

Company/Passenger Car

Document with information about the insurance

Company: Tryg Forsikring A/S FT-no.: 53070 Denmark

Valid from 27 September 2018

This product sheet does not contain all information about Company/Passenger Car Insurance. The full insurance terms and conditions and the insurance agreement (policy) apply in the event of a claim. You can find the terms and conditions of our latest Company/Passenger Car Insurance at www.tryg.dk/erhverv/bil-og-firmabilforsikring. If you have already taken out Company/Passenger Car Insurance with us, you can find the terms and conditions that apply to your insurance agreement (policy) at www.tryg.dk/minvirksomhed.

What kind of insurance is it?

The insurance is a company/passenger car insurance plan, which you can adapt with several types of optional cover.



What does the insurance cover?

Policy limit

The liability insurance provides cover with the sums set out in the Danish Road Traffic Act (Færdselsloven).

If you choose comprehensive motor insurance, the car is insured at market value, i.e. the cost at the time of damage of re-acquiring a car of a similar mark, age, model and year.

The policy limit you have chosen for extras and accessories is specified in the insurance agreement.

Cover

The insurance can be individually adapted and may, for example, cover:

- ✓ Liability
- ✓ Partial motor insurance
- ✓ Comprehensive motor insurance
- ✓ Extended glass cover
- ✓ Insurance against diminished value
- ✓ Tryg Roadside Assistance
- ✓ Extended Tryg Roadside Assistance
- ✓ Driver's insurance
- ✓ Courtesy car extra
- ✓ Parking damage
- ✓ Leased car
- ✓ Standstill

(Not all types of cover and optional cover can be combined).

All types of cover selected are specified in your insurance agreement.



What does the insurance not cover?

This list provides some examples of circumstances not covered by the insurance. Please note that the list is not exhaustive. You can find a full overview of circumstances not covered in the insurance terms and conditions.

- ✗ Removed parts and accessories (including winter/summer tyres), which are not stored in a securely locked room.
- ✗ Mobile telephones, mobile navigation systems and other mobile electronic devices.
- ✗ Fuel and other liquids.
- ✗ Fixed accessories in addition to the car's make, model and year are covered only up to a certain amount, as specified in the insurance agreement. You can choose to increase your cover of accessories.
- ✗ Damage to items or property belonging to the driver, the policyholder or the regular user.



Are there any limitations of cover?

This list provides some examples of claims not covered by the insurance. Please note that the list is not exhaustive. You can find a full overview of claims not covered in the insurance terms and conditions.

- ! Damage occurring during car rental without a driver, unless otherwise agreed with us.
- ! Damage occurring during transport of passengers, unless otherwise agreed with us.
- ! If the driver of the car is under the influence of alcohol, drugs and the like.
- ! If the driver of the car does not have a valid driving licence.
- ! If the car is unsafe or illegal to use due to changes, faults or deficiencies.
- ! Damage caused as a consequence of driving without water or oil or caused by gross negligence.

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Where am I covered?

- ✓ The insurance provides cover in Europe and in the countries outside Europe that participate in the Green Card scheme. The Green Card is evidence of the existence of compulsory third-party liability insurance for the owner/user while driving abroad.
- Tryg Roadside Assistance applies in Denmark (excluding Greenland and the Faroe Islands). If you have chosen Extended Tryg Roadside Assistance, you are also covered in the rest of Europe.



What are my obligations?

In the event of a claim

- You must immediately attempt to mitigate the loss.
- You must report theft and malicious damage to the police immediately.
- Report the claim as quickly as possible via our website tryg.dk or on +45 70 11 20 20.
- You must not repair the damage and/or remove damaged items, unless approved by us.
- You must help to restore the damage or loss, for which your company is liable.
- Recognition of liability and approval of claims for indemnity are subject to Tryg's consent.

In case of changes

You must notify us:

- If the vehicle has a new or other regular user.
- If there are any changes to the vehicle, for example changing the engine power.
- If you buy accessories and need additional cover.



When and how do I pay?

You can choose to pay the insurance one, two or four times a year.

Payment may be made via the payment service provider Betalingsservice or with a payment form.



When does cover start and end?

The insurance enters into force on the day we have agreed, however, not later than the date on which the vehicle is registered with the DMR (Digital Motor Register) as insured with us. The insurance period runs for one year at a time, unless otherwise stated in the insurance agreement.

The insurance will automatically be renewed by one year, unless terminated beforehand. If the car is deregistered from the DMR, the insurance will lapse at the same time as the car is deregistered, unless otherwise agreed.



How do I terminate the agreement?

You are entitled to terminate the insurance in writing no later than one month before the expiry of the insurance period.