



Driving abroad

Here you can read about how your vehicle insurance applies abroad.
Applies from 2026-03-01



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Länsförsäkringar Assistance Line
+46 8 670 40 00

Driving abroad

Here you can read about how your car insurance applies abroad, what you need to bring with you, and what you should do if something happens. The information in this brochure mainly applies to car insurance but also covers vehicles other than cars, please note that the terms and conditions may differ depending on what kind of vehicle it is. If you have your home or homeowner's insurance with us, you automatically have, at no extra cost, travel insurance that is valid for the first 45 days of your trip. We wish you a pleasant journey.

How your insurance applies

Your car insurance is valid in all EU and EEA countries, as well as countries connected to the green card system.

If you are driving in an EU country, you only need your insurance documents. On the other hand, if you are driving in a country outside the EU, in addition, you need a certificate proving that your vehicle has MTPL (Motor Third Party Liability) insurance, known as a green card.

The green card is proof that you have valid MTPL insurance with Länsförsäkringar. You will find a detailed list of which countries are connected to the green card system, as well as which countries require that you bring a green card, on Trafikförsäkringsföreningens webbplats, tff.se.

If you don't have a green card at the border of any country that requires a green card, you will have to pay for extra MTPL insurance at the customs station for the period you intend to use the car in that country, this is called "frontier insurance".

You can order a green card in our app or on our website. We issue a green card

for the period you plan to be abroad, up to the maximum duration for which your insurance is paid. You must have a paid insurance policy that is valid for the entire period you intend to be abroad.

If the vehicle has been abroad for more than 182 days during the past 12 months and damage occurs, compensation is generally not provided for other insurance coverage than the Motor Third Party Liability insurance.

Car insurance during temporary deregistration only applies in Sweden.

Is your car sufficiently insured?

In other countries, traffic rules and regulations are different than in Sweden, and the compensation may be lower. If your car lacks vehicle damage insurance or a motor vehicle damage warranty, you may be without compensation. You should therefore make sure your car is completely insured. The insurance will help you on site if your car is damaged, regardless of who caused the accident.

Our optional coverage MER provides increased security

Our optional coverage MER provides increased security on your trip. With it, you have the right to a rental car if your car breaks down or is stolen.

The MER insurance is valid in the same countries as the ordinary insurance and pays 75 percent of the rental car costs during a reasonable repair period, at most 60 days. You will pay the remaining 25 percent of the cost of the rental car, as well as a loss and damage deductible waiver and any other options.

If you don't need a rental car, you will receive cash compensation of 150 SEK per day. You can also switch between cash compensation and a rental car.

You always have to contact the Länsförsäkringar Assistance Line before you rent a car.

Caravan, camper or trailer

The MTPL insurance of a car also applies for connected caravans or other trailers.

It pays to have your car, your home, and you caravan insured with us. If you are involved in an accident that is compensated for by more than one of these insurances, you will only need to pay one deductible - the largest one.

If your caravan is damaged during vacation travel, you will receive interruption compensation of 150 SEK per day.

For campers, a corresponding 300 SEK per day will be paid out for interruption compensation.

Travel insurance

Everyone travelling abroad needs travel insurance. If you have your home insurance or home owner's insurance with us, travel insurance is included that is valid for the first 45 days of the trip.

If you become urgently ill or injured, your travel insurance is valid for your care and eventual repatriation.

The vehicle insurance does not include travel insurance, but if you have your home- or homeowner's insurance with us, travel insurance is always included. The travel insurance is valid for the first 45 days of the trip and can assist you in various situations. For example, if you become acutely ill or have an accident, the travel insurance can cover medical expenses and possible repatriation. Additionally, the insurance can help you if you need to cut your trip short and return home early due to a serious incident at home.

MTPL insurance

If you happen to cause damage or injury, we will pay for the damages via your MTPL insurance. If the traffic-related damage happens abroad the laws and regulations of the country where the damage occurred apply, both in determining who caused the accident and in calculating the size of the compensation.*

If a Swedish citizen or a person residing in Sweden is injured abroad in a vehicle registered in Sweden, they will receive compensation as if the accident had occurred in Sweden.

* It is not binding on us if, without our permission, you admit liability for damages, accept a claim for compensation, or pay compensation directly to the counterparty.

If an accident has occurred

Länsförsäkringar Assistance Line - the best help abroad

If you run into a problem and need assistance, you can contact the Länsförsäkringar Assistance Line, which has a 24-hour emergency answering service that can help in the event of damage. Swedish-speaking staff can help you with towing, refer you

to repair shops, and arrange a rental car if needed. If you are having difficulties making yourself understood, for example at the repair shop, the Länsförsäkringar Assistance Line can also offer help with an interpreter. The Länsförsäkringar Assistance Line can also help with contacting a doctor or hospital, and repatriation if needed.

