

Choose between Liability, Limited comprehensive, Comprehensive and Fully comprehensive.

We offer four different types of cover for car insurance. Most people choose Comprehensive or Fully Comprehensive which among other things also covers damage to your own vehicle in the event of collision when you are to blame. Limited comprehensive can be an affordable option, especially when the car is older or has a low value. Our cheapest vehicle insurance is the statutory liability insurance.

Has the vehicle been damaged while parked?

One in three dents are parked vehicle damage. It's no fun when someone damages your car without leaving a note on your windscreen, but if you have our comprehensive or fully comprehensive coverage, you can rest assured that you will keep your no-claims bonus if your vehicle is damaged by someone else while parked.

Best car insurance for claims settlements

Customer assessments provide honest information, and every month bytt.no compares reviews by different insurance customers. Based on our customers' feedback, our insurance company, Fremtind, is at the top for vehicle insurance, and scores best of all for claims settlement.

What does the insurance not cover?

- Damage which is caused intentionally
- Driving while intoxicated
- Off-road driving in breach of rules for rural driving
- Track driving
- Damage incurred during rental or for business

Where is the insurance valid?

For car in Europe, Turkiye and Israel. Legal assistance insurance is valid in the Nordic countries.

What are my obligations?

The insurance certificate specifies which information is used as a basis. If anything is incorrect, you must inform us immediately.

Security regulations are damage prevention and damage limitation measures you must take, and you will find these in the insurance certificate.

In the event of injury you must contact us as soon as possible. If you do not comply with your obligations, the settlement payment may be reduced, fully or partly.

Are there any limits to the cover?

Limited comprehensive does not cover

- Theft of belongings over NOK 10 000
- Installed additional equipment over NOK 10 000

Comprehensive does not cover

- Theft and damage to belongings over NOK 10 000
- Damage to installed additional equipment over NOK 10 000
- Rental cars beyond 15 days and NOK 350 per day
- New car in the event of total destruction for cars more than 1 year old or which have been driven more than 15,000 km

Fully comprehensive doesn't cover

- Mechanical damage coverage for vehicles older than 10 years or over 250 000 driven km – which comes first
- New car in the event of total destruction for cars more than 3 years old or which have been driven more than 100 000 km
- Theft and damage to belongings over NOK 20 000
- Damage to installed additional equipment over NOK 50 000
- Rental cars beyond 45 days and NOK 500 per day
- Damage to glass roof over NOK 30 000

What does the insurance cover?

Liability covers

- Car liability
- Driver and passenger accidents
- Legal aid

Limited comprehensive also covers

- Fire damage
- Theft of belongings
- Theft of the car
- Installed additional equipment
- Glass damage
- Roadside assistance
- Theft of charger cable for electric car
- Car keys in the event of theft

Comprehensive also covers

- Damage to own car
- Vandalism
- Belongings
- Installed additional equipment
- Filling with incorrect fuel
- New car in the event of total damage
- Reimbursement of initial payment in the event of total destruction of leased car
- Car keys in the event of theft

Optional ancillary benefits on comprehensive

- Rental car for covered damage

Fully comprehensive also covers

- Mechanical damage (including battery pack for electric and hybrid cars)
- Extended cover for lease cars in the event of covered damage
- Extended cover for belongings
- Extended cover for installed additional equipment
- Damage to glass roof
- Key insurance

Check prices of car insurance

What does car insurance really cost? You don't need to pull out your calculator – we'll do the work for you. We do a calculation and recommend an insurance policy for you based on the car's age, model and what we know about it. Remember that you can also get [discounts by bundling your](#) insurance policies with us.

Get a more accurate insurance quote

Register how many kilometres you drive per year, your no-claims bonus and whether the car will be driven by people below the age of 23 for a more accurate calculation of the price of insurance.

Do I need my own electric car insurance?

Car insurance also covers electric and hybrid vehicles. If you'd like a little extra peace of mind, it can be worth going for Fully comprehensive insurance which also covers your battery pack, charging cable and roadside assistance.

Out of power

Have you experienced range anxiety? If you happen to run the battery down, roadside assistance insurance is nice to have. You get roadside assistance with Limited comprehensive, Comprehensive and Fully comprehensive.

Theft of charging cable

Limited comprehensive, Comprehensive and Fully comprehensive also cover theft of the charging cable for electric cars when the charging cable is being used for charging or is stored in the car.

Damage to the battery

With Fully comprehensive, mechanical damage is also covered in addition to the electric car's high volt battery, the charger and charger plug.

Car insurance FAQs

What is a no-claims bonus and how does it work?

A no-claims bonus is a prize for damage-free driving. For each damage-free year, you get a reduction in the price. The higher the no-claims bonus, the lower the insurance price. Maximum no claims bonus is 80%.

Enter the no claims bonus you have on your current car insurance. If you have not had car insurance before, you start with 60% with us.

If you have an add-on or “negative” no claims bonus on your current insurance, you must state this.

