involving more cars, falling objects or glass damage if the glass damage can be repaired. If the glass needs to be replaced, you will have to pay an excess of DKK 2,000.

### Parking Damage

If you take out Parking Damage cover, you are not required to pay the selected excess if your car is legally parked, and an unknown tortfeasor does not leave any contact information. Parking Damage covers damage up to DKK 15,000 without any claim on the insurance.

### Reduction in Value

If your car suffers major damage, it could reduce the value of the car if you sell it. This reduction in value may be covered if you take out Reduction in Value cover in addition to your comprehensive motor insurance. This means that we add 10% in cash to the repair cost if the cost of repairing the damage to your car exceeds DKK 13,354 (2017).

### Driver's insurance

The insurance covers the driver of your car, who is injured and is not entitled to compensation from another insurer. The driver is not covered under the car's liability insurance. We cover permanent injury, loss of income and loss of earning capacity. With driver's insurance, the family is also covered because it covers the financial loss of a provider and funeral grants.

### Young Drivers

With Young Drivers cover, you are not required to pay the extra excess (young driver excess) charged if the car is damaged while being driven by children in the family. Your children may accumulate 'experience' with Tryg which may be used when insuring their first car with Tryg.

### Courtesy Car Extra

Courtesy Car Extra entitles you to a temporary vehicle for up to 35 days if you cannot use your own car as a result of theft or robbery, a total loss or a comprehensive motor insurance claim prior to a booked motor holiday. Courtesy Car Extra also covers the excess for the courtesy car charged by some rental firms.

### Tryg Vejhhjælp (Roadside Assistance)

Tryg Vejhhjælp provides assistance in the event of a breakdown or accident in Denmark, preventing the car from being driven. You can receive assistance on site or have the car towed. The driver and any passengers will be transported to the nearest public means of transport, if requested. You are also entitled to assistance in the event of illness or injury to the driver while driving. Tryg Vejhhjælp includes a courtesy car on favourable terms.

### Udvidet Tryg Vejhhjælp (Extended Roadside Assistance)

With Udvidet Tryg Vejhhjælp, you can receive assistance on site or have the car towed. If the car cannot be driven, cover is provided for the driver's and any passengers' onward journey. You are also entitled to assistance in the event of illness or injury to the driver while driving.

Udvidet Tryg Vejhhjælp includes hotel accommodation in the event of a breakdown or accident, preventing the car from being driven. Assistance is provided in Europe (Red Card region), but only includes transporting the car to the nearest garage and not freeing the car if it is stuck.

You can have your winter/summer tyres changed at garages affiliated to Tryg Vejhhjælp. The cost of any spare parts and tyre balancing must be paid by you.

When changing tyres, you may opt for an annual safety check of the car at a garage affiliated to Tryg Vejhhjælp, for example a visual inspection of the brakes, tyres and treads, shock absorbers, steering, front window and other glass as well as wiper blades.

Tyre change and safety check appointments must be booked either at [www.tryg.dk](http://www.tryg.dk) or by calling us at +45 70 11 20 20.

Udvidet Tryg Vejhhjælp includes an allowance for a replacement car. If a trailer, caravan or similar vehicle is hitched to your car, you are entitled to assistance in Denmark if the vehicle or your car breaks down or is involved in an accident.

Tryg Vejhhjælp and Udvidet Tryg Vejhhjælp can be taken out for cars with a maximum weight of 3,500 kg.

## Excess

You choose the excess you want for your insurance. The price of your insurance will be cheaper if you choose an excess. This means that you have to pay an amount towards the claim on your insurance, and we pay the rest.

### Extra Excess Waiver

If you purchase Extra Excess Waiver cover, you are not required to pay the extra excess that would otherwise apply if you make three claims within three years.

## Practical information

### Double cover

When purchasing car insurance, you should note that some claims may also be covered under other insurance or under a service arrangement. For example, transport to a garage after an accident, which is covered by comprehensive motor insurance, may also be covered by a service arrangement. As a general rule, you can only receive compensation under one policy.



**Term and termination of insurance agreement**

The insurance is valid for one year at a time and is renewed automatically, unless terminated by you or Tryg beforehand.

Termination must be effected at least one month before the end of the term of the insurance. However, against payment of a fee, you may terminate the insurance subject to 30 days' notice to expire at the end of a calendar month.

After each claim, both you and Tryg are entitled to terminate the policy subject to 14 days' notice. This applies until 14 days after the disbursement of the compensation or after the claim has been rejected.

**If you need to make a claim**

If you need to make a claim, please call us on +45 70 11 20 20 as soon as possible. You can also report the damage at [www.tryg.dk](http://www.tryg.dk).

**You are always welcome to contact us**

It is important for your policies to match your life. You are always welcome to call us on + 45 70 11 20 20 Monday to Friday between 8 am and 6 pm.

At [www.tryg.dk](http://www.tryg.dk) you can check your insurance requirements, ask for a quote, submit claims, download the latest terms and conditions and see claims prevention advice.

This fact sheet does not contain all details about the car insurance. The full insurance terms and conditions and the insurance agreement (policy) apply in the event of a claim. You can download the terms and conditions at [www.tryg.dk](http://www.tryg.dk).

