

Omocom & MyCamper

Rental of motorhomes and caravans

Insurance terms and conditions

Valid from 2024-07-01

MyCamper - Rental of motorhomes and caravans

Insurance terms and conditions

This insurance is a voluntary group insurance that is covered by the insurance terms below. MyCamper Nordic AB, 556908-4808 (MyCamper) has, as a group representative, entered into a group agreement with Dina Försäkring AB (org. nr. 516401-8029), Skeppsbron 2, 103 18 Stockholm, Sweden. Through the group agreement, all of MyCamper's customers who rent and rent out vehicles are group members and can choose to sign this insurance according to the terms and conditions below.

The representative of the insurer and agent in this group insurance is Omocom AB (org. nr. 559097-2377), Birkagatan 1, 113 36 Stockholm, Sweden. Omocom has been appointed to sell and administer this insurance policy on Dina Försäkring's behalf.

Both Dina Försäkring AB and Omocom AB have permission to write business in Denmark through FOS (Freedom of Service). Both parties are under the supervision of the Swedish Financial Supervisory Authority.

All claims handling is outsourced from Dina Försäkring AB to Omocom AB, which may in turn outsource claims handling to Van Ameyde (no. 556470-9078 Slättagårdsvägen 1a, 372 51, Kallinge, Sweden).

This insurance covers damages specified in section 5. *What the insurance applies to* for which the rentee would be obliged to reimburse the vehicle owner according to the rental agreement between the vehicle owner and the rentee.

When we use the words "you" and "your" in the terms and conditions, we mean - unless otherwise stated - both the policyholder and each of the other insured persons. "We" and "us" refer to Dina Försäkring and Omocom.

INSURANCE COVER

1. Conditions for the insurance to apply

The insurance applies to the vehicle specified in the rental agreement. The following conditions must be met throughout the insurance period. If the conditions below are not met, compensation may not be paid.

The vehicle must:

- be registered in Denmark
- be a motorhome, caravan, tent trailer or a light truck converted into a motorhome
- have a motor liability insurance
- be equipped with a functioning CE-approved GPS tracking device if the market value exceeds 1 000 000 DKK.

The total weight must not exceed 6 000 kilograms for motorhomes and 3 000 kilograms for caravans.

The vehicle must not:

- be subject to an off-road notification
- have been driven more than 300 000 kilometers
- be registered for professional use
- be company owned
- be subject to a driving ban.

The person renting out the vehicle must be the registered owner of the vehicle or have written permission from the registered owner to rent out the vehicle.

The rentee and any co-driver in the rental agreement must:

- be at least 23 years old
- have had a valid driver's license for at least 3 years
- be authorized to drive the vehicle
- have a driving license that is issued in EEA, the UK, Switzerland, Australia, New Zealand, Canada or the USA

- be registered in EEA, the UK, Switzerland, Australia, New Zealand, Canada or the USA and be able to present a passport or a national identity document.
- if registered in Australia, New Zealand, Canada, or the USA also be a holder of an International Driver's license and be able to present that at any time.

If the vehicle is to be driven outside of Denmark:

- it must be stated at the time of booking
- the rentee must bring a Green Card throughout the rental period.

2. Who the insurance applies to

The insurance applies to:

- The vehicle owner. The following sections apply to the owner:
 - 5.2 Compensation for the vehicle insurance's deductible
 - 5.3 Damage and loss
 - 5.6 Legal protection
 - 5.7 Loss of rental income
 - 5.8 Bonus loss
- The rentee and any co-driver in the rental agreement. The following sections apply:
 - 5.4 Road assistance
 - 5.5 Compensation in case of repair
 - 5.6 Legal protection

3. When the insurance applies

The insurance is in force during the period the vehicle is rented according to the rental agreement, provided that the insurance premium has been paid.

In addition, the following applies:

- If the vehicle is picked up early, the insurance will, at the earliest, apply from 00:00 on the date when the rental starts according to the rental agreement.
- If the vehicle is picked up later within the rental period, the insurance does not take effect until that time.
- If the vehicle is returned earlier within the rental period, the insurance terminates at that time.
- If the vehicle is returned late, the insurance will be valid until a maximum of 23:59 on the date the rental ends according to the rental agreement.

The insurance shall only apply if the rentee or another approved driver under the rental agreement drives the vehicle.

