



IT IS IMPORTANT THAT YOU READ AND SAVE THIS INFORMATION.

If any type of cover is especially important to you, we recommend you to ensure that it is included in your motor insurance policy.

Please contact us if you have any questions.

Car insurance

PRE- AND AFTER-SALES INFORMATION

Applies from 1 January 2026

Our car insurance provides you with protection in the event of traffic accidents, fire, theft, engine damage etcetera. This is only a summary information that you are entitled to receive before purchasing the insurance, and it is important that you read it. The insurance also contains important limitations and diligence requirements. The complete terms and conditions are available at our website. You can also contact us, and we will send them to you.

You can choose between three different policies: Compulsory motor Third-party liability, which covers personal injury and damage to the third-party's property and Third-party, Fire and Theft, which includes motor third-party liability and some vehicle cover, or a fully comprehensive insurance that provides you with the most extensive protection for your car. To the Comprehensive and Third-party, Fire and Theft policies you can add MER – optional coverage that gives you, among other things, access to a rental car if your own car is being repaired.

Who is covered by the insurance?

The insurance applies to you as the owner and main user/ driver of the car. You risk not receiving compensation in the event of damage if you register as the owner and insures a car that you do not actually own and are the main user of.

Where your insurance applies

The insurance is valid in all EU and EEA countries as well as countries that are part of the Green Card system. The Motor third party insurance always applies worldwide for anyone who is a Swedish citizen, resides in Sweden, and is injured as a result of traffic with a Swedish-registered vehicle. This is regulated by the Traffic Damage Act.

If the vehicle has been abroad for more than 182 days during the past 12 months when the damage occurs, compensation is generally not provided for other insurance coverage beyond the Motor third party liability insurance.

Car insurance during temporary deregistration only applies in Sweden.

Insurance for your needs

Combine the various motor insurance covers into a policy that suits you and your car.

	Comprehensive insurance	Third-party, Fire and Theft insurance	Third-party insurance
Third-party insurance	Yes	Yes	Yes
Fire	Yes	Yes	No
Glass	Yes	Yes	No
Theft	Yes	Yes	No
Assistance and rescue	Yes	Yes	No
Legal protection	Yes	Yes	No
Engine damage and Electronics protection	Yes	Yes	No
All-risk	Yes	Yes	No
Crisis	Yes	Yes	No
Vehicle damage	Yes	No	No
Optional coverage MER	Optional	Optional	No



Summary of deductibles

	Deductibles and comments
Motor Third-party Insurance	SEK 1,000 for private individuals and 5, 10, 20 or 40 percent of the price base amount for companies.
Fire	SEK 1,800
Glass	SEK 1,800, repair SEK 0
Theft	SEK 1,800
Engine and Electronics	SEK 3,000 up to 60 000 km SEK 5,000 up to 100 000 km SEK 7,000 up to 150 000 km
All-risk cover	SEK 1,000
Crisis	SEK 0
Assistance and rescue	SEK 1,500
Legal protection	20 percent of the costs minimum amount SEK 1,000
Vehicle damage	SEK 4,000, SEK 6,000 or SEK 8,000 for private individuals and 10, 20 or 40 percent of the price base amount for companies.
Optional coverage MER	To the Comprehensive and Third-party, Fire and Theft insurance you can add optional coverage MER
Rental car	we compensate 75 percent of the rental cost - maximum 60 days, or a cash compensation of SEK 150 per day instead of rental car.
Animal collision	SEK 1,000
Vandalism	SEK 1,000

You can feel confident when you insure your electric car and hybrid car with us.

This is included in our insurance, for example:

- Towing if the battery runs out
- We cover hybrid technology and control electronics
- We cover batteries for propulsion.

MOTOR THIRD-PARTY INSURANCE

Third-party insurance is compulsory by law. Third-party insurance compensates personal injury and property damage up to SEK 300 M.

Personal injury cover

According to the Swedish Traffic Damage Act, anyone injured in a traffic accident has the right to compensation from third-party liability insurance. The injured person receives compensation regardless of who has caused the accident.

