



## **OWN DAMAGE – TOOLS & EQUIPMENT/PROPERTY COVER SCHEDULE OF INSURANCE**

<b>Policy Number:</b>	LPINS – LPSS – D100/D101
<b>Company:</b>	Euro Insurances DAC trading as LeasePlan Insurance
<b>Policyholder:</b>	LeasePlan Sweden ("LPSE")
<b>Address:</b>	Råsundavägen 4 169 67 Solna Sweden
<b>Insured(s):</b>	LPSE, Lessees of LPSE who have paid the required premium and the authorised driver of the vehicle, for their respective rights and interests
<b>Effective Date:</b>	<b>1<sup>st</sup> January 2020</b>
<b>Period of Insurance:</b>	From 00.01h 1st January 2020 to 31st December 2020 at 23:59h Annual tacit renewal
<b>Renewal Date:</b>	1 <sup>st</sup> January 2021
<b>Conditions Applicable:</b>	The attached Own Damage Tools and Equipment/Property cover conditions
<b>Premium:</b>	50 SEK per Month
<b>Deductible:</b>	Deductible per claim: 10% of PBA (for 2019 4650 SEK)
<b>Compensation:</b>	Limit per claim: 1 PBA (for 2019 46500 SEK).

The maximum amount that can be paid for the damage covered by the insurance and which relates to:

- the policyholder's property is the price base amount
- Customers' property is the price base amount

**All other Terms and Conditions remain unaltered**

## **Extension to General Conditions – Tools and Equipment/Property cover**

Where cover has been so extended, the General Conditions shall be amended as follows-

### **General Conditions *SE 1001***

#### **Clause 1 – Extent of Liability**

The insurance applies within the Nordic countries and refers to property stored in the vehicle and to trailers belonging to the vehicle and at the place where work is being carried out.

#### **Clause 3 – Comprehensive Insurance**

##### **311- Property Insured**

Any tool, equipment or commercial item owned by or in the control, custody or care of the policyholder in connection with policyholder's business or corporate activities.

Exclusions:

- any "goods in transit" ie. property being transported for hire or reward e.g. by courier/delivery service
- money and valuable documents, mobile phones, computers, computer programs, computer or TV games, reading and surfing tablets.
- Any equipment supplied as standard by the vehicle manufacturer.
- Loss or damage caused by fraud or embezzlement.

#### **Regulations**

**In addition to the regulations noted in the General conditions the following shall apply:**

When the vehicle is left unattended or parked, the following applies:

- Property kept on an open or covered platform of a trailer or a platform covered floor must be kept under supervision
- All keys must be removed. The keys must not be stored in or in immediate connection with the vehicle. This also applies to the loading and unloading of the vehicle
- the motor vehicle must be locked. If the vehicle's cargo space consists of cabinets, they must be locked. In order to ensure locking of the cargo space, locking spaces must be physically controlled by remote control before leaving the vehicle.
- The trailer's coupling device must be locked with a lock approved by the Theft Protection Association (Stöldskyddsföreningen).



In general:

- the property must be kept under supervision or kept in locked space such as a room, storage room, cabinet or equivalent during working hours when work is performed on site
- the property must be stored in a locked space, such as a building, storage room, premises or similar lockable space, which is only used by the policyholder during non-working hours, or when the property is left unattended in the absence of supervision.

If these regulations are not complied with compensation may be completely eliminated.