

Insurance for private car rental

In cooperation with GoMore, Tryg has put together an insurance solution that guarantees the lessor financial security when the car is rented. It is an insurance that covers both liability for damage with use of the car, damage to the car including fixed equipment, as well as theft and embezzlement. In addition, the insurance covers roadside assistance in Norway and when driving abroad.

Liability Insurance

Liability Insurance covers liability for damage incurred during the rental period, such as injury to other persons or their items that occur when the car is in use as a vehicle.

Comprehensive Motor Insurance

Comprehensive Motor Insurance covers everything on/in the insured car during the rental period (including optional attachments and accessories), such as damage caused by a collision or vandalism. Comprehensive Motor Insurance also covers theft and embezzlement.

When driving abroad, the insurance includes coverage for driving abroad if this has been purchased and this has been stated in the rental agreement.

Tryg Vei Hjelp (Roadside Assistance)

Tryg Vei Hjelp is included in Norway as well as in Europe and in non-European countries that are affiliated with the "Green Card Scheme" if coverage for driving abroad has been purchased and is stated in the lease.

Tryg Vei Hjelp will provide you with assistance in case of an accident or unexpected breakdown, with, for example car start assistance, wheel change, car door opening/locking or with fuel at the breakdown site.

If the repair cannot be done on site and the car cannot continue on its own power, we will help in the form of salvage or transportation.

The car is always transported to the nearest car repair workshop.

In case of damage or breakdown of service where the car is to be repaired, compensation will be given to the lessee of NOK 750 per day while the lessee waits for the repair or until it is determined that repair is not possible, at a max of 3 days. If the car has not been repaired within a reasonable period of time or when it is determined that the repair is not possible, the insurance will cover reasonable expenses for the return home for the lessee and passengers. The compensation claim must be established as probable and documentation must be submitted to Tryg before a refund can be granted.

Prerequisites for driving the rented car

The tenant and any additional drivers of the car must be at least 23 years old, have a valid Norwegian driver's license and have had a driver's license for at least 3 years. The lessee's and any additional drivers' driver's license numbers must be stated in the rental agreement.

If an additional driver is added after the agreement has been entered into, the driver's license number of the additional driver must be documented.

Practical information

Removable accessories and extra equipment belonging to the car are covered with by to NOK 20,000 during the rental period, including assembly, labour and VAT.

For liability and collision damage covered by the comprehensive motor insurance, the lessee has an excess of NOK 12,000 per damage. If there is both liability and collision damage covered by the comprehensive motor insurance at the same incident, we calculate the excess as for one damage.

In case of embezzlement, the lessee has an excess of 5% of the amount of compensation, but at least NOK 10,000 per damage.

Useful advice when leaving the car

To avoid theft of the car, always remove the ignition key, even if you leave the car for a brief moment, for example at the petrol station or at a place of residence. If the car is stolen while the key is in the lock or while in or by the car, we can reject coverage for theft or damage to the car. At the same time, ensure that doors, windows and sunroofs are locked and closed.

Valuables and mobile electronic equipment, such as GPS, should be removed from the cabin or placed in a locked glove compartment, regardless of whether it is the standard equipment for the car.

In case of damage

When you have been in an accident, it is important that you obtain the information that will be used to handle the accident.

We need the following information about those involved: the vehicle's registration number, the name, telephone number and address of the persons involved, as well as the witness's name, telephone number and address.

It is also a good idea to take pictures of the damage and the accident site as documentation of the extent and the scope.

In case of embezzlement/theft, attempted theft or vandalism, a condition for compensation is that the police must be immediately notified. You must make sure that you receive a receipt and a journal number for the review.

Reporting the damage

The lessee must report the damage as soon as possible and no later than 24 hours after the rental agreement ends. The damage is reported via GoMore's app or by contacting GoMore by phone at +47 21 98 48 98.

If the key is stolen or lost

In this happens, the lessee should immediately contact the lessor. The person who has the car in his/her possession is responsible for limiting the risk of theft of the car by, for example, using another car to block or place the car far from the place of residence/pick-up place/ the place where the key was lost. In addition, the lessor must contact Tryg immediately by telephone or email, so that Tryg can assess the risk and assess whether there is a need for a door lock and/or ignition lock. If the lessee/lessor overrides this liability, theft or cover for damage to theft on the vehicle may be rejected.

If you drive abroad

If driving outside of Norway, the insurance will cover you if you have purchased coverage for driving abroad. The lessor will provide a Green Card and a Vehicle Registration Card (part 1) which the lessee must have with them when driving abroad.

The Green Card is an international insurance card for motor vehicles. The Green Card is proof that there is a statutory liability insurance when traveling abroad. You can read more about the Green Card and which countries it covers on www.tryg.no.

It is also always a good idea to include the International Damage Reporting Form when driving abroad. The form has 2 pages, to be filled out and signed on-site with one copy for each party. It is important that both parties fill in and sign the notification even if they disagree about the accident. At the same time, remember to take note of section 14. Thus, it can be documented that both parties were there place even if they do not agree on what happened. Please take a picture

of the cars and the accident location before moving the cars, and of the other party's Green Card. Never sign anything you do not understand. It may be binding in a court case. If in doubt, make a note that you do not understand the full wording.

You can find the form by visiting tryg.no or by referring to GoMore.

If you need Tryg Veihjelp

If you need Tryg Veihjelp, call Viking by phone:
+47 67 52 57 66.

Please indicate that you are covered by GoMore's private car insurance policy, police number: 6684098

