

Rental

Information about our rental insurance – for customers who rent from us

Advantages – insurance of rented equipment

When you rent a piece of machinery from one of Skanska Rental's customer centres, insurance for the machinery will be included in cooperation with the insurance company Gjensidige Forsikring. The insurance premium amounts to 4% of the net rental price (after discounts), excluding VAT, in accordance with the applicable price list.

What does the insurance cover?

The insurance policy covers physical damage to or theft of insured items, caused by a sudden and unforeseen external event.

Safety and security regulations

In addition to general provisions under the insurance terms, special safety and security provisions also apply under Skanska's insurance terms for rented equipment; for example in the event of loss through theft, the insurance applies if reasonable precautions have been taken with regard to the value of the equipment, how attractive it is to thieves, and other circumstances. See detailed safety and security regulations overleaf. Otherwise, insured objects must be handled with normal due care. Normal due care means to use common sense and to do what is possible to prevent damage/loss.

Policy limitations

The policy does not cover damage/loss caused by:

- Wear and tear, use/consumables, corrosion, coating or other gradual deterioration

Where is the insurance valid?

The insurance is valid in Sweden

Deductible

The basic deductible is 0.2 times the price base amount per claim. For losses that exceed the deductible, the actual cost will be charged.

Note: Vehicles subject to a requirement for motor liability insurance and registration are covered by other types of insurance. Cranes, lifts and cabins are not covered by the rental insurance.

Checklist – in the event of damage to or theft of machinery:

Ongoing crime	Call the police
In the event of damage	Document the following immediately <ul style="list-style-type: none"> ▪ Sequence of events, take notes, witnesses, photos of the construction area, broken locks, damaged objects, specify the time of the crime ▪ Police report (if a crime is suspected) ▪ Make a list of the damage/loss, what has been damaged/stolen
Loss prevention	How the equipment is stored, what types of locks and other safeguards etc. are in place, DNA marking
Inform the rental agency	Contact the rental agency's customer centre to obtain a claims form from Gjensidige or for assistance in creating/reporting a claim. State the customer name, phone number, contact person and order number
Complete the claims form and enclosures:	<ul style="list-style-type: none"> ▪ Police report ▪ List of damaged/stolen objects ▪ Photos ▪ Describe the sequence of events in detail

In connection with theft, damage or other suspected crime, keep the following in mind:

1. It must be possible to specify the time at which the crime took place.
2. The rental customer must have taken reasonable precautions in relation to the value of the equipment and how attractive it is to thieves.
3. A copy of the police report must be submitted to the relevant Skanska Rental customer centre as soon as possible.

A completed claims form and necessary enclosures shall be submitted to Gjensidige by the relevant customer centre.

Safety and security regulations and sanctions (excerpt from the insurance terms)

8. Safety and security regulations

General information

Safety and security regulations set out certain actions or arrangements suited to prevent or limit losses. The policy holder shall request rental customers to comply with the regulations set out below, for example by including them in the rental contract.

The rental customer shall comply with

- safety and security regulations specified in laws or regulations issued by the authorities concerning fire, explosion or lightning, electrical faults or power outages. Other provisions issued by manufacturers, suppliers, appraisers or similar for the purpose of preventing or limiting loss;
- provisions stipulated in the rental customer's insurance policy, general or special insurance terms.

8.1 Special safety and security regulations

Special regulations apply in addition to the general regulations set out above.

During transport

When leaving the vehicle, the key must always be removed; during short stops, for example in connection with loading and unloading, the vehicle must be kept under observation; in connection with parking, the vehicle must be locked.

During loading, reloading or unloading

Normal due care must be observed when handling and looking after the equipment. This means, among other things, that the insurance holder must be aware of the risk of theft and keep the equipment under supervision as circumstances require to prevent theft.

When leaving the vehicle

When the operator leaves the vehicle under other circumstances than during transport or in connection with loading, reloading or

- windows that open must be closed;
- the ignition key must not be left in the vehicle;
- the alarm must be activated;
- trailers, both when connected to a tractor unit and when parked separately, must be locked using an approved coupling lock or padlock conforming to at least SSF's padlock class 3
- equipment placed on a trailer/flatbed must be covered by a superstructure of wood, corrugated iron or other solid material, and locked;
- vehicles must not be left unsupervised for more than 48 hours.

På arbetsområde

The policy holder is responsible for taking reasonable precautions in relation to the value of the equipment and how attractive it is to thieves, and other circumstances. The equipment must therefore, if it is not kept under supervision,

- be kept in locked premises or a locked container;
- windows that open in exterior structures must be kept closed and bolted from the inside.
If the equipment cannot be kept in locked premises or a locked container due to its weight or volume, it must be
- kept fenced in, for example by construction site fencing with a height of at least 2 m and a locked gate, or
- locked in place, for example using an approved class 3 chain or an approved class 3 padlock (SSF).

Special safety and security regulations may be stipulated under other clauses or otherwise be provided in the insurance policy, for example inspection reports to which the policy refers, or be stipulated as safety and security regulations in the rental customer's own business or municipal insurance and refer to the premises where the rented equipment is kept.

8.2 Sanctions when safety and security regulations are not complied with

If the rental customer, when an insurance event occurs, has neglected to comply with safety and security regulations set out in the insurance terms or legislation referred to therein, the amount of compensation to be paid (minus the deductible) will normally be reduced by 20%. Others who have been responsible for ensuring compliance with the provision are treated on a par with rental customers.

- The amount of compensation can be further reduced if special reasons exist in relation to the nature of the neglect or other circumstances. The amount deducted from compensation can be reduced or dropped completely if
- it must be assumed that the loss would have occurred even if the provision was complied with. In such case, compensation will be paid for the loss that one can assume would have occurred if the provision was complied with;
 - if special reasons exist in relation to the nature of the neglect or other circumstances.