If you acquire a second car, the same bonus can be given as for your existing card, up to 75% in the first year. The prerequisite for being able to offer the same starting no claims bonus is that you do not have another bonus that is lower.

Loss of no-claims bonus

You will lose your no-claims bonus if you use your comprehensive insurance for repairing damage to your own car.

You will also lose your no-claims bonus if we have to pay for damage that you are responsible for, even if your own car was not damaged.

Which damage does not cause loss of no-claims bonus?

- Fire, theft, legal assistance, glass, rental car, mechanical and rescue damage, as well as driver/passenger accidents.
- Natural damage pursuant to the law on natural damage.
- Collision with animals on the road.
- Compensatory comprehensive insurance on parked vehicles when the perpetrator is unknown.

When does my no-claims bonus increase?

Your no-claims bonus increases once a year if you have not had any damage. The no-claims bonus increases when the policy is renewed. If you have had damage, your no-claims bonus will decrease when your policy is renewed.

For how long can I keep my earned no-claims bonus without having a car?

An unused no-claims bonus expires after 3 years.

Can I transfer my no-claims bonus from a company car to a private insurance policy?

In order to transfer a no-claims bonus from a company car to a private insurance policy, written confirmation from the employer is required. Get in contact with us by chat or phone on 915 04800.

I've owned a car in a foreign country. Can I get a higher no-claims bonus?

If you have driven a car in the US, Canada or a European country, you can be granted up to 50% in no-claims bonus. To have the no-claims bonus granted, there must be documentation of damage-free driving from your foreign insurance company.

What is excess?

Excess is the amount that, as the policyholder, you must cover after a claim. By selecting a higher excess than normal, you can reduce the price significantly. The higher the excess you choose, the lower the price.

The amount paid by the insurance company is the calculated loss minus your excess.

Can I use my car for practice driving?

Yes, and you don't need to make any changes to the car insurance. The companion counts as the driver of the vehicle and is liable.

How can I terminate my car insurance?

Sold, wrecked or stolen vehicles

You do not need to inform us that the vehicle insurance will expire – we will be informed of this by the Norwegian Public Roads Administration. We cannot terminate the insurance until we are notified by the Norwegian Public Roads Administration. Any overpaid insurance premium and road traffic insurance tax will automatically be refunded.

You must still contact us if

- you have returned a leased vehicle.
- when changing to a vehicle that doesn't require liability insurance (for example unregistered vehicles, trailers etc.)

Can I take out insurance on the car for my child?

If your child is over 18 years old, you cannot insure the vehicle [on behalf of your child]. He/she must calculate his/her own offer in the online bank or get in touch with us via chat or by telephone on 915 04800. People under 18 years of age are too young to sign insurance contracts. The insurance must be in the parents' name until the person in question turns 18.

What is the cost of road traffic insurance?

Road traffic insurance tax has replaced the former annual vehicle tax. The authorities have decided that all registered vehicles with statutory liability insurance must pay this tax. The insurance companies collect the tax for the government.

What do I do if I fill up with the wrong fuel?

Do not start or drive the car. It will only make the situation worse if the wrong fuel goes from the fuel tank into the fuel system.

Contact us on tel. 915 04818 and we'll help you by ordering roadside assistance to get your vehicle to an auto repair shop.

You are covered for misfuelling under comprehensive and fully comprehensive insurance.

If you have to move the vehicle away from the petrol station straight away, please ask for help to push the car out of the way.

What do I do in the event of paint or glass damage to the vehicle?

If you have damage to the glass or paint you should get it fixed at the nearest approved auto repair shop. You will find a list of [approved auto repair shops here](#). Contact the auto repair shop directly to book an appointment – they will sort out the practical insurance matters for you.

All our comprehensive insurance policies cover damage to windows. Fully comprehensive also covers damage to glass roofs.

How can I get hold of a claims form?

You can get a claims form for vehicles from most car dealers and petrol stations.

The claims form is used to describe the traffic accident, and does not assign blame, but allows the insurance companies to assess the situation and the issue of responsibility.

If you have had an accident or injury you can [report it digitally](#).

Lost your car key?

If your car key has been stolen, you are covered by all of our comprehensive insurance policies. If the key has been lost or broken, you are covered for this under Fully comprehensive. The car insurance covers up to NOK 8000 for a new key, programming and recoding at an authorised auto repair shop/locksmith.

What is road traffic insurance tax?

[Road traffic insurance tax](#) for car replaces the former annual tax. All registered cars with the statutory liability insurance must pay this tax. It has been decided by the authorities that the insurance companies should collect this tax on behalf of the government.

Do you want to order a Green card for your car holiday.

A green card is an international insurance certificate that confirms that you have valid liability insurance on your car.

Even though you can drive in large parts of Europe without a Green card, it's still worth carrying one with you. Should you get into a traffic accident while abroad, the Green card can help make the situation a bit easier.

To order a green card, you can call customer services on 915 04800.

On [the Norwegian Motor Insurers' Bureau's website](#) you can see an updated list of countries that require a Green card.
Deregistered vehicle and insurance