The insurance expires:

- If the vehicle is handed over to another party, such as a repair garage, for repair or servicing.
- If the vehicle is subject to an off-road notification.
- If the owner uses the vehicle during the rental period.

The insurance is valid for a maximum of 90 consecutive days.

4. Where the insurance applies

The insurance applies to damage, theft or loss occurring in Denmark. If the vehicle is used outside Denmark, permission to drive abroad must have been added when booking the vehicle. The insurance is then valid in the countries that are members of the Green Card agreement.

5. What the insurance applies to

5.1 Insured property

The insurance applies to:

- the vehicle that is stated in the rental agreement
- normal equipment belonging to and located in or on the vehicle
- personal property normally contained in the vehicle and belonging to the owner or to a member of his or her household. The insurance does not cover theft-prone property, cash, or valuables.

Audio and visual equipment must be permanently installed and designed to be used only in the vehicle.

5.2 Compensation for the vehicle insurance's deductible

In cases where damage, loss, or theft, according to section 5.3-5.8, is covered by another insurance (for example by the vehicle's regular insurance), the deductible that has been deducted from the regular insurance is reimbursed up to a maximum of DKK 16 000.

If no other insurance covers the damage, theft, or loss this insurance may cover it according to sections 5.3-5.8 below.

Damages attributable to third party liability must be directed to the vehicle's regular motor insurance. In these cases, this insurance will compensate for the deductible.

Deductible

The deductible is DKK 16 000.

5.3 Damage and loss

The insurance applies to damage and loss in accordance with sections 5.3.1–5.3.5 below.

5.3.1 Theft

The insurance covers damage due to:

- theft
- assault
- robbery
- attempted theft, assault, or robbery
- intentional damage in connection with any of the above events.

In case of loss of a vehicle, a processing time of 30 days applies from the time the police report is made and the damage is reported to Omocom, if the vehicle has not been recovered before then.

The insurance does not apply to theft or intentional damage:

- performed when the key has been handed over to someone other than the rentee or his or her travel companion or when the key has been left in or nearby the vehicle.

Safety regulations

- When leaving the vehicle, it must be locked, and the key must be taken with. The key must not be left in the vehicle or in the vicinity of the vehicle and must be stored carefully so that unauthorized persons cannot gain access to it.
- Motorhomes must be locked with an ignition lock.
- Caravans must be locked with an, on the market, approved lock.
- The vehicle must be equipped with an anti-theft device, if the market value exceeds DKK 1 000 000.
- Equipment for the vehicle must be locked in the vehicle. Equipment on the vehicle must be permanently mounted.

If the regulations are not met, the compensation may be reduced, or the deductible increased. See section 10. *Safety regulations*.

Deductible

The deductible is DKK 16 000.

5.3.2 Theft by rentee

If the rentee has not returned the vehicle to the owner within 30 days of the agreed return date and the whereabouts of the vehicle are unknown, it will be replaced in accordance with section 5.3.1 *Theft*.

5.3.3 Fire

The insurance applies to damage:

- by lightning, explosion or fire set free

- fire started by another person. Another person means someone other than yourself who has acted without your consent.

The insurance does not apply to damage:

- by explosion in the engine, exhaust system, tyre, and hoses.

Deductible

The deductible is DKK 16 000.

5.3.4 Glass

The insurance applies to:

- broken, shattered, or cracked windshield, side window or rear window.

The insurance does not cover:

- damage to sunshade, lantern glass or glass roof.
- damage caused by collision, overturning, roadway departure or intentional damage.

Deductible

The deductible is DKK 16 000. If the window is repaired, instead of replaced the deductible is DKK 0.

5.3.5 Vehicle damage

The insurance applies to damage caused by:

- a traffic accident
- another external accident
- intentional damage by a third party.

The insurance does not cover:

- damage due to wear and tear, rust, corrosion, cold, damp or moisture and lack of maintenance
- costs which can be reimbursed under the vehicle damage guarantee
- damage to a part of the vehicle caused by a defect in design, manufacture, or materials.

Safety regulations

- The vehicle must not be used in conditions which place abnormal stress on the vehicle.
- The maximum load and maximum towing capacity of the vehicle must not be exceeded.

If the regulations are not met, the compensation may be reduced, or the deductible increased. See section 10. *Safety regulations*.

