



***It is important that
you read and save
this information.***

Farm Insurance

Advance and after-sale information

Valid from april 1, 2025

Our Farm Insurance is for customers who conduct small-scale farming or equestrian operations and for customers who conduct forestry operations in their own forest. This is general information that you are entitled to receive before you buy the policy, so it is important that you read it. The insurance contains important limitations and requirements regarding a duty of care. If any cover is particularly important to you, you should check that it is included in the insurance. The complete terms and conditions are available on our website. You can also contact us and we will send them to you. This is a translation from Swedish to English of the summary information you are entitled to receive before you buy home insurance. In the event of a dispute concerning the content and interpretation of this information, the original Swedish wording always takes precedence.

Who and what the insurance covers

The insurance covers you as a policyholder. It also covers the members of your family who are registered and living at the address stated on the insurance policy.

In the same way that the insurance applies to you as the policyholder, it also applies, in the parts concerning the insured property or building, to others who jointly own the property or building with you.

Contact us if you are liable for payment of VAT on anything other than your forest, since you may need more comprehensive insurance coverage than you would get with Farm Insurance.

Your farm insurance terms and conditions do not apply to your home or your personal effects. Such property is, instead, covered under the terms and conditions for homeowner insurance, leisure home insurance, and/or householder's comprehensive insurance.

Basic coverage

The basic coverage of the insurance includes:

- Property Insurance
- Liability Insurance
- Legal Expenses Insurance
- Crisis Insurance.

In addition to the basic coverage, you have the option to purchase additional insurance tailored to your specific needs. Some common additional insurances are described further below.

Property damage insurance

Property damage insurance covers:

- *Farm buildings*, this includes farm buildings and outbuildings, including the fixed equipment and furnishings in these buildings. The buildings must be listed in the insurance policy in order to be insured.
- *The farm's land facilities*, this includes facilities that do not belong to any building, such as roads, bridges, wells, pumps, fences, ground-mounted solar panels and paddocks.
- *Movable property on the farm*, movable property related to the farm's operations, such as machines, wagons, tools and equipment for these, including fuel and spare parts, cattle, sheep, goats, pigs, laying hens, equipment, feed and bedding for the animals, the farm's crop products and unharvested crops.



What does the insurance cover?

The property protection in the Farm Insurance covers, among other things:

- fire, explosion, and soot damage
- theft, poaching, and vandalism
- collision, impact, and transport damage
- storm, hail, and snow pressure damage
- water, oil, and other leakage damage
- additional expenses and loss of rent for up to one year.

What is not covered?

The insurance does not cover, among other things:

- damage caused by storm, hail, and snow pressure related to faulty construction, execution, or materials, interference with the load-bearing structure, neglected maintenance, corrosion, rot, or insect damage
- motor vehicles for which the Traffic Damage Act applies
- trailers that require registration
- ATVs
- watercraft or aircraft
- greenhouses and property therein
- animals other than cattle, sheep, goats, pigs, laying hens, chickens, turkeys, ducks, and geese.

Insure for the correct amount and how much compensation you will receive

Your farm buildings can be insured either for their full value or on a first-risk basis for a specified insurance amount. The same damage valuation rules apply regardless of the type of insurance, but with first-risk insurance, the compensation is limited to the insured amount. The cost of demolition and clearing after damage is also covered. For farm buildings that will not be restored for the same purpose after damage, first-risk insurance is often the most suitable option.

Full value insurance can be obtained for farm buildings that are in good condition and that you intend to rebuild or repair in the event of damage. With full value insurance, there is no insurance amount limit for the maximum compensation; instead, you receive compensation for the cost to restore the farm building, considering the damage valuation rules in the terms. The amount of compensation depends, among other things, on whether you choose to restore the farm building or not. Age and condition also affect the damage valuation.

For land installations, an insurance amount of 200,000 SEK applies. For the farm's movable property, you can choose an insurance amount of 250,000 SEK or 500,000 SEK. We determine the method of compensation, such as whether an item should be repaired or replaced. Compensation is provided up to the insured amount. Note that for certain property, a different maximum compensation amount applies.

The complete damage valuation and compensation rules are found in the insurance terms.

Precautionary requirements

Take care of your property

For us to fully compensate you in the event of damage, you must have been careful. If you have not followed the care requirements in the insurance terms, the compensation may be reduced or completely withheld. The extent of the reduction depends on how your negligence affected the damage and its extent.

