



***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.***

# Motor insurance

## Pre- and after-sales information

Applies from 1 January 2025

Our motor insurance gives you financial protection in traffic accidents, fire, theft, engine damages etcetera. This is only a summary information that you are entitled to receive before purchasing the insurance, and it is therefore important that you read through 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 Comprehensive, which gives you the most complete protection for your vehicle. To the Comprehensive and Third-party, Fire and Theft policies you can add MER – optional coverage that gives you access to a rental vehicle if your own vehicle is being repaired.

## 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. The insurance is valid in all EU and EEA countries, as well as in the countries that are members of the Green Card system.

### 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-vehicle collision, or involved another vehicle. Injured pedestrians and cyclists are also entitled to compensation from the vehicle's third-party liability insurance.

***You can feel safe 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

## Insurance for your needs

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

	Comprehensive insurance	Third-party, Fire and Theft insurance	Third-party insurance
Third-party insurance	Yes	Yes	No
Fire	Yes	Yes	No
Glass	Yes	Yes	No
Theft	Yes	Yes	No
Assistance and salvage	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



## 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 vehicle. 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 vehicle or to the objects in your vehicle. 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 vehicle. This also applies for damage to property such as fences and lampposts.

## Excess for road traffic damage

- For traffic damage, the excess is SEK 1,000 for a private individual, and SEK 3,500 for legal entities or company owned vehicles.
- If the driver is under 24 years of age, Third-party liability insurance comes with an extra excess of SEK 1,000. This extra excess does not apply if you are the driver of the vehicle or if you have an impact with an animal.
- An excess for criminal damage may also be added in some cases, for example, driving without a license.

## Third-party, Fire and Theft insurance policy

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 salvage, legal protection, engine damage and electronics protection, all-risks and crisis. Third-party, Fire and Theft insurance compensates damage to your vehicle 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 vehicle parts and items such as winter tyres. You can also choose MER, an optional coverage, that entitles you to a rental vehicle if your own vehicle is being repaired.

Third-party, Fire and Theft insurance does not compensate personal belongings or other property in your vehicle. 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.

### 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.

## 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 vehicle 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 have an electric or hybrid car, charge your car according to the manufacturer's instructions.

If the instructions are not followed, the compensation for damage can be reduced or lost. The excess 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 excess when the glass pane can be repaired. In cases where the entire glass pane needs to be replaced, your excess 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.

### Certifierad bilreparation

Vi arbetar med verkstäder som genomgått Länsförsäkringars Miljö- och kvalitetscertifiering. På så vis säkerställer vi att din bil repareras enligt tillverkarens anvisningar och att verkstaden lever upp till våra miljökrav.



## Theft

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

The vehicle must be left locked with a steering wheel or gear shift lock, if such is fixed in the vehicle. The keys to the vehicle 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 excess regulations for some property, such as audio system mounted afterward and GPS. The maximum amount of compensation is SEK 30,000. The excess 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 vehicle is fitted with extra driving lights, the maximum amount of compensation is SEK 20,000. This limitation does not apply if the whole vehicle is stolen. The excess is SEK 1,800.

### No excess

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

### Assistance and salvage

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

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

### You may also get:

- Transportation or towing of the vehicle 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 vehicle 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 excess 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 vehicle's owner or the person who is driving the vehicle 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 vehicle. The excess is 20 percent of the costs and a minimum amount is 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.

### List of excesses

	Excess and comments
Motor Third-party Insurance	SEK 1,000
Fire	SEK 1,800
Glass	SEK 1,800, repair SEK 0
Theft	SEK 1,800
Engine and Electronics	SEK 3,000 up to 6,000 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 salvage	SEK 1,500
Legal protection	20 percent of the costs minimum amount SEK 1,000
Vehicle damage	SEK 3,000, SEK 5,000 or SEK 8,000
<b>Optional coverage MER</b>	<b>To the Comprehensive and Third-party, Fire and Theft policies you can add optional coverage MER</b>
Hyrbil/Avbrott	we compensate 75 percent of the rental cost - maximum 60 days, or a cash compensation of SEK 150 per day instead of rental vehicle.
Animal collision	SEK 1,000
Vandalism	SEK 1,000

### Engine damage and electronics protection

This part of the insurance policy covers vehicles that are no more than ten years old or have been driven less than 150,000 km. As soon as any of these limitations has been reached, the cover expires. If there is valid cover for your vehicle you will be compensated for damages that affect the function of the vehicle, 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. The electronics protection also covers the charge unit which is mounted in the electric or hybrid car. Also the charging cable and the charging module. The external charging unit is excluded.

