

Guide to rental car insurances

Third party liability: Covers injury /medical treatment costs and material damage you cause to one or more third parties.

This cover is mandatory!

Third party liability insurance is always included in the basic rental price in the EU/EEA.

The insurance is known by a variety of names:

- TPL: Third Party Liability
- TPLP: Third Party Liability Protection
- TI: Third Party Insurance
- TPI: Third Party Insurance
- LI: Liability Insurance

Norwegian name: Ansvarsforsikring

Additional third party liability insurance: Not usually offered in Europe, often offered in the USA. Additional Liability Insurance for injury to person and material damage you cause to others.

You should consider purchasing this.

The insurance is known by a variety of names:

- ALI: Additional Liability Insurance
- LIS: Liability Insurance Supplement
- SLI: Supplemental Liability Insurance

Norwegian names: Utvidet Ansvarsforsikring

Collision Damage Waiver: Covers damage to the rental car, minus an excess charge.

You must have this!

Collision Damage Waiver is as a general rule included in the EU/EEA and USA for Norwegian consumers. If you find that it is not included, you must buy the insurance. Without the CDW you can be liable for the full cost of the vehicle if an accident incurs.

The insurance is known by a variety of names:

- CDW: Collision Damage Waiver
- DW: Damage Waiver
- CDI: Collision Damage Insurance
- LDW: Loss Damage Waiver (usually includes theft of the vehicle)

Norwegian names: Kaskoforsikring, kollisjonsforsikring, kollisjonsskadeforsikring, bilskadedekning, selvriskodekning, ulykkesforsikring

Reduction in excess for Collision Damage Waiver. Reduces the excess charge, but not necessarily to zero.

You should definitely consider purchasing this option if you are not already covered under travel or credit card insurance.

The excess charge for the reduction in excess on CDW is usually high, and it can therefore be a good idea to remove or reduce the cost. Reduction in excess for Collision Damage Waiver can be a cheaper alternative. Check whether your credit card insurance provides this insurance. Remember to check the excess amount covered by your travel insurance or credit card, and whether this is sufficient to cover the car rental company's excess.

The insurance is known by a variety of names:

- **SCDW:** Super Collision Damage Waiver, Super Cover Damage Waiver
- **ECDW:** Extra Collision Damage Waiver
- **SDW:** Super Damage Waiver
- **SCDI:** Super Collision Damage Insurance
- Top Cover CDW
- Super Top Cover CDW
- **SLDW:** Super Loss Damage Waive (as a general rule also includes vehicle theft)
- Top Cover LDW (as a general rule also includes vehicle theft)
- Super Top Cover LDW (as a a general rule also includes vehicle theft)

Norwegian names: Egenandelsreduksjon, egenandelsforsikring, egenandelsreduksjon ved skade, super dekning, superforsikring, super ulykkesforsikring

Vehicle theft insurance: Covers theft of the rental car, minus a variable excess charge.

You must have this!

This is as a general rule included in the EU/EEA and USA for Norwegian consumers. If you find that it is not included, you must buy the insurance. Without vehicle theft insurance you can be liable for the full cost of the vehicle if it is stolen.

The insurance is known by a variety of names:

- **TP:** Theft Protection
- **TPC:** Theft Protection Coverage
- **TW:** Theft Waiver
- **THW:** Theft Waiver

Norwegian names: Biltyveriforsikring, tyveridekning, tyveriforsikring

Excess reduction for vehicle theft reduction: Reduces the excess charge, but not necessarily to zero. May be sold as a common excess charge with CDW.

You should consider buying this option.

The excess charge for car theft is often high, and it may be a good idea to reduce the charge or remove it completely. Extending the cover provided under your travel insurance may be a cheaper alternative. Remember to check whether your credit card offers cover for this. Also remember to check the amount of the excess charge cover you have through your travel insurance and/or credit card insurance and whether this is sufficient to cover the car rental company's excess.

The insurance is known by a variety of names:

- **STP:** Super Theft Protection
- **STW:** Super Theft Waiver
- **STHW:** Super Theft Waiver
- Top Cover TP

Norwegian names: Egenandelsreduksjon, egenandelsforsikring, super tyveriforsikring, super biltyveriforsikring

Windscreen insurance: Covers damage to the windscreen. Some insurance companies also provide cover for side windows, mirrors, tyres and wheels. The excess charges varies, on occasions there is no charge.

You can consider dropping this.

Insurance of this type can be disproportionately expensive, and you can consider dropping this option.

The insurance is known by a variety of names:

- **GDW:** Glass Damage Waiver
- **TG:** Windscreen Coverage
- **WWI:** Wheels and Windscreen Insurance
- **WTDW:** Windscreen Tyre Damage Waiver
- **GT:** Windscreen Coverage (sic)
- Tyre and Windscreen Coverage

Norwegian names: Frontrutforsikring, glass- og dekkforsikring

Roadside assistance insurance: Covers vehicle recovery in the case of engine failure, empty fuel tank, tanking the wrong fuel, punctures and similar, minus a varying excess charge.

You can consider dropping this.

You can consider dropping this. Regardless, phoning for assistance is not particularly expensive. If you are a member of NAF with vehicle recovery included then roadside assistance is included in the EU.

The insurance is known by a variety of names:

- **RA:** Roadside Assistance
- **RAP:** Roadside Assistance Protection
- **RSP:** Roadside Protection
- **RSN:** Roadside Safety Net
- **PERS:** Premium Emergency Roadside Service

Norwegian names: Vei hjelp-forsikring, vei hjelpservice, assistanse, assistanseforsikring, rednings- og assistanseforsikring

Accident insurance: Covers personal injury / cost of medical treatment for the hirer and passengers, compensation in the case of death or invalidity. Often sold together with baggage (luggage) insurance.

You don't need this if you have travel insurance.

Very expensive in relation to the cover provided, and you will almost certainly have cover under your travel insurance (check this). Avoid double insurance.

Other names for this insurance:

- **PAI:** Personal Accident Insurance
- **PAP:** Personal Accident Protection

Norwegian names: Ulykkesforsikring, personlig ulykkesforsikring, personlig skadeforsikring

Accident insurance, reduction in excess charge: reduces the excess charge in accident insurance.

You don't need this if you have a good travel insurance policy.

- **SPAI:** Super Personal Accident Insurance

Norwegian names: Egenandelsreduksjon, egenandelsforsikring, super personlig forsikring

Baggage / Luggage insurance: Covers the loss/theft of and/or damage to baggage / personal effects. Often sold together with accident insurance.

You don't need this if you have a good travel insurance policy

Other names for this insurance:

- **PEP:** Personal Effects Protection
- **PEC:** Personal Effects Coverage

Norwegian names: Bagasjeforsikring, reisegods-forsikring

Other insurance cover – do I need these?

- **PI:** Personal Insurance. Accident insurance + baggage insurance. You already have this if you have travel insurance.
- **PAE:** Personal Accident and Effects. Accident insurance + baggage insurance. You already have this if you have travel insurance.
- **UMP:** Uninsured Motorist Protection. Protection against motorists who drive without insurance. Offered in the USA. **You should seriously consider taking out a policy for this insurance.**
- **PDW:** Partial Damage Waiver. Collision damage waiver, but offers less cover than the full collision damage waiver (CDW). Offered in the USA. Do not buy this, instead buy a full cover collision damage waiver (CDW).
- **LLDW:** Limited Loss Damage Waiver. Collision damage waiver, but offers less cover than the full collision damage waiver (CDW). Offered in the USA. Do not buy this, instead buy a full cover collision damage waiver (CDW).