Here are some of the most important requirements:

- ensure that the roofs of your farm buildings are cleared of snow so that large amounts of snow do not accumulate on them.
- store movable property, such as tools, workshop equipment, horse equipment, and chainsaws in a workshop, tack room, or other space/room locked with an approved lock unit, at least class 3.
- when repairing, remodeling, or extending, the requirements set by, among others, the National Board of Housing, Building, and Planning's (Boverket) building regulations, the Agricultural Fire Protection Committee's recommendations (LBK), and those communicated by the local building committee or other authority must be followed. You can find the LBK's recommendations (in Swedish) on the web at brandskyddsforeningen.se/lbk/.
- follow the advice and instructions in our booklet *Your Farm's Safety* (Din gårds Säkerhet, in Swedish) on how to prevent and limit damage. You can find it on our website, or contact us and we will send it to you.

We are happy to provide advice on preventive measures that improve the safety of your property, animals, and people on your farm. Some of these measures reduce the price of your insurance.

Liability Insurance

If you cause damage to a person or property, you may be held liable. This insurance offers protection in case someone files a claim for damages related to the property or business covered by the policy.

This is what we help you with

- we investigate if you are liable for damages.
- we negotiate with the claimant.
- we represent you in any legal proceedings and also cover the legal costs.
- we pay the damages you are liable to pay.

The maximum compensation amount is 5,000,000 SEK. For damage to property that you have rented, leased, borrowed, or taken care of, the maximum compensation amount is 80,000 SEK. However, this limit does not apply to damage to buildings that you rent or lease and that are damaged by fire, explosion, sudden soot emission, or water leakage from the plumbing system.

What is not covered?

The insurance does not cover, among other things, damage claims that are not related to the ownership or use of your farm or forest. The insurance also does not cover damage for which you may be held responsible as the owner, user, or driver of a motor vehicle if the damage occurs due to traffic involving the vehicle.

Legal Expenses Insurance

The legal expenses insurance covers attorney and court costs when you are involved in a dispute as the owner or user of your farm or forest. The insurance also covers certain tax cases, administrative cases, and environmental cases.

For how long should I have had insurance cover?

The main rule is that you should have had insurance continuously for two years when the dispute arises. Insurance time with previous insurers can be counted.

What does the insurance cover?

Here are some examples:

- your attorney fees, with a fee according to the hourly cost norm under the Legal Aid Act
- the opposing party's costs if you lose the dispute.

What do we not pay for?

Here are some examples:

- disputes concerning you as the owner, user, or driver of a motor vehicle
- disputes about whether tax or fee has been paid to the authority
- small claims, i.e., disputes about amounts under half a base amount
- criminal cases, i.e., if you are accused of a crime.

What will the amount of compensation be?

The maximum compensation amount is 340,000 SEK.

Deductible in legal protection

The deductible is 20% of the expenses, but not less than the base or higher deductible, whichever is applicable. Read more about the deductibles for this insurance under the heading *Deductibles*.

Crisis Insurance

The insurance covers treatment costs with a psychologist or therapist if you, employees, or members of your household are affected by, for example, a fire on the farm or if a close relative dies. The insurance covers up to 10 support sessions per person.

Deductibles

When a compensable damage occurs, the deductible is the part of the damage cost that you have to bear yourself. With the exception of the deductible for Forest Insurance, if one and the same damage event results in compensation being paid through several elements of the insurance or through several of your insurances with us, only one deductible – the highest – is deducted from the total damage amount. The applicable deductible is stated in your insurance certificate. For certain damage events, special deductibles apply.

Here are some examples:

- Damage caused by storm, hail, and snow pressure – the deductible is 10% of the damage amount, but at least 10,000 SEK and at most 100,000 SEK.
- Damage caused by flooding – the deductible is 10% of the damage amount, but at least 10,000 SEK.
- Legal expenses – 20% of the costs but at least the basic deductible.
- Liability – 30% of the damage amount, but at least 40,000 SEK and at most 400,000 SEK, if the damage is caused by hazardous hot work.

Additional insurances

Here is a brief description of our supplemental insurance policies. Note that there is separate advance and after-sale information for each additional insurance.

- *All Risk Insurance - Farm Movables*. If you want to extend the protection for your machines and tools, you can purchase coverage that applies in the event of loss or damage due to a sudden and unforeseen event.

- *Forest Insurance*. We offer three different levels of insurance coverage for your forest: Bas, Mer and Max. Forest Insurance Bas is a fire insurance. Forest Insurances Mer and Max cover, in addition to fire, damage caused by storm and snow pressure, and certain damages that affect young forests, such as drought, frost, fungi, and insects. Forest Insurance Max also includes protection against sudden and unforeseen damage.
- *Beekeeping Insurance*. The insurance covers your beekeeping operations and provides protection with the same scope as the basic protection in the Farm Insurance. Additionally, the insurance covers damage caused by wild animals and spraying and dusting damage.

