

### **Deductible Insurance - Freetrailer**

Terms and Conditions no. 01292-2 (DA-EN) | Valid from 1 January 2025

### **Notice**

This is a non-binding English translation of "Forsikringsbetingelser nr. 01292-2 (DA)".

### **Contractual Basis**

The insurance contract consists of the Policy Schedule and these insurance Terms and Conditions.

### **Insurer and Supervision**

The insurer is Tryg Forsikring A/S, CVR no. 24260666, Klausdalsbrovej 601, 2750 Ballerup, Denmark which is subject to supervision by the Danish Financial Supervisory Authority.

### **Your right of withdrawal**

As a consumer, you have the right to withdraw from your purchase of a private insurance, provided that the insurance period is longer than one month. The withdrawal period is 14 days, which starts from your receipt of the Policy Schedule and these Terms and Conditions:

- If you, for example, receive the Terms and Conditions on the 1st, you can cancel the insurance until the 15th.
- If the withdrawal period expires on a public holiday or Saturday, you can wait until the following working day to cancel your purchase.
- The withdrawal period, however, always ends at the start of the rental period.
- If you exercise your right of withdrawal, you must repay any compensation you have received from Tryg under this insurance, no later than 30 days after you have given notice of withdrawal.
- The right of withdrawal only applies to private consumers.

### **How to withdraw**

If you would like to withdraw from your purchase of the insurance, please notify us prior to the expiry of the withdrawal period. If you notify us by letter or email, you must have sent the notice before the expiry of the withdrawal period. If you notify us by postal means, it is advisable to send it as registered post and to keep the submission receipt in order for you to be able to provide proof that you have notified us within the withdrawal period. You can notify us by:

**E-mail:** [affinity@tryg.dk](mailto:affinity@tryg.dk)

**Web:** <https://affinity.tryg.dk/>

**Telephone:** (+45) 70 22 07 30

**Letter:** Tryg, Dusager 25, DK-8200 Aarhus N, Denmark

## 1. About the Insurance

This is an deductible insurance that reduces or eliminates the deductible that you, as a renter, according to the rental agreement must pay to the rental company, in connection with comprehensive damage to trailer or bicycle (including eBikes) during the rental period.

Additionally, the insurance covers the deductible for damage to your own vehicle, if such damage to the vehicle is caused by the rented trailer.

## 2. Who is the Policyholder

Policyholder is Freetrailer Group A/S, CVR-no. 28891938 (hereafter referred to as "Freetrailer"), who has into an agreement with Tryg on taking out this deductible insurance.

## 3. Who is the Insured

You, as renter of trailer or bicycle, as well as any other person stated in the rental agreement.

When we write 'you', we mean you as the policyholder and any other person who is otherwise covered by the insurance.

## 4. What is the Insurance Period

The insurance applies to the period stated in the rental agreement, after which it expires without further notice.

## 5. Where does the Insurance cover

The insurance applies in the countries stated in the rental agreement. However, claims handling and compensation can only take place in Denmark (Greenland and the Faroe Islands excluded).

## 6. What is the Sum Insured

The insurance covers up to DKK 5 000 each claim.

## 7. What is the deductible

No deductible applies to the insurance.

## 8. What is covered by the Insurance

The insurance covers the deductible that you, as a renter, according to the rental agreement must pay in connection with damage to the rented trailer or bicycle.

## 9. Deductible elimination

In addition to Section 8, the insurance covers the deductible you are charged in connection with damage to your own vehicle, if such damage is caused by the rented trailer, and only if:

- The damage occurs to the vehicle that was stated when collecting the trailer.
- The damage is covered by the vehicle's comprehensive insurance and the compensation is subject to a deductible.
- The vehicle is driven by a registered user of the vehicle.

## 10. What is not covered by the Insurance

**Unless otherwise stated in these Terms and Conditions, the insurance does not cover;**

- (a) if you are in breach of the Freetrailer's rules and/or rental conditions.
- (b) if the driver of the vehicle towing the trailer is another than the person(s) stated in the rental agreement.
- (c) if the driver of the vehicle towing the trailer does not hold a valid driver's license.
- (d) loose parts that come with the trailer. This means that if damage occurs, you must replace the damaged item. The price for replacing these items can be found on Freetrailer's [website](#).

- (e) glass damage to the towing vehicle.
- (f) damage to the towing vehicle caused by attaching and/or detaching the trailer.
- (g) damage caused by entering a parking garage where the clearance height is less than 2.30 meters.
- (h) damage to items stored in the trailer.
- (i) damage that occur while driving on non-public or private roads.
- (j) damage that is covered by other insurance, warranty, service arrangement or similar.
- (k) in the event of theft of trailer or bicycle.

## 11. Condition Precedent

**It is a requirement for coverage that you at all times:**

- (a) Operate the trailer or bicycle in the manner for which it was designed.
- (b) Treat the trailer or bicycle in such a way that damage is prevented as far as possible, including following the instructions in the user manual.
- (c) Treat and operate the trailer or bicycle with normal care so that damage is prevented as far as possible, including not exposing the trailer or bicycle to any obvious risk of damage.

