



An introduction to how you and the vehicle are covered

Germany has a tailor made insurance policy. That means both Owners and Travellers can rest easy whilst the vehicle is on the road. Find out more about details below.

Traveller

When hiring a motorhome, which is covered through the SHAREaCAMPER insurance, the services mentioned below will be provided. When hiring a motorhome, which is covered through the owner's own rental insurance, please note that the services provided by that insurance will take precedence over the SHAREaCAMPER insurance solution.

Owner

When renting out a motorhome with SHAREaCAMPER, you can either use the SHAREaCAMPER insurance solution or your own rental insurance if you have one at your disposal.

During the hire: What is included in the Rental Insurance?

- ✓ Fully comprehensive insurance with a liability of EUR 1000 for accidents caused by the traveller.
- ✓ Partially comprehensive insurance with a liability of EUR 1000 for damages caused by the elements: eg. storms, fire, explosion, electric shock, glass, burglary, theft, accidents with animals and animal bites (eg. marten).
- ✓ Vehicle liability insurance covering damages up to EUR 100 million.
- ✓ Driver protection insurance covering personal injury suffered by any authorized driver of the vehicle as a result of an accident while driving.
- ✓ Insurance of embezzlement
- ✓ Special motorhome safe conduct (details in FAQ)

KRAVAG

in Kooperation mit

RMV
Reise-Mobil-Versicherung

Book on top: SaC Travel Insurance for the following insurance benefits

- ✓ **Travel cancellation costs** up to a value of 5000€ with a liability of 75€ (Only included for packages bought within 14 days after the booking confirmation. For packages bought after the 14 days, trip cancellation only will be insured.)
- ✓ **Bond insurance** in case the owner holds back the bond as consequence of a damage caused by the traveller during the hire. The traveller's liability amounts 250€. (The bond has to be paid in full upfront for each booking. In case of a damage, MMV will refund the amount of 750€ max.)
- ✓ **Insurance of interiors** up to a value of 8000€ for personal luggage, household goods, loose parts, radio, TV and cameras (2500€ max. per damage) and for computers, mobile navigation systems, mobile phones, radio devices, fax machines, bikes, surf-boards and other sport equipments (3000€ max. per damage)

The SaC Travel Insurance is bookable from EUR 8.40 per day. For bookings with more than 21 days, you get a 10% discount on the total price. Only bookable via SEPA direct debit with a German IBAN.
For further questions regarding the SaC Travel Insurance, please contact our partner MMV: +49 2452 9770750.



Rent out your Motorhome: These insurance options are available for motorhome owners

1. SHAREaCAMPER insurance solution

Would you like to rent out your motorhome for a few weeks while you don't need it and would like to cover the operating expenses? The SHAREa - CAMPER insurance solution suits you perfectly!

How it works:

1. You keep your private insurance for private use.
2. During rental periods your vehicle is insured through our insurance solution in cooperation with RMV / KRAVAG. Your private insurance will not be liable. KRAVAG's Terms & Conditions apply.
3. The insurance premium depends on your camper's value and the days of rental. The exact amount can be viewed in your account. Additionally, there is a service fee of 7,5% of the rental fee that you define.

2. Using your own rental insurance

You would like to rent out your motorhome the whole year and have specifically bought it for this purpose? You will need your own rental insurance for renting out a vehicle commercially.

How it works:

1. You take out a rental insurance that entitles you to rent out your motorhome or caravan.
2. You list your vehicle with SHAREaCAMPER.
3. The service fee is 7,5% of the rental fee that you define.

The following rules apply when using the SaC insurance solution

- Vehicles that were specifically bought for a commercial use cannot be insured
- One vehicle per domicile
- The vehicle has to be registered with a private person (no company)
- Vehicles cannot be rented to close relatives and household members
- Motorhomes with an original value of up to EUR 100,000 and caravans with an original value of up to EUR 30,000 can be insured
- 100 rental nights maximum per year
- maximum age of vehicle 30 years

General information

- You need your own rental insurance when renting out your vehicle commercially
- You have to register as a business and register your vehicle as a rental vehicle with the relevant registration authorities
- The insurance will cover rentals as well as your private use of the vehicle
- Please note that own rental insurances in most cases can only be taken out for more than one vehicle per owner