General provisions

If your details change

It is important that you inform us if any information you have provided to us changes. Examples of changed information include if the revenue in the business exceeds 50,000 SEK per year (excluding forest revenue), new, additional, or remodeled farm buildings, or if you install a solar power system and/or battery storage. Incorrect information as the basis for your insurance can affect your ability to receive compensation in the event of damage.

The price of the insurance

The price of your Farm Insurance is determined by several factors, such as where you live, the size of the buildings, and whether you have full value or first-risk insurance. The insurance amount you choose for the farm movables also affects the price. Another factor is the deductible. If you choose a higher deductible, you get a lower price. The price of your insurance is stated in your insurance certificate or the quote you received.

Period of validity

The insurance coverage is valid for one year, unless we have agreed otherwise, and applies from the day stated in the insurance certificate. Your insurance comes into effect the day after you apply for insurance unless we have agreed on another insurance period. Swedish law applies to the agreement, and all communication between the parties is conducted in Swedish.

The insurance policy

The agreement between us comprises the insurance policy and the complete insurance terms and conditions. What you want to insure must be included in the insurance policy. Please read through the insurance policy and contact us immediately if anything is missing or incorrect so we can correct it.

Payment of premium

New insurance coverage must be paid within 14 days from the date on which we sent you the notice of payment.

Consequences of unpaid premium

If you do not pay the premium in time, we are entitled to terminate your insurance cover. The insurance cover will cease 14 days after we send you a written notice of termination. If you pay the premium within these 14 days, the cover will apply as normal.

Renewing the insurance policy

Your insurance is usually renewed if it has not been terminated at the end of the insurance period. Renewal will not occur if specified in the agreement, or other conditions indicate that it should not be renewed.

Right to terminate the policy

You are entitled to terminate the insurance policy with immediate effect if you no longer have any insurance requirements or if any other such circumstances arise. We are entitled to terminate the insurance policy if you or another insured party grossly neglect(s) your(their) obligations or if we have other extraordinary reasons.

Your right of withdrawal

When you purchase a product or service via the internet or telephone, known as a "distance contract" you are entitled to cancel the purchase within 14 days. Contact us in that case and we will assist you. If you have already made payment, your money will be returned with a deduction for the cost of the time that you had the insurance.

More detailed information about your right of withdrawal is stipulated in the Swedish Act on Distance Contracts and Off-Premises Contracts.

Processing of personal data

You can find information (in Swedish) on how we at Länsförsäkringar process personal data and your rights in connection with it on our website lansforsakringar.se/personuppgifter.

Claim 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.

To reduce insurance companies' claims costs by combatting insurance-related crime as well as to recover stolen insured property, data on reported stolen property may be forwarded to "Larmtjänst". The personal data controller for the Larmtjänst is Larmtjänst AB, Box 24158, 104 51 Stockholm. Go to larmtjanst.se or further

If we do not agree

If you are not satisfied with a decision or the way in which your case was handled, we would naturally be pleased to re-consider your case. First contact the claims adjuster who was responsible for your case or the complaints officer/customer representative. You will find information about who is the complaint manager at your regional insurance company on our website. Complaints are handled promptly.

If you are still dissatisfied, you can contact the Swedish National Board for Consumer Disputes, which handles non-medical disputes, at arn.se, +46 8 508 860 00. For medical issues, the Swedish Personal Insurance Board can issue a statement, and for legal protection insurance issues you can contact the Swedish Legal Protection Insurance Board forsakringsnamnder.se, +46 8 522 787 20.

You can also have the case tried by a court of law. Your legal-representative costs are often reimbursed under the legal expenses cover included in your household insurance. In such a case, you only pay the deductible.

The Swedish Consumers Insurance Bureau can provide general information about insurance issues, konsumenternas.se, +46 20 022 58 00. Konsumentverket (the Swedish Consumer Agency) also provides guidance: hallakonsument.se

Your municipal consumer advice department can also provide advice and information about insurance. More information is available on our website.

About Länsförsäkringar

Länsförsäkringar comprises 23 independent 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 provided through Länsförsäkringar Fastighetsförmedling. Your quote or your insurance policy states the regional insurance company that is your insurer.

We are subject to the supervision of the Swedish Financial Supervisory Authority. Finansinspektionen, Box 7821, 103 97 Stockholm, 08-408 980 00, finansinspektionen@fi.se, fi.se.

Regarding marketing, we are also under the supervision of the Swedish Consumer Agency. Konsumentverket/KO, Box 48, 651 02 Karlstad, 0771-42 33 00, konsumentverket@konsumentverket.se, konsumentverket.se.