Damage that occurs during a race is excluded.

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

### How do we calculate compensation for damage?

If your vehicle 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 vehicle 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.

### All-risk cover

All-risk cover compensates certain sudden and unforeseen damages. The excess is SEK 1,000. If you fill your vehicle 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 arise if you have already lost or damaged your car keys and have not acquired new ones.

### What affects the price and the excess?

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

- **Make, type and model**
  - since repairs and other damage costs vary depending on the type of vehicle 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.
- **Excess**

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

## 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 excess for this cover.

## Comprehensive insurance

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

## Vehicle damage

Vehicle damage cover can compensate you for damage to your own vehicle 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-vehicle accident or when the vehicle is transported on trains or boats.

If a driving ban has been imposed on the vehicle and not followed, the compensation for damage can be reduced or lost. You cannot claim compensation if the damage has happened during race.

Vehicle damage cover offers three different excess rates, SEK 3 000, SEK 5 000 or SEK 8 000. The higher the excess the lower the price. If the driver is under 24 years of age, Vehicle damage cover comes with an extra excess of SEK 1,000. This extra excess does not apply if you are the driver of the vehicle or if you have an impact with an animal.

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 guarantee

Some new vehicles are sold with a three-year vehicle damage guarantee, which is largely equivalent to our vehicle damage cover. When the guarantee expires, the vehicle usually has such a high value that you should take out comprehensive insurance that includes Vehicle damage cover. We know when the vehicle damage guarantee expires for most makes of vehicle, and will send the owner a proposal for supplementing the cover when the vehicle damage guarantee expires. You are responsible 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 vehicle is temporarily deregistered and not in use. The insurance covers Fire, Glass, Theft, All-risks, Legal protection and Vehicle damage. Vehicle damage due to collision is excluded. The excess for vehicle damage is SEK 3,000. You can read about the other excesses in the respective insurance coverage and in the aggregated table Summary of excesses.

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

## Optional coverage MER

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

**Rental car:** If your vehicle breaks down or is stolen the coverage will compensate 75 percent of the costs for a rental vehicle. You can keep the rental vehicle during a reasonable repair period, but for a maximum of 60 days. If you do not require a rental vehicle 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 vehicle, for example, you can receive cash compensation for five days and then rent a vehicle for the weekend.



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

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

## Other information

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**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.

**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 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 vehicle or if it is deregistered (for example, to be scrapped).

**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 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](https://www.fi.se), E-mail: [finansinspektionen@fi.se](mailto:finansinspektionen@fi.se), phone number +46 8 408 980 00.

In terms of marketing Länsförsäkringar is regulated by Konsumentverket, address Konsumentverket, Box 48, 651 02 Karlstad, [konsumentverket.se](https://www.konsumentverket.se), phone number +46 771 423 300.

**Länsförsäkringar and 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](https://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](https://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 company's 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, 10451 Stockholm, [larmtjanst.se](https://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](https://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 excess.

For advice concerning insurance matters, you can also contact the Swedish Consumers Insurance Bureau, [konsumenternas.se](https://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.

## Kontaktuppgifter Länsförsäkringar

### Länsförsäkringar Bergslagen

Box 1046, 721 26 Västerås  
Phone number: +46 21 19 01 00  
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Org nr 578000-9956

### Länsförsäkringar Blekinge

Box 24, 374 21 Karlshamn  
Phone number: +46 454 30 23 00  
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### Dalarnas Försäkringsbolag

Box 3, 791 21 Falun  
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### Länsförsäkringar Gotland

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### Länsförsäkringar Gävleborg

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### Länsförsäkringar Göinge - Kristianstad

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### Länsförsäkringar Göteborg och Bohuslän

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### Länsförsäkringar Halland

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### Länsförsäkringar Jönköping

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### Länsförsäkringar Kalmar län

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### Länsförsäkring Kronoberg

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### Länsförsäkringar Norrbotten

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### Länsförsäkringar Skaraborg

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### Länsförsäkringar Stockholm

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### Länsförsäkringar Södermanland

Box 147, 611 24 Nyköping  
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### Länsförsäkringar Uppsala

Box 2147, 750 02 Uppsala  
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### Länsförsäkringar Värmland

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### Länsförsäkringar Västerbotten

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### Länsförsäkringar Västernorrland

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Org nr 588000-