Deductible

The deductible is DKK 16 000. In case of height-related damage the deductible is DKK 32 000.

5.4 Road assistance

If the vehicle cannot be driven, call Falck on (0045) 7020 2908 for assistance or transport. If the vehicle cannot be repaired on site, it will always be transported to the nearest workshop that can repair it.

Deductible

The deductible is DKK 3 000. In the event of a breakdown abroad, a deductible of DKK 1 000 will be added. For road assistance due to mechanical failure or when it can be proved that the driver is not at fault for an accident the deductible is DKK 0. The deductible applies in the event of tyre puncture.

5.4.1 Vehicle transport

If the vehicle is stolen and recovered, damaged or otherwise out of service, the insurance will pay for towing to the nearest repair garage capable of repairing the vehicle or repair on the roadside if this is not more expensive. Examples of assistance in the event of a breakdown include jump starting (recharging the 12V battery), changing a tyre or unlocking a car door.

Reasonable travel costs are reimbursed for the collection of the vehicle.

The insurance also covers transport of the vehicle when the driver suffers an accident, an acute illness or has died and no other passenger in the travelling party can drive the vehicle. The vehicle will then be transported to the owner's place of residence in Denmark.

The insurance does not provide compensation for:

- breakdown due to lack of fuel or due to flat battery for an electric car

5.4.2 Passenger transport

If the vehicle is damaged or stolen, transport of the driver and passengers to the place where the vehicle should have been returned (the place of return) is reimbursed. The insurance also covers transport of passengers when the driver suffers an accident, sudden illness, or death and no one else in the travelling party can drive the vehicle.

Travel to the place of return is reimbursed at the cost of travel by the cheapest means of transport. Instead of travel to the place of return, the cost of further travel to another place may be reimbursed if this is not more expensive.

The insurance does not cover:

- transport of the driver and passengers when the vehicle can be repaired within a reasonable time with regard to the continued journey
- additional cost for transporting goods other than luggage.

5.5 Compensation in case of repair

If the vehicle needs to be repaired in a repair garage due to a reimbursable damage, the rentee will be compensated with DKK 750 per day for a maximum of three days. Compensation will be paid while waiting for the repair or until it becomes clear that repair is not possible.

5.6 Legal protection

The insurance covers expenses for lawyers, courts, experts, and witnesses when the owner, user or driver is a party to a dispute concerning the driving of the vehicle covered by this insurance. Such coverage only applies to disputes that arise during the insurance period. Legal aid coverage is a reimbursement scheme, which gives the right to compensation for reasonable and necessary documented expenses in such disputes that are covered by the insurance.

The coverage applies to disputes that can be brought before the ordinary courts. Ordinary courts in Denmark are the district courts, the courts of appeal and the Supreme Court. The insurance company or Omocom will not in any way participate in or be a party to the dispute. The insured can choose a lawyer or registered legal assistant to assist in the dispute. If there are several parties on the same side in the same dispute, the insurance company or Omocom may demand that they use the same legal assistance.

Always contact Omocom before making any commitments relating to a dispute. The insurance company or Omocom must be informed in writing as soon as possible and no later than one year after a dispute has arisen and a lawyer/registered legal assistant has been engaged.

Special limitation of compensation for legal aid

The insurance covers a maximum of DKK 200 000. For disputes against the insurer, legal aid is covered by a maximum of DKK 25 000. The insurance does not apply for disputes between the owner and the rentee.

Deductible

The deductible is DKK 16 000.

5.7 Loss of rental income

The insurance compensates the owner for the loss of rental income resulting from damage compensable under this insurance.

Lost rental income refers, at the time of the damage, to the next booked rental period. No compensation is paid for the current rental period.

Compensation is provided if:

- the cancelled rental period was booked via MyCamper
- the damage on which the cancellation is based occurred within the insurance period
- the vehicle is not repaired or replaced before the start of the next rental period
- the cancellation applies to a rental contract with a start date within two weeks from the date of the damage.

The insurance compensates lost rental income up to a maximum of DKK 750 per day for a maximum of two weeks. The daily compensation cannot exceed the actual loss of rent per day.

5.8 Bonus loss

The insurance pays out a lump sum for bonus loss in the event of activation of the regular motor insurance during the rental through MyCamper. The insurance provides compensation for bonus loss for a maximum of one insurance year, but not more than DKK 2 000.

