



Rental Policy

car sharing

SnappCar

PO Box 85459
3508 AL Utrecht

1 January, 2026

Relation / Contract number: **2970682 AM-16**

Policy number: **5555-5555**

Rental policy car sharing

Terms & Conditions:	PM25
Coverage:	Liability Bodywork insurance
Excess:	Liability and bodywork insurance. The applicable excess is stated on the payment page and the booking form. If, in the event of a damage event, the insurer is obliged to compensate both liability and bodywork damage, the total excess will never exceed the stated all-risk excess. If multiple damage events occur within a rental period, the excess will apply per event.
Policyholder:	Owner and lessor of the vehicle booked via SnappCar.nl.
Insured:	The policyholder and/or registered driver of the vehicle booked via SnappCar.nl. This insurance does not apply to unregistered drivers.
Insured object:	The rented vehicle, for which a booking has been made via SnappCar.nl.
Insured amounts for liability:	Material damage € 2,500,000 Bodily injury € 7,500,000
Insured amounts for bodywork:	The insured value is the technical insurance value of the vehicle up to a maximum of € 90,000.
Accessories & Audiovisual equipment:	Accessories are insured up to an amount of € 3,500, audiovisual equipment up to € 500. Loose equipment is not insured.
Damage repair and damage assessment:	Damage repair and damage assessment are exclusively carried out by a repairer we work with. See www.topherstel.nl We only pay for the damage if it is repaired by a Tophersteller. Please note: if the damage is not assessed or if the damage is not repaired by a Tophersteller, we will not pay for the damage.
Insurance area:	Countries that are members of the green card agreement, except those that are crossed out. For the list of countries you can also visit https://nlbureau.vereeende.nl (scroll down to green card).
Alcohol or (medical) drugs exclusions:	We will not pay for damage that was caused while the driver of the car had more alcohol, drugs or medicine in his blood or breath than permitted by law. We do pay the damage to the lessor's car to the lessor, but this amount will then be recovered from the driver.
Exclusion regarding unclear and/or unusable photos at check-in and check-out:	The renter is required to take clear and usable photos of the car during check-in and check-out via the SnappCar App. If the renter has not taken (clear) photos, the lessor has up to 48 hours after the end of the booking to prove that new damage occurred during the rental period. The damage will then still be charged to the renter.
Start date/start time:	The insurance starts at the moment that the lessor and renter have reached an agreement via the SnappCar App, which has started the booking (check-in), and handed over the key to the renter or if the doors have been opened via the App if it is a car with SnappCar Keyless.
End date/end time:	The insurance ends automatically no later than one hour after the agreed booking period has ended or earlier when the renter hands over the key to the lessor and the booking, after inspecting the car, is closed via the SnappCar App. If not checked out and damage occurs later than one hour after the booking period, Allianz may ask the renter and lessor for additional statements. This is to try to determine how the damage occurred. If the lessor cannot do anything about the damage after the booking period, we will pay the damage, but this will be fully recovered from the renter. This also applies to damage paid to third parties, which we will also recover from the renter.
Agreement and information provided via SnappCar:	This insurance has been concluded through SnappCar and is based upon the information provided by the renter. The information confirms that the renter has not been sentenced to a driving ban or imprisonment in the past eight years, has no disease, abnormality or ailment that may affect their driving abilities and has never been rejected/excluded by an insurer before. If the provided information concluded otherwise, Allianz has taken a decision to accept this on an individual basis. If the renter has provided incorrect and/or incomplete information, the renter has no insurance coverage. Any liability payments to third parties and/or bodywork insurance payments to the lessor will be recovered from the renter. This does not apply if we would have still accepted the insurance under the same conditions if we would have been aware of the true state of affairs, unless the renter has deliberately informed us incorrectly and/or incompletely.

The following parts and articles from the Terms & Conditions PM25 do not apply:

General Terms & Conditions:	Article 10, 11, 12, 13
Special terms and conditions for liability:	Article 5 the section on replacement transport and daily compensation abroad.
Special conditions applying to full and limited cover bodywork insurance:	Article 5 the section on the daily compensation in the event of theft or misappropriation. Article 7 except for the part "Replacement car during repair of your car" Article 9 the sections 'If the car was less than 24 months old?' and the part 'If the car was more than 24 months and less than 36 months old' 'If you have not bought the car new (you are not the first person in whose name the vehicle has been registered) and you have comprehensive cover'been registered) and you have comprehensive cover'.
	Article 12
Special conditions applying to roadside assistance:	Is not applicable in its entirety. Roadside assistance is not part of this insurance. For more information about the collaboration between SnappCar and Eurocross for roadside assistance Europe visit https://support.snappcar.nl/hc/nl/articles/360002402538 .
Special conditions applying to legal assistance:	Is not applicable in its entirety.
Special conditions applying to collision insurance for passengers:	Is not applicable in its entirety.
Special conditions applying to personal accident insurance for passengers:	Is not applicable in its entirety.

On behalf of the company


Jeroen den Tex

Chief P&C Officer Benelux