

Omocom & Indie Campers insurance information

When you rent a motorhome through Indie Campers, insurance is automatically included. This information answers the most common questions about insurance and explains where to go in case of a damage.

If you have any questions that are not answered in this information, please feel free to contact us at Omocom – we will be happy to help!

Keep in mind that

Follow the manufacturer's instructions for assembly, installation, use, care and maintenance of the property. The vehicle must be handled with normal care to prevent damage as far as possible. The motorhome must not be used in environments where there is an obvious risk of damage. Failure to comply with safety regulations or due diligence requirements may result in a reduction in or loss of compensation.

How do I take out insurance?

You don't have to do anything! The insurance is automatically activated when your Indie Campers booking starts.

The insurance is a so-called compulsory group insurance, which means that it is included when renting or letting via Indie Campers. The insurance is valid for the entire rental period with Indie Campers.

What does the insurance cover?

The insurance covers damage, loss or theft occurring within Sweden, Norway, Denmark and Finland.

Can I forget about having vehicle insurance now?

No, Omocom's insurance solution requires the vehicle to be covered by basic vehicle insurance.

Why do I need basic vehicle insurance?

Omocom's insurance solution covers where the basic vehicle insurance does not, for example in case of theft or damage that occurs when the vehicle has been rented to a second party.

If the damage or theft can be covered by the regular vehicle insurance, Omocom will reimburse costs such as the excess paid to the regular insurance company.

Please contact and Omocom claims team if you need clarification, we are happy to help and will explain in a way that everyone can understand.

Does the insurance have a deductible?

Yes, the policy has an excess which is deducted directly from your claim amount. The amount of the excess you pay will be shown on your policy statement.

Examples of compensable damages:

- Traffic accident causing damage to the motorhome
- Intentional damage – someone throws a stone at the camper
- Theft – An unknown person steals and drives off with the caravan
- A dent in the vehicle caused by accidentally reversing into an object
- Stone chips on the windscreen

Examples of damages that are not compensated:

- Misfueling
- Minor scratches or normal wear and tear not affecting the usability of the vehicle
- Wear and tear, rust, corrosion or due to lack of maintenance of the vehicle
- Damage or theft as a result of non-compliance with the terms and conditions of Indie Campers or Omocom

What is Omocom?

Omocom is an insurance intermediary that tailors and distributes insurances. A traditional insurance company, in this case Dina Försäkringar AB, takes the risk. Omocom has a circular mindset, which means that we want to promote the use of existing vehicles, things and housing by tailoring insurances for this. So that more people dare to rent out!

Omocom has its own claims team that handles claims lightning fast and smoothly.

If you have a general insurance question or need to report a claim, contact the Omocom team.

There has been an accident, what do I do now?

A report is made via Omocom's claims form <https://external.omocom.se/claimsform> as soon as possible after the damage or theft is discovered.

Compensation may be in the form of repair, replacement of equivalent property or cash payment.

Payments are made using our payment partner Trustly – you'll usually have your money within minutes of initiating payment!

We hope everything goes well with the rental through **Indie Campers!** Please do not hesitate to contact **Omocom** if you have any questions about the insurance or need to make a claim. You can reach us on 08-520 278 70, hello@omocom.insurance or via the chat on our website <https://omocom.insurance>