

Information sheet – rented bicycle/ electric bicycle via Personalsykler Norge AS

Personalsykler Norge AS ("Personalsykler") has taken out insurance for the bicycle/electric bicycle (bicycle) you have rented or leased. The bike is insured for the entire rental period, which is a maximum of 36 months. Personalsykler's insurance applies when you, as a tenant, use the bicycle for private use and use in the service.

The insurance covers theft, loss and damage to the bicycle including accessories (hereafter also called the insured object) that have been reported to the insurance company in connection with the conclusion of the rental agreement. Parts that are fixed, e.g. saddle, lights and associated safety locks are considered insured accessories. Bicycle helmets, air pumps, child seats, speedometer, etc. are not considered insured accessories.

Personalsykler is the policyholder for the insurance, but you as a tenant can report any damage under the insurance, on behalf of Personalsykler, directly to the insurance company AmTrust International Underwriters DAC.

Your duty to comply with applicable safety regulations

As a tenant, you are obliged to observe and follow the safety regulations that apply to the insurance during the time you use the bicycle. Through this information sheet, you will be informed about these. If you would like to read the full insurance terms that apply to Personalsykler's insurance agreement, they can be obtained from Personalsykler.

What Personalsykler's Insurance covers

The insurance can provide compensation for:

- Burglary in a private locked motor vehicle or in locked premises, theft,
- robbery – that is, the bicycle is taken away, damaged or destroyed through use or threat of violence,
- fire, lightning, explosions,
- natural forces such as storms,
- theft of parts,
- physical damage,
- damage or destruction of the insured object due to the cyclist being involved in an accident and/or collision,
- indirect impact of lightning damage, short circuit and overvoltage in the external power grid that occurs during the charging process,
- fire damage to the motor and electrical parts.

Deductible

Deductible for damage (repair and total damage) is NOK 1,500. The deductible for the first theft is NOK 1,500. If the Bicycle or Electric Bicycle that replaced the insured item is stolen after the first theft, a deductible equivalent to 25% of the compensation amount applies.

Safety regulations

The following safety regulations apply to the insurance. Personalsykler is responsible for ensuring that the individual who can use the insured item according to the lease agreement between the employee (you) and the company complies with the terms (including that your company and you as the user follow and adhere to the applicable safety regulations). The insured item and accessories must be handled and maintained in accordance with the manufacturer's instructions, these safety regulations, and otherwise managed in a way that minimizes damage or loss as much as possible.

- The insured item must always be secured with an FG-approved bicycle lock to a fixed object anchored in the ground, such as a lamppost, tree, or anchored bike rack
- A frame lock is only allowed for use in combination with a chain lock. If a used bicycle lock is used, it must be an FG-approved lock that is still secure. The bicycle lock should be attached to the bicycle frame. This also applies if the insured item is parked in an unlocked area, such as a common cellar that is unlocked.
- The insured item must not be left unlocked or locked incorrectly according to the insurance terms.

- The insured item must be stored in a locked room or secured to a fixed object anchored in the ground when parked overnight or left unattended in any other way.
- The insured item must not be left on the bicycle rack that belongs to the car (for example, on the roof or at the hitch) without being locked inside the car with an FG-approved lock.
- The insured item must not be left in an unlocked motor vehicle.
- The battery must be taken with you when parking an electric bicycle.

To be eligible for full compensation, Personalsykler, your company, and/or you must exercise caution and handle the insured item in a way that minimizes the risk of theft and damage to the greatest extent possible. In case of a breach of the above safety regulations, the compensation can be reduced. The standard reduction is 50%.

The extent of the reduction depends on the circumstances, including the nature of negligence and its impact on the damage and the value of the item. In cases of gross negligence or intent, the insurance company's liability may be reduced or completely forfeited (for example, leaving the bicycle completely unlocked). If you violate the safety regulations, you may be liable for compensation to Personalsykler and/or your employer, as stipulated in your lease agreement.

Damage should be reported to the insurance company through:

Van Ameyde Norway AS, Økernveien 94, 0579 Oslo

Phone: 22 00 20 00

Email: claims@anameyde.no

As a tenant, you have the right to report damage on behalf of the company for Personal Bicycles. When reporting damage, the lease agreement (the agreement between Personal Bicycles and your company), including a description of the bicycle and accessories, should be submitted. Any deductible that Personal Bicycles must pay will be paid by you to Personal Bicycles' dealer. When reporting damage, it should also be disclosed if the insured item is also insured with another insurance company, such as through a home insurance company.

In case of theft or loss of the insured item, a police report should be attached to the damage report.

In the case of damage caused by indirect effects in the form of lightning damage, short circuit or overvoltage in the external power grid during the charging process, documentation for this must be provided on request, e.g. from the company or your electricity company.

Information about the insurance company

The insurance is provided by the insurance company AmTrust International Underwriters DAC, organization no. 169384, 6-8 College Green, Dublin 2, D02 VP48, Ireland. AmTrust International Underwriters DAC is supervised by the Central Bank of Ireland. This information can be checked at www.registers.centralbank.ie. The company is represented in Sweden by its general agent AmTrust Nordic AB, corporate no. 556671-5677, Linnégatan 14, 114 47 Stockholm, phone +46 8 440 38 00.



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