Our employees who sell insurance receive a fixed salary. In some cases, they also receive variable commission, which is primarily based on quality and only to a lesser extent on quantity.

Contact details Länsförsäkringar

Länsförsäkringar Bergslagen

Box 1046, 721 26 Västerås
Phone number: +46 21 19 01 00
E-mail: info@lfb Bergslagen.se
Org nr 578000-9956

Länsförsäkringar Blekinge

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

Dalarnas Försäkringsbolag

Box 3, 791 21 Falun
Phone number: +46 23 930 00
E-mail: info@dalarnas.se
Org nr 583201-4905

Länsförsäkringar Gotland

Box 1224, 621 23 Visby
Phone number: +46 498 28 18 50
E-mail: info@lfgotland.se
Org nr 534000-6369

Länsförsäkringar Gävleborg

Box 206, 801 03 Gävle
Phone number: +46 26 14 75 00
E-mail: info@lfgavleborg.se
Org nr 585001-3086

Länsförsäkringar Göinge - Kristianstad

Box 133, 291 22 Kristianstad
Phone number: +46 44 19 62 00
E-mail: info.goinge-kristianstad@lansforsakringar.se
Org nr 537000-2320

Länsförsäkringar Göteborg och Bohuslän

404 84 Göteborg
Phone number: +46 31 63 80 00
E-mail: info@gbg.lansforsakringar.se
Org nr 558500-8039

Länsförsäkringar Halland

Box 518, 301 80 Halmstad
Phone number: +46 35 15 10 00
E-mail: info@LFhalland.se
Org nr 549202-0028

Länsförsäkringar Jämtland

Box 367, 831 25 Östersund
Phone number: +46 63 19 33 00
E-mail: info@lfj.se
Org nr 593200-1828

Länsförsäkringar Jönköping

Box 623, 551 18 Jönköping
Phone number: +46 36 19 90 00
E-mail: info@lfj.se
Org nr 526000-5854

Länsförsäkringar Kalmar län

Box 748, 391 27 Kalmar
Phone number: +46 20 66 11 00
E-mail: info@LFkalmar.se
Org nr 532400-3549

Länsförsäkring Kronoberg

Box 1503, 351 15 Växjö
Phone number: +46 470 72 00 00
E-mail: info@LFkronoberg.se
Org nr 529501-7189

Länsförsäkringar Norrbotten

Box 937, 971 28 Luleå
Phone number: +46 920 24 25 00
E-mail: info@LFnorrbotten.se
Org nr 597000-3884

Länsförsäkringar Skaraborg

Box 600, 541 29 Skövde
Phone number: +46 500 77 70 00
E-mail: info@LFskaraborg.se
Org nr 566000-6866

Länsförsäkringar Skåne

Box 4548, 203 20 Malmö
Phone number: +46 40 633 80 00
E-mail: info.skane@lansforsakringar.se
Org nr 543001-0685

Länsförsäkringar Stockholm

Box 27076, 102 51 Stockholm
Phone number: +46 8 562 830 00
E-mail: stockholm@lansforsakringar.se
Org nr 502002-6265

Länsförsäkringar Södermanland

Box 147, 611 24 Nyköping
Phone number: +46 155 48 40 00
E-mail: info@lfs.se
Org nr 519000-6519

Länsförsäkringar Uppsala

Box 2147, 750 02 Uppsala
Phone number: +46 18 68 55 00
E-mail: info.uppsala@lansforsakringar.se
Org nr 517600-9529

Länsförsäkringar Värmland

Box 367, 651 09 Karlstad
Phone number: +46 54 775 15 00
E-mail: info@LFvarmland.se
Org nr 573201-8329

Länsförsäkringar Västerbotten

Box 153, 901 04 Umeå
Phone number: +46 90 10 90 00
E-mail: info@LFvasterbotten.se
Org nr 594001-3161

Länsförsäkringar Västernorrland

Box 164, 871 24 Härnösand
Phone number: +46 611 36 53 00
E-mail: info@lfy.se
Org nr 588000-3842

Länsförsäkringar Älvsborg

Box 1107, 462 28 Vänersborg
Phone number: +46 521 27 30 00
E-mail: info@alvsborg.lansforsakringar.se
Org nr 562500-4337

Länsförsäkringar Östgöta

Box 400, 581 04 Linköping
Phone number: +46 13 29 00 00
E-mail: info@lfostgota.se
Org nr 522001-1224

Joint company

Länsförsäkringar AB (publ)
106 50 Stockholm
Phone number: +46 8 588 400 00
E-mail: info@lansforsakringar.se
Org nr 502010-9681

Contact Länsförsäkringar or your insurance broker.

