Europcar Finland Terms and Conditions

Insurances and additional charges in a nutshell 2017

1. For whom does the insurance apply? 
LDW (Loss Damage Waiver) is in favor of the renter of the vehicle.

2. Where the insurance applies? 
The insurance is valid in Finland, Denmark, Norway and Sweden.

3. The scope of the insurance 
The insurance includes cover for the areas specified in the rental contract.

3.1 Loss Damage Waiver, LDW 
Voigt Travel’s Europcar rates in Finland include LDW. The renter’s financial liability is limited in the event of damage to the vehicle to the obligatory excess only, when the general rental terms in the rental are met. The amount of the excess depends on the type of vehicle hired, 950 EUR or 1250 EUR.

3.2 Super Loss Damage Waiver, SLDW
Depending on the type of agreement and vehicle, SLDW (Super Loss Damage and Theft Waiver), limits the renter’s financial liability for damage to the vehicle down to the excess (to zero EUR in passenger cars / 500 EUR in minibuses and jeeps) that is specified in the rental agreement. SLDW also includes WWI (see below). SLDW does not cover under body damages and clutch damages (unless a mechanical clutch breakdown is in question), which damages are paid in full by the renter (usual clutch damage costs approx. 1000 EUR to 2500 EUR).

3.3 Windshield and tires insurance, WWI
WWI covers damages caused to tires and windshield. Excess zero EUR.

3.4 Personal Accident Insurance, PAI
PAI is included in the mandatory traffic insurance in Finland. The following cover is included:  
-Insurance Policy Limit for bodily injury: Max. insurable sum for damages to persons: unlimited 
-Insurance Policy Limit for property damage: Max. insurable sum for damages to property: 3.300.000 EUR

ALL DRIVERS MUST BE QUALIFIED TO RENT THE CAR AND MARKED ON THE RENTAL AGREEMENT, OTHERWISE NONE OF THE INSURANCES ARE VALID.
GENERAL INFORMATION

Incorrect filling – Renter is liable for all costs relating to incorrect filling.

Driving off the road – Renter is liable for towing costs up to the limit of the excess charge (950 EUR or 1250 EUR), unless the car has a technical fault which requires towing.

Empty battery and empty tank – Renter is liable for all costs relating to empty battery, if the renter has caused the battery being empty. Renter is liable for filling the tank.

Keys locked inside vehicle or lost – Renter is liable for the keys. If a spare key is delivered to the renter, the renter pays for the delivery costs (e.g. airfare in Finland approx. 300 EUR). If the original key is completely lost and a new key has to be made, the renter pays for the new key. Cost usually approx. 300 EUR – 400 EUR.

Smoking in the car - Smoking in the car is prohibited. All cars are non-smoking cars. A cleaning cost of 250 EUR is collected from the renter for violation of this policy.

Safety regulations
a) When leaving a parked vehicle, it shall be closed and locked, and the key shall not remain in or on the vehicle.
b) The driver of the vehicle shall have a valid driving license for the relevant vehicle category in accordance with the driving license regulations in Finland.
c) The vehicle shall not be used for participation in or training for racing or speed tests.
d) The vehicle shall not be used for off-road racing.