6. Deductible

The deductible applies per claim event and is paid by the rentee. If the same claim event is covered by multiple coverages, the highest deductible applies.

7. Insurance amount

The insurance provides compensation for a maximum of DKK 1 500 000. For audio, video and communication equipment, the insurance provides compensation for a maximum of DKK 30 000. For decals, the insurance provides compensation for a maximum of DKK 10 000.

8. Optional additional coverages

8.1. Deductible reduction

If the deductible reduction option has been added, the deductible is reduced from DKK 16 000 to DKK 2 000 for each claim event. For road assistance the deductible is reduced from DKK 3 000 to DKK 1 200. Your personal insurance letter states whether you have chosen the deductible reduction.

The deductible reduction does not apply:

- to height-related damage
- to damage on awnings caused by the awning being rolled out during rain, hail or heavy wind or has been damaged by another natural phenomenon.
- to damage on windows caused by the windows being open during driving
- when the rentee has not followed the safety regulations.

8.2. Misfortune coverage

Your personal insurance letter states whether you have chosen the misfortune coverage. The misfortune coverage applies to sudden and unforeseen damage caused by the rentee, the driver, or a passenger, which concerns any of the following:

- Damage to the interior or the ceiling in the vehicle. The maximum compensation is DKK 35 000 per claim event.
- Damage to personal property normally located in the vehicle and belonging to the owner or a member of his/her household. However, the insurance does not apply to theft-prone property, cash, or valuable documents. The maximum compensation is DKK 7 000 per claim event.
- Loss of keys and damage to keys and possible recoding and/or lock replacement. Loss of key must be reported to the police. The maximum compensation is DKK 7 000 per claim event.
- In case of misfuelling the fuel tank or filling the water tank with fuel, the insurance will reimburse the costs for cleaning the tank, lines and filter. The insurance also covers towing to the nearest workshop. Machinery damage caused by the misfuelling is not covered. Fuel is not covered. The maximum compensation is DKK 35 000 per claim event.

The insurance does not cover:

- Damage caused by animals.

Deductible

The deductible is DKK 1 000 per claim event.

9. What the insurance does not apply to

The insurance does not cover:

- motor vehicle liability towards third parties. Motor vehicle liability must be covered by the owner's existing motor insurance and not by this insurance
- machinery damage limited to the mechanical, electrical, or electronic parts of the vehicle in the engine and gearbox, and which is related to vehicle wear and tear
- damage caused by normal use of the vehicle such as superficial scratches or small marks from door leaves less than five centimeters in diameter
- loss of fuel, oils, and fluids due to a smaller quantity being present at the time of return of the vehicle than at the time of rental
- damage due to, or caused by, insufficient coolant, oils or similar
- damage occurring when the vehicle is used for competition or training or other forms of speed driving and stunt-like exercises with the vehicle.
- damage that existed before the rental started
- aggravation of pre-existing damage or damage in the same area as pre-existing damage
- damage caused by rats, mice or other vermin
- replacing or treatment of undamaged parts because of differences in color or other differences.

10. Safety regulations

The insurance is subject to general safety regulations and special safety regulations for certain events. The special safety regulations are set out in the relevant section of the terms and conditions.

General regulations

- The vehicle must not be driven by a driver who is criminally under the influence of alcohol, drugs, medicines, or any other intoxicating substance.
- The driver must have the license and age required to drive the vehicle
- The vehicle must not be used if a driving ban has been imposed or has begun during the rental period
- The vehicle manufacturer's instructions on the use, care and repair of the vehicle, its devices, equipment, and tools must be followed
- The vehicle must be legally equipped, e.g., legal tyre depth thread
- The provisions of MyCamper's terms of use and rental agreement must be respected
- Laws and government regulations must be complied with.

The purpose of following the safety regulations is to prevent and limit damage. The regulations must be followed by the rentee, the vehicle owner and all others who use the vehicle with permission. Failure to comply with the regulations can lead to a reduction or a complete refusal of the compensation, depending on the significance of the damage occurrence and extent. The compensation is normally reduced by 25% but can be reduced by 100%. In addition, the deductible may be increased by up to 100% for the rentee. If the rentee violates the conditions or is grossly negligent, he or she may be liable for compensation.