IF DAMAGE OCCURS OR YOUR CAR IS STOLEN

- If the car isn't drivable, make sure that it is moved to safety. If you have vehicle damage insurance, contact the Länsförsäkringar Assistance Line for help. Empty out the car!
- Always save the receipts for the expenses you had in connection with the damage.
- If your vehicle is stolen, a police report must always be made at the site. Make sure you bring the police report home with you to Sweden.
- If you are involved in a collision, there is a similar damage report/claim form in all European countries - that is filled out at the site of the accident. You find the accident report form in our app and on our website lansforsakringar.se. You may also contact or visit your local Länsförsäkringar office.
- Fill in the front page of the accident report form, indicate the number of crosses you and the counterparty marked, and sign it together. Always note the information about the counterparty's name, address, registration number, insurance company, and witnesses. Keep in mind that you shouldn't sign anything you don't understand or agree with.
- If you are involved in a collision outside the EU/EEA, if possible ask the other driver to show their green card or other proof of insurance, and take a photograph of it.
- In a number of countries, you must file a police report in the event of a traffic accident. This is why you should always contact the police and not leave the site of the accident before the police have made a report or given you other instructions. Note the name of the police officer who takes your report and the address of the police station.
- Take pictures of or film the position of the vehicles before you move them. Make sure that the registration numbers of the vehicles are shown in the pictures or film. Also take pictures of or film the site of the accident as well as the surroundings.

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Insurance claim

If an accident has occurred and another party is involved, it's an advantage for you that an insurance claim is filled out on site and signed by both drivers. If you don't have one already, you can pick up an insurance claim form from us before you leave. You can also report your accident in our app or on our website lansforsakringar.se.

Personal injury

If you or any of your passengers are injured in a traffic accident and have visited a hospital, it's important that the doctor print a affidavit with information about your treatment and the medicines that were prescribed. You should also bring any X-ray photography home with you to Sweden. Remember to bring your European Health Insurance Card since Sweden has agreements with other countries on sickness benefits. You can order the card from Försäkringskassan (the Swedish Social Insurance Agency).

Damage to your own vehicle

If your vehicle is damaged and the damage is covered by your insurance, you should contact the Länsförsäkringar Assistance Line before you begin repairs. If you have assistance and rescue insurance, it compensates you for towing to the nearest repair shop. Länsförsäkringar Assistance Line can help you with that as well.

Keep invoices and receipts. If you have received a rental car through our optional coverage MER, and the rental car is damaged, we will pay the difference between the deductible on your car insurance and the deductible on the rental car insurance.

Many rental companies require a creditcard as payment and a debit card may not be accepted.

You must always contact the Länsförsäkringar Assistance Line before you rent a car.

Your journey home should be planned so that your own car can be collected fully repaired.

If this isn't possible, you may only use the rental car for travel directly to your home district. After that, it should be returned to the rental car company. In the event of damage abroad, the driver and passengers who were travelling in the insured vehicle have the same personal injury protection in the rental car as they did during travel with their own car.

Vehicle repatriation

If you need to make use of assistance and rescue insurance for repatriating your vehicle, contact the Länsförsäkringar Assistance Line. The following documents must remain in the vehicle:

- Keys for the vehicle.
- Proof of registration.
- The green card, in the countries where this is required.
- Any customs documents.

Injury to another person or another person's property

If you injure another person or damage another person's property, you should refer them to the green card bureau or the MTPL insurance bureau in that person's home country or in the country where the damage occurred. More information is available on tff.se and addresses for green card agencies can be found on cobx.org. Remember to report the damage to Länsförsäkringar as soon as possible - preferably in our app or via our Web site - and to submit a filled-out accident report form.

Countries where your vehicle insurance is valid

You will find a detailed list of which countries are connected to the green card system, as well as which countries require a green card, on Trafikförsäkringföreningens website, tff.se.



REMEMBER

Have access to these documents when travelling abroad:

- Proof of registration.
- The green card - necessary in certain countries.
- Insurance policy letter.
- Proof of motor vehicle damage warranty, if the vehicle has such a warranty.
- An international driver's license, which is required in some countries, can be obtained through a motorist organization.
- Accident report form.
- This brochure.
- A credit card, if you need a rental car. Many car rental companies require one.

- The European Health Insurance Card from Försäkringskassan (The Swedish Health Insurance Agency).
- Download our app and save the phone number to our Assistance Line.

Do you know what applies, where you're going? For example

- Most countries prohibit talking and texting on mobile phones
- a number of countries prohibit studded tires
- what applies, dimmed headlights or running lights?
- Find out what applies before you travel so that you are properly prepared.

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