Both driver and passenger have the same right to compensation. It does not matter if the accident was a single-car collision, or involved another vehicle. Injured pedestrians and cyclists are also entitled to compensation from the cars third-party liability insurance.

Property damage cover

If you collide with another vehicle, you are entitled to compensation from the other vehicle's third-party liability insurance for damage to objects that you are transporting in your car. But you must be able to prove that the other driver was at fault. If you caused the accident, you cannot claim compensation for the damage to your car or to the objects in your car.

However, your Third-party liability insurance pays for damage to the other party's vehicle because third-party liability insurance always covers property damage inflicted by your car. This also applies for damage to property such as fences and lampposts.

Deductibles for road traffic damage

- For traffic damage, the deductible is SEK 1,000 for a private individual, and 5, 10, 20 or 40 percent of the price base amount for companies.
- If the driver is under 24 years of age, Third-party liability insurance comes with an extra deductible of SEK 1,000. This extra deductible does not apply if you are the driver of the car or if you have an impact with an animal.
- A deductible for criminal damage may also be added in some cases, for example, driving without a license.

THIRD-PARTY, FIRE AND THEFT INSURANCE

Third-party, Fire and Theft insurance gives you the same cover as the Third-party liability insurance as well as fire, glass and theft damage, assistance and rescue, legal protection, engine damage and electronics protection, all-risks and crisis. Third-party, Fire and Theft insurance compensates damage to your car and any objects that are considered normal. Such objects includes audio system, child safety seat and spare tyres. In some cases, you may also be entitled to compensation for dismantled car parts and items such as winter tyres. You can also choose MER, an optional coverage, that entitles you to a rental car if your own car is being repaired.

Third-party, Fire and Theft insurance does not compensate personal belongings or other property in your car. You can make a claim for these objects within your homeowner insurance. You can find more information in the terms and conditions of your insurance policy.

Fire

You receive compensation for damage caused by fire, lightning or explosions. You are also entitled to compensation for damage caused by electrical cables after a short circuit.

If you use an engine or cabin heater, it must be approved by a public authority from an environmental and/or safety perspective, and used according to the manufacturer's instructions. If you charge the car's batteries, it should be done to both the car and battery manufacturer's instructions.

If the instructions are not followed, the compensation for damage can be reduced or lost. The deductible is SEK 1,800.

Glass

You receive compensation for windscreens, side and rear windows that have been chipped, cracked or shattered by, for example a flying stoneship. From an environmental and sustainability perspective, you can make a difference by repairing the glass pane instead of replacing the entire pane. You don't pay anything in deductible when the glass pane can be repaired. In cases where the entire glass pane needs to be replaced, your deductible is SEK 1 800. The Glass insurance does not cover glass damaged by collisions or vandalism. In these cases, you will need to have comprehensive insurance instead. With the optional coverage, MER, you will be compensated for damage from vandalism.

Certified repairs

We work with garages that have passed Länsförsäkringars environmental and quality certifications. We ensure that your car will be repaired according to the manufacturer's instructions and that the garage lives up to our environmental requirements.



Theft

If your car is stolen, and has not been found within one month of lodging a written claim, you can claim compensation. If your car is found in a damaged state, or if it has been damaged in the course of an attempted theft or is broken into, you can also claim compensation for the damage. The deductible for theft and attempted theft is SEK 1,800.

The car must be left locked with a door lock and a steering wheel or gear shift lock, if such is factory-installed in the car. The keys to the car must be kept in a safe place. The charging cord for electric and hybrid cars should be carefully stored so that unauthorized persons cannot access it.

If the instructions are not followed, the compensation for damage can be reduced or lost.

Important limitations for Theft

There are special compensation and deductible regulations for some property, such as audio system mounted afterward and GPS. The maximum amount of compensation is SEK 30,000. The deductible is SEK 1,800.

If the tyres and rims are stolen and they don't have lockable wheel bolts, the maximum amount of compensation is SEK 40,000. If your car is fitted with extra driving lights, the maximum amount of compensation is SEK 20,000. This limitation does not apply if the whole car is stolen. The deductible is SEK 1,800.

