



LOfavor Travel Insurance

Insurance product information document

What type of insurance is this?

The insurance can be agreed for individual items which are specified in the insurance agreement. The insurance is adapted for valuable individual items, for which you require insurance which is valid outside of the home and anywhere in the world. For detailed information about what the insurance covers and the applicable restrictions, see the insurance certificate and policy terms and conditions.

This document is for information purposes only. It is produced purely as a means of assisting customers who do not have Norwegian as their mother tongue. Fremtind is legally bound solely by the Norwegian policy terms and conditions and cannot be held responsible for any errors or omissions in this document.

What does the insurance cover?

Limited comprehensive covers:

- ♦ Damages to the item
- ♦ Lost or missing items

What doesn't the insurance cover?

- ♦ Costs for restoring data and content of electronic items.
- ♦ Normal wear and tear
- ♦ Errors or defects in the item

Other information about the insurance

Items not specified in the agreement

Where is the insurance valid?

The insurance is valid anywhere in the world.

What obligations do I have?

The insurance certificate states what information has been taken into consideration. If anything is incorrect, you must inform us immediately. The safety regulations stipulated in the insurance certificate are preventative and are measures that you must take to limit injury or damage.

In the event of a potential claim under the policy, you must contact us as quickly as possible. If you do not fulfil your obligations, compensation may be fully or partly reduced.

When and how do I pay?

The insurance must be paid by the due date specified on the invoice you receive from us. You can choose whether to pay the insurance by invoice, e-invoice or direct debit.

When does the insurance start and end?

The insurance starts from the day of your choice, but no earlier than the day you buy the insurance. Remember to consider the notice period when moving the insurance from one insurance company to another. The insurance is valid for one year and is automatically renewed each year. The policy can be cancelled from the next renewal date, if there is no longer a need for the insurance or thirty days from the date when we receive notification of your wish to cancel the policy.

How do I cancel the insurance?

You can contact us by telephone, live chat or e-mail.