11. Notification of damage

Damage must be reported to Omocom as soon as you become aware of the damage. The report should be made via Omocom's claim form available on MyCamper's website.

In the event of damage, you must submit:

- a completed claim report
- a copy of the rental agreement
- a copy of the police report in the event of theft or other crime
- a copy of the statement of compensation if the damage has been covered by another insurance and you wish to be reimbursed for the deductible.

If you have any questions, please contact Omocom by telephone: +45 33411973 or by e-mail hello@omocom.insurance.

If the vehicle cannot be driven, call Falck on telephone number +45 7020 2908. When contacting Falck, please state your name, vehicle registration number and cause of damage.

11.1. Participation in claims settlement

You must do your utmost to ensure that the incident is resolved as soon as possible. You must provide information that may be relevant to the settlement of the claim. You must answer the questions put to you by the claims representative. If the insurer suffers damage because of your failure to cooperate, your compensation will be reduced in accordance with what can be considered reasonable under the circumstances.

11.2. Inspection of damage

The insurer has the right to have the damage inspected. Therefore, we ask you to keep the property until the damage is settled.

11.3. Incorrect information in connection with damage

If you or someone else who claims compensation after injury, intentionally or through gross negligence has incorrectly stated, concealed, or hidden something of significance for the assessment of the right to compensation under this insurance, the compensation may be reduced or not paid at all.

11.4. Right of recourse

As the insurer has paid compensation for damage, the insurer takes over your right to demand compensation from the person who is liable to you in respect of the damage.

11.5. Ownership of compensated property

The insurer assumes ownership of replaced property.

12. How the damage is regulated

Once you have reported the damage, we (Omocom) will decide how to compensate you. Compensation can be made through repair to restore functionality, replacement, or cash refund. In the case of replacement or repair, we have the right to decide where the purchase or repair should be made. We also have the right to determine the method of repair.

For repairs, contact a repairer you trust and get a quote for our approval. To protect your rights under the Consumer Services Act, you as the owner must order and approve or complain about performed work.

For minor repairs, such as self-repair, laundering of textiles and minor painting work, compensation for own work may be applicable. Compensation for own work is given at DKK 150 per hour in addition to the cost of materials.

Second-hand and alternative parts should be used as far as possible by the repairer or by yourself when repairing.

If you do not follow our instructions as described above, the insurer's liability is limited to the cost that would have incurred if the instructions had been followed.

12.1. How the vehicle and equipment are valued

Compensation for damage is based on the market value of the vehicle or equipment immediately before the damage. With market value we mean the value in general trade.

If the vehicle part is no longer serially produced or can be bought second-hand, the damage is valued at what the corresponding part for an equivalent vehicle, currently, costs in the general trade.

Certain equipment, as listed in the table below, is valued at the cost of buying new equivalent equipment. Compensation is then paid at the percentage of the new price indicated in the table below. Other equipment is reimbursed at market value.

Object	Age and compensation in percent								
	<1 yr	1 yr	2 yrs.	3 yrs.	4 yrs.	5 yrs.	6 yrs.	7 yrs.	> 8 yrs.
Audio and visual equipment	100	90	80	70	60	50	40	30	20
Car battery	100	80	60	40	30	20	20	20	20
Car battery for electric and hybrid drive	100	100	100	75	75	50	25	25	25
Awnings and sun canopies	100	90	80	70	60	50	40	30	20
Alloy wheels	100	100	90	80	70	60	40	30	20
Tyres*	100	100	70	60	50	40	20	0	0
Roof boxes, roof racks and additional lights	100	70	60	50	20	20	20	20	20
Children car seats	100	80	70	60	50	40	20	20	20

*A prerequisite is that the tyres are in good working order and have the statutory tread depth

GENERAL CONDITIONS

13. Period of limitation

For the coverage of damages, the general provisions on limitation in the Insurance Contracts Act and the Act on Limitation apply.

14. Causation of damage

The insurance does not apply to you if you have caused the damage intentionally or through gross negligence. The same applies if you must otherwise be presumed to have acted or omitted to act in the knowledge that this entailed a significant risk that the damage would occur.

15. General exclusions

15.1. Supplier guarantee

The insurance does not apply to defects in property for which the supplier or other party is responsible under a guarantee or a similar commitment. However, the insurance will compensate if you, as the owner, can show that the person responsible is not remedying or paying.

