

## Motor Liability Insurance for rental electric scooters - Norway

### Insurance Product Information Document

**Insurance Intermediary:** Datafolio is a simplified joint-stock company registered in the Lille Trade and Companies Register under number 877 629 493. Operating under the Datafolio brand, the company is governed by the French Insurance Code and is registered with the ORIAS under number 19008771. Datafolio is authorized to operate in Belgium, Norway and Finland under the Freedom of Services (FOS) regime."

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**Product:** Motor Liability Insurance for Rental Electric Scooter

This document contains some important facts about the policy. This is only to be considered as a summary of what the policy covers. Full information about what the policy covers can be found in the terms and conditions for motor liability insurance for rental electric scooters and the insurance certificate.

### What is the type of insurance?

This is a motor liability insurance policy for rental electric scooters. This insurance compensates for damage to the extent that the personal injury or property damage is compensable under the mandatory provisions of the Norwegian Motor Vehicle Liability Act (Lov-1961-02-03)



#### What is insured?

**Mandatory Motor Liability Insurance**

##### Motor third party liability insurance

Provides cover if the insured vehicle causes damage to others.

Replaces justified claims.

Defends against unjustified claims.

##### Driver protection insurance

Reimburses the accident-related personal injury of the authorised driver.

Covers the legal maintenance claims of surviving dependants in the event of death.

##### Sum insured

The amount of the sum insured per loss event can be found in your insurance policy.



#### What is not insured?

##### Motor third party liability insurance :

x Damage to your own vehicle.

##### Driver protection insurance :

x Damages of the driver for which a third party is liable.



#### Are there any restriction on cover?

There are a number of cases in which insurance cover may be restricted. Excluded from insurance cover in any case are, for example:

- ! Damage caused intentionally.
- ! Damage caused by participation in authorised races.



#### Where does the insurance apply ?

The insurance is valid in Norway, and in any other place that is covered in the Motor Vehicle Liability Act.



#### What are my obligations?

- Provide correct information to the insurer, including the subject of the insurance and its use, and the owners and keepers of the vehicles.
- Pay the premium on time.
- Promptly inform the insurer of any incorrect or incomplete information relating to the insurance policy.
- In the event of a claim, report the claim and provide the insurer with the information necessary to handle the claim.



#### When and how should I pay?

The premium for the insurance policy is paid by the policyholder (the rental agent) as agreed in the insurance terms and conditions and in the insurance policy.



#### When does this insurance start and end?

The insurance starts from the date on the insurance policy and lasts for a year and is annually renewed.



#### How can I terminate this contract?

The contract can be terminated with a written termination notice to the insurer under the terms and conditions of the insurance for rental electric scooters.