No deductible

If the car is stolen when equipped with tracking equipment approved by us, there is no deductible for theft.

Assistance and rescue

If your car breaks down, is stolen or damaged during journey you will get:

- Necessary repair of your car at the location if it is possible and if the cost of repair is less than the rescue cost.
- Towing assistance to the nearest car workshop. Transport of luggage, attached trailer or caravan is included.

You may also get:

- Transportation or towing of the cars to your hometown, if the above occurs abroad.
- The cost of the transportation or extra travel costs in order to reach the destination for the driver and passengers.

If the driver falls ill or is injured, we will pay for cost for travelling home of travelling companions who aren't able to continue the journey.

You will also get assistance if the stop was caused by you losing or damaging the key, locking the key into the car or if the stop was caused by running out of fuel or the battery runs out. However, you will not get assistance if the stop occurred during a race. The deductible is SEK 1,500.

If you need assistance, please call 020-59 00 00. Our alarm centre is open 24/7. If you are in need of assistance while travelling abroad, you should call Länsförsäkringar Skadejour at +46 8 670 40 00, or your local Länsförsäkringar office.

Legal protection

The car's owner or the person who is driving the car can be compensated for counsel or solicitor fees and court costs. This can include disputes arising in conjunction with collision damage or when buying, selling or repairing the cars. The deductible is 20 percent of the costs and a minimum amount SEK 1,000. The maximum amount of compensation is SEK 340,000, of which a maximum of SEK 40,000 is for investigation and witness costs. You are never entitled to compensation for criminal cases on the grounds of gross negligence, drunken driving or unlawful driving.

Engine damage and electronics protection

This part of the insurance policy covers cars that are no more than ten years old or have been driven less than 150,000 km. As soon as any of these limits has been reached, the cover ends. The insurance does not cover damages incurred during race/competitive driving. If there is valid cover for your car you will be compensated for sudden, unforeseen, internal damage that affect the function of the car, for example, the engine, starter engine, generator, cooling system and power transmission. With the electronics protection you are covered for damage to the security system, comfort system and other electronic systems for communication and information. You may also receive compensation for damage to a charging unit that is permanently installed in the electric or hybrid car, including the charging cable and charging module. The insurance does not cover the external charging unit.

Important limitation for engine and electronic damage

If the car has not been serviced according to the manufacturer's instructions, the compensation may be reduced. If several services have been missed or carried out late, the compensation may even be completely withheld and no payment will be made. This also applies to servicing performed by previous owners.

The deductible is divided into three levels depending on the mileage of the car. The deductible is SEK 3,000 if the car has been driven up to 60,000 kilometres, SEK 5,000 if the car has been driven up to 100,000 kilometres and SEK 7,000 if the car has been driven more than 100,000 kilometres.

All-risk cover

All-risk cover compensates certain sudden and unforeseen damages. The deductible is SEK 1,000. If you fill your car with the wrong kind of fuel, we cover the cost of one tank decontamination per year of insurance. You can receive compensation of up to SEK 25,000 per year of insurance for one lost or damaged car key. For cars that are no more than eight years old, you can receive compensation of up to SEK 65,000 if you accidentally damage the interior. You can also receive compensation for damaged loading equipment such as a roof box, bike carrier and other load carrier.

Important limitations for All-risk cover

The maximum compensation for fixed equipment such as audio systems and GPS is SEK 30,000. This limitation does not apply for factory-assembled original equipment. We do not leave compensation for additional costs that may occur if you have already lost or damaged any of your car keys and have not acquired new ones.

Crisis

If you are in a crisis situation following a traffic accident, we will compensate you for treatment by a psychologist. The insurance covers up to 10 sessions for each insured person.

You can also receive compensation for legal advice. There is no deductible for this cover.

COMPREHENSIVE INSURANCE

Comprehensive insurance gives you all the cover provided by Third-party, Fire and Theft insurance plus insurance against vehicle damage. You can also choose to add the optional coverage, MER, which entitles you to a rental car if your own car is on repair.

Vehicle damage

Vehicle damage cover can compensate you for damage to your own car in a traffic accident, for other external sudden and unforeseen accidents and for vandalism. This kind of damage could occur in a collision, a single-car accident or when the car is transported on trains or boats.

If you drive your car while it is not permitted to be used on the road, you may receive reduced compensation or no compensation at all. The insurance is not valid during racing or competitive driving. Vehicle damage cover offers three different deductible rates, SEK 4,000, SEK 6,000 or SEK 8,000 for private individuals and 10, 20 or 40 percent of the price base amount for companies. The higher the deductible the lower the price. If the driver is under 24 years of age, Vehicle damage cover comes with an extra deductible of SEK 1,000. The extra deductible is not applied if you are the driver of the car or in the event of an animal collision.

If you are involved in a collision and have Vehicle damage cover, all you need to do is contact us and we will contact the other parties. We do this regardless of who caused the accident.

Vehicle damage warranty

Some new cars are sold with a three-year vehicle damage warranty, which is largely equivalent to our vehicle damage cover. When the warranty expires, the car usually has such a high value that you should take out comprehensive insurance that includes Vehicle damage cover. For most car brands, we know when the vehicle damage warranty expires, and to the owners of these cars we send a proposal for supplementary insurance. You are responsible for having a correct and full insurance coverage. Make sure you contact us well in advance before the vehicle damage guarantee expires so that you are not left without any cover.

CAR INSURANCE DURING TEMPORARY DEREGISTRATION

This insurance only applies when the car is temporarily deregistered and not in use. The insurance is only valid in Sweden. The insurance covers Fire, Glass, Theft, All-risks, Legal protection and Vehicle damage. Vehicle damage due to collision is excluded. The deductible for vehicle damage is SEK 4,000 for private individuals and 10 percent of the price base amount for companies. You can read about the other deductible in the respective insurance coverage and in the aggregated table Summary of deductible.

Engine damage and electronics protection, Crisis and Assistance and rescue are not included while the car is temporarily deregistered.

OPTIONAL COVERAGE MER

You must have a car that is at least Third-party, Fire and Theft insured by us to take out the MER-cover, and the car must be less than 15 years old. This optional coverage is for people who always need access to a car.

Rental car/loss of use compensation:

If your car breaks down or is stolen the coverage will compensate 75 percent of the costs for a rental car. You can keep the rental car during a reasonable repair period, but for a maximum of 60 days. If you do not require a rental car for the entire repair period, you can opt for cash compensation of SEK 150 per day. You can also alternate between cash compensation and a rental car, for example, you can receive cash compensation for five days and then rent a car for the weekend.

Damage caused by collisions with animals and in case of vandalism:

If you collide with an animal or someone vandalises your car, the insurance will compensate you for the damages. The deductible for these incidents is SEK 1 000. If your car has a vehicle damage insurance or a vehicle damage warranty you will get compensation still, but our optional coverage MER will give you a lower deductible and rental car option.

General information

Insurance limitations

Your insurance policy may include some limitations. There may also be conditions that you should know about and comply with, to ensure that you are fully covered. Read more in the complete terms and conditions on our website.

The car must not be used during or in connection with criminal activity, riots, gang conflicts, hooliganism or similar violent activities.

Acquisition of a car

The car must have been legally acquired and paid for with legally obtained funds for the insurance to be valid.

Insurance period

The insurance policy is valid for 12 months, unless otherwise agreed. The insurance policy is valid from the effective date set out in the insurance policy. If you buy the insurance on the same date that you intend to start driving, you will not be covered until after the exact time of the purchase.

How do we calculate compensation for damage

If your car has been damaged, we usually carry out an inspection. If we determine that the damage can be repaired, we decide how it should be repaired, and the repair facility to use. If the damage cannot be repaired, you will be compensated for the fair market value of the car immediately before the accident.

You are entitled to a new car under these conditions:

- that the damage occurred within two years of the car being first registered, and
- that you are the first owner
- a car that has been driven no more than 20,000 kilometres and is no more than one year old, and that the reasonable repair cost for the car is estimated to exceed 50 percent of this price at the time of the damage
- a car that has been driven no more than 40,000 kilometres and is no more than two years old, and that the reasonable repair cost for the car is estimated to exceed 80 percent of this price at the time of the damage.

Remember to always save your receipts and any documentation for equipment that you have purchased for the car. If you do not have receipts, you risk not receiving any compensation.

What affects the price and the deductibles?

Every car owner who purchases insurance from us receives the fairest price possible. For example we take the following factors into account:

- **Make, type and model year**
 - since repairs and other damage costs vary depending on the type of car and model.
- **Age**
 - since our experience is that the risk of damage is lower with age and maturity. The price can therefore depend on how old you are.
- **Where you live**
 - the risk for damage varies in different parts of the country.

- **Driving license**

Your price can be affected depending on whether you have a valid driving license or not.

- **How far you drive over one year**

– because the risk of damage increases the more you drive. It is important that you do not report too low a mileage, as you risk receiving reduced compensation in the event of damage.

- **Changed insurance conditions (increased risk)**

Your insurance policy sets out the information that is used to calculate your price. You must inform us if these circumstances change. If the mileage is too low, you should notify us as soon as possible so that you receive the right amount of damage compensation. Incorrect information can lead to reduced compensation or, in serious cases, you could completely lose your right to any compensation.

- **Deductible**

For each claim, the terms and deductible under each type of insurance (such as fire) apply. You must always comply with the conditions. If not, your deductible may be increased or your compensation for damage reduced.

How much does the insurance cost?

If you want to know how much your insurance will cost, contact us or visit our website.

Payment method

When you sign a new insurance policy, it must be paid within 14 days from the date we send you the invoice.

Renewal

This insurance policy is automatically renewed unless you terminate it by the end of the insurance policy contract, and it does not state in the agreement that it should not be renewed.

Unpaid insurance

If the insurance is not paid on time, we will cancel the policy after 14 days from when the written cancellation was sent. If the insurance is paid before the period expires, your insurance will remain valid.

Your right to cancel the agreement

You may cancel the policy immediately if you no longer own the insured car or if it is deregistered (for example, to be scrapped).

About Länsförsäkringar

Länsförsäkringar comprises 23 local and customer-owned regional insurance companies that offer customers a complete range of banking and insurance services. Animal and crop insurance is offered through Agria Djurförsäkring and total solutions for reliable mortgage transactions are offered through Länsförsäkringar Fastighetsförmedling. Your offer or your insurance policy states the insurance company that is your insurer.

We are regulated by the Swedish Financial Supervisory Authority, address Finansinspektionen, Box 7821, 103 97 Stockholm, fi.se, E-mail: finansinspektionen@fi.se, phone number +46 8 408 980 00.

In terms of marketing Länsförsäkringar is regulated by Konsumentverkets, adress Konsumentverket, Box 48, 651 02 Karlstad, konsumentverket.se, E-mail: konsumentverket@konsumentverket.se, phone number +46 771 525 525.

Länsförsäkringar against Money Laundering

For Länsförsäkringar, it is a given to actively work against money laundering and the financing of terrorism. We continuously review our routines and systems to remain a reliable and secure provider of banking and insurance services. Länsförsäkringar is not obliged to provide insurance coverage, pay compensation for damages, or offer a service or benefit if it can reasonably be assumed that such action would entail a risk of conflict with applicable money laundering legislation.

Information about our insurance distribution

Länsförsäkringar does not provide the type of advice referred to in the Insurance Distribution Act for this product. Our employees who sell insurance receive a fixed salary. In some cases, they also receive variable commissions based primarily on quality and only to a lesser extent on quantity. If the insurance is purchased online via our website, no compensation or commission is paid to our employees for the sale. If you purchase our insurance through a broker or other insurance intermediary, they are obliged to inform you of their insurance distribution. In such cases, the information provided by them applies to you.

Scope, term of the policy and prices

This document provides general information only. The complete terms and conditions are available from our website, or we can send them to you if you call us. The scope, term of the policy and price are set out in your policy. The policies are governed by Swedish law and any disputes between the parties may be settled in a general court. All communication is to take place in Swedish.

If your details change

It is important that you inform us of any changes to the details you have submitted to us. Incorrect details may affect your eligibility for compensation if anything should happen.

If you change your mind

If you purchase a product or service via the Internet, by telephone, or outside our offices, (known as a distance purchase), you are entitled to change your mind about the purchase within 14 days. Contact us and we will assist you. If you have already paid, your money will be refunded less a deduction for the cost of the time that you have had the service.

More detailed information about your right to a refund can be found in the Swedish act "Lagen om distansavtal och avtal utanför affärslokaler".

Processing of personal data

You can find information on how we at Länsförsäkringar process personal data and your rights in relation to this on our website lansforsakringar.se/personuppgifter.

Claims Registration

The company uses an industry-wide register of insurance claims, the "GSR". This GSR contains certain information regarding losses and the party who requested compensation. Accordingly, the company can see if you previously claimed a loss with another insurance company, an occupational pension company, or a governmental agency which handles similar claims for compensation. The purpose of the GSR is to provide insurance companies, occupational pension companies, and governmental agencies that deal with similar compensation claims a basis for identifying questionable insured losses and compensation claims. In this way, companies and governmental agencies may avoid making payments based on incorrect or false information or multiple payments under several insurance policies for the same loss. The information can also be used in de-identified or pseudonymised form for statistical purposes and analyses on an aggregate level. The personal data controller for the GSR is Skadeanmälningsregister (GSR) AB, Box 24171, 104 51 Stockholm. Go to gsr.se for further information regarding the processing of data which appears in the register.

In order to reduce insurance-related crime and to support the insurance companies' investigations into unclear cases, information on goods reported stolen may be transferred to Larmtjänst. The personal data controller for Larmtjänst is Larmtjänst AB, Box 24158, 104 51 Stockholm, larmtjanst.se.

If we do not agree

If you are not satisfied with a decision or the way in which your case was handled, we are prepared to re-consider your case. In the first instance, contact your contact person or our complaints manager. To find out who is the complaints manager at your local insurance company see the information "Om vi inte är överens" at our website lansforsakringar.se. Complaints are dealt with promptly.

If you are still dissatisfied, you can contact the Swedish National Board for Consumer Disputes, which handles non-medical disputes, on +46 8 508 860 00.

If your questions are related to compensation for personal injury caused by a collision, you can request a review of your claim by the Swedish Road Traffic Injuries Commission (Trafikskadenämnden).

You can also have your case settled in a court of law. Your legal representation costs can usually be reimbursed if you have legal expenses insurance. In this event, you will only have to pay the deductible.

For advice concerning insurance matters, you can also contact the Swedish Consumers Insurance Bureau, konsumenternas.se, +46 200 22 58 00. Your municipal consumer advice department can also provide advice and information.

More information is available from our website.

CONTACT DETAILS FOR LÄNSFÖRSÄKRINGAR

Länsförsäkringar Bergslagen

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Phone number: +46 21 19 01 00
E-mail: info@lfbergslagen.se
Org nr 578000-9956

Länsförsäkringar Blekinge

Box 24, 374 21 Karlshamn
Phone number: +46 454 30 23 00
E-mail: info@lfblekinge.se
Org nr 536201-0505

Dalarnas Försäkringsbolag

Box 3, 791 21 Falun
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Länsförsäkringar Gotland

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Org nr 534000-6369

Länsförsäkringar Gävleborg

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Phone number: +46 35 15 10 00
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Box 367, 831 25 Östersund
Phone number: +46 63 19 33 00
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Org nr 593200-1828

Länsförsäkringar Jönköping

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Gemensamt bolag

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CONTACT LÄNSFÖRSÄKRINGAR OR YOUR INSURANCE BROKER.