15.2. Fraud, embezzlement and similar crimes

Compensation is not provided for damage caused by the vehicle owner through fraud, embezzlement, fidelity and similar crimes.

15.3. War, terrorism, or riots

Compensation is not provided for damage whose origin or extent was directly or indirectly caused by or in connection with war, war-like event, civil war, revolution, rebellion, riot, terrorism, sabotage, or action by those in power who have taken power unauthorized.

15.4. Nuclear damage

The insurance does not apply to damage to property or liability for damages if the damage was directly or indirectly caused by a nuclear process.

15.5. Force majeure

The insurer is not liable for loss that may arise if the damage investigation, payment of compensation or restoration of damaged property is delayed due to:

- war, war-like event, civil war, revolution, rebellion, or riot
- labor market conflict - labor market conflict applies even if the insurer has taken or is the subject of conflict measures.
- confiscation or nationalization
- requisition, destruction of or damage to property on the orders of a government or authority

16. Right to terminate the insurance

A group member can at any time choose to waive the insurance by notifying the group representative or the insurer of this.

17. Insurer

The insurer is Dina Försäkring AB. Omocom AB is an independent insurance. Both parties are under the supervision of the Swedish Financial Supervisory Authority.

Postal address: Skeppsbron 2, 103 18 Stockholm, Sweden

Website: www.dina.se

Telephone number: 08-518 037 00

18. Applicable law

For this insurance, the provisions of the Norwegian Insurance Contracts Act (LOV-1989-06-16-69) shall apply.

19. Personal data

Personal data is processed by both Omocom and Dina Försäkring, in accordance with the General Data Protection Regulation (GDPR), other applicable legislation, government regulations and personal data processing information provided by each company on its website (see imy.se, omocom.insurance and dina.se). Contact us if you would like to receive the information from each company.

20. If we do not agree

First – contact us at Omocom

If you are not satisfied with a case decision, you can always have the decision reviewed, either by contacting Omocom to clear up any misunderstanding, or by writing to the complaints officer at complaints@omocom.insurance to present your case and request a review. See Omocom's website for more information.

Omocom

Address: Birkagatan 1, 113 36 Stockholm, Sweden

Telephone: +46 8 520 278 70

E-mail: hello@omocom.insurance

Website: omocom.insurance

The general court

An insurance dispute can in most cases also be tried by the general court.

Free guidance on insurance issues

The Consumer Council ("Forbrukerrådet")

The Consumer Council provides private individuals with independent and free advice on insurance but does not deal with individual disputes.

The Consumer Council

Address: PO Box 463 Sentrum, 0105 Oslo

Telephone: 23 400 500

E-mail: Only via web form

Website: forbrukerradet.no

DEFINITIONS

Group agreement

The agreement between the insurer and the group representative that regulates which insurance coverage the group members can apply for. A valid group agreement is a prerequisite for it to be possible to enter individual insurance contracts in accordance with these insurance terms.

Group member

The person belonging to a predetermined group entitled to apply for insurance. In this case, the group consists of every customer of the group representative.

Group representative

The party that has entered into the group agreement with the insurer.

Height-related damage

Damage caused by the vehicle colliding with a viaduct, portal, building, wires or similar or getting stuck in a tunnel.

Insurance case

The event(s) or damage(s) that may be eligible for compensation through the insurance.

Insurance contract

The contract that applies to each insurance, covering application for membership of the insurance, insurance terms in force at any time, the latest insurance statement, the Danish Insurance Contracts Act and Danish law in general.

Insurance period

The period for which the insurance is valid and for which the insurance premium has been paid.

Insured

The group member who rents or rents out the insured vehicle that is specified in the insurance policy

Insurer

The company which has entered an insurance contract with the policyholder and is obliged to pay insurance compensation in accordance with the insurance contract.

Policyholder

The person who has entered an insurance contract with the insurer.

Sudden and unforeseen

Suddenness means that the event that triggered the damage happened quickly. Unforeseen means that the event occurred unexpectedly and could not normally have been foreseen and therefore prevented.

The insurance is activated upon payment of the insurance premium. For every kroner paid in premium, 12-20 öre goes to Omocom, who handles all technical integration on the platform, the design of the insurance, customer service and claims settlement. The remaining 80-88 öre goes to Dina Försäkring AB who is the risk carrier.