## 12. General Exclusions and Limitations

**The insurance does not cover claims that are directly or indirectly due to:**

### Force Majeure

Including war (whether declared or not), terrorism, acts of war, cyber warfare, cyber terrorism, violation of neutrality, civil war, riots or civil unrest, insurrection or revolution, strikes, blockades, government intervention, natural disasters, epidemics and pandemics.

### Nuclear Risks

Including the intentional or unintentional release of nuclear energy, as well as the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.

However, the insurance covers incidents that are caused by or occur in connection with nuclear reactions that are used for usual industrial, medical or scientific purposes. The use must follow current regulations and not be connected to reactor or accelerator operation.

### Intentional acts, gross negligence and/or illegal acts

Your intentional or grossly negligent acts or omissions, including illegal acts.

### Alcohol, drug and/or medication abuse

Damages that are caused by self-inflicted intoxication, the influence of drugs and/or other intoxicants when causal link between the damage and your condition can be proven.

## 13. International Sanctions

If, by virtue of any law or regulation which is applicable to Tryg at the inception of this Policy or becomes applicable at any time thereafter, providing coverage to you is or would be unlawful because it breaches an embargo or sanction imposed by the United Nations, the European Union, Great Britain or the United States of America, Tryg shall provide no coverage and have no liability whatsoever nor provide any defence to you or make any payment of defence costs or provide any form of security on behalf of you, to the extent that it would be in breach of such law or regulation.

#### 14. In the event of a Claim

##### **You must report a claim as quickly as possible**

In the event of a claim, you must report the claim as soon as possible to the rental company, using the contact details stated in your rental agreement.

##### **Documentation**

You must be able to substantiate and document your claim for compensation. If you cannot substantiate or document your claim, we can reject the claim or determine the compensation at our discretion.

#### 15. Reduction or lapse of compensation

In accordance with the Danish Insurance Contracts Act, your compensation may be reduced or lapse entirely if you

- have deliberately (fraudulently) withheld information or intentionally provided incorrect information of importance to the insurance.
- fail to comply with your obligations as stated in these insurance terms and conditions.
- have caused the event, injury or loss as a result of gross negligence.

#### 16. General Terms and Conditions

##### **Insurer and guarantee fund**

The insurer is Tryg Forsikring A/S, CVR no. 24260666, which is a member of the Danish Guarantee Fund for Non-life Insurance Companies, which covers in the event of bankruptcy.

##### **Supervision**

Tryg is subject to supervision of the Danish Financial Supervisory Authority.

##### **Insurance Distribution**

Freetrailer distributes the insurance on behalf of Tryg.

The scope of the insurance, including the sum insured, applicable exclusions and conditions, are agreed between Freetrailer and Tryg.

##### **Duration and Cancellation**

The insurance applies to the period stated in the rental agreement, after which it expires without further notice.

##### **Premium and Payment**

The insurance is purchased and paid for together with the rental cost. The premium is set in accordance with the current rate and includes 1,1% Danish insurance premium tax which we pay to the relevant authorities.

##### **Double Insurance**

If you have purchased another insurance which covers the same risk with another Insurer, you must report claims to that Insurer as well. If the other Insurer has made a reservation that the cover will lapse or be reduced if an insurance has also been purchased with another Insurer, the same reservation applies to the this insurance. This provision only applies to the mutual relationship between the Insurers, which will thus pay compensation jointly.

##### **Subrogation**

Upon covering a claim, Tryg shall be subrogated to the insured's right to claim compensation from any party responsible for the damage, injury or loss caused. If, after occurrence of the damage, injury or loss, the insured forfeits his or her right to compensation from the party responsible for the damage, injury or loss in accordance with a contract, warranty or similar, or a right of recourse, Tryg's liability for

coverage shall be limited correspondingly. In addition, the insured may be held liable for damages of coverage already provided.

##### **Legislation and Jurisdiction**

The insurance contract is governed by Danish law. The Danish Insurance Contracts Act and the Danish Insurance Business Act apply to the insurance, unless deviated from by these Terms and Conditions.

#### 17. This is how we process your personal data

You can read more about how we process your personal data at [www.tryg.dk/personoplysninger](http://www.tryg.dk/personoplysninger). Here you will find, among other things, information about:

- for what purpose we process information about you,
- where the information is registered, and
- to whom the information may be passed on.

You can always contact us if you want to know more.

#### 18. Complaints

If you do not agree with our decision, contact the department that handled your case. If you still do not agree, you can contact Quality ("Kvalitet"), which is our complaints department.

Tryg  
Klausdalsbrovej 601  
2750 Ballerup  
Denmark  
E-mail: [kvalitet@tryg.dk](mailto:kvalitet@tryg.dk)

If you are not satisfied with the result of your inquiry to Quality, you can complain to:

The Board of Appeal for Insurance  
Østergade 18, 2.  
1100 Copenhagen K  
Tel. 33 15 89 00 between 10.00 – 13.00  
[www.ankeforsikring.dk](http://www.ankeforsikring.dk)

It costs a small fee to complain to the Insurance Appeals Board. The complaint must be completed on a digital complaint form on the Appeal Board's website [www.ankeforsikring.dk](http://www.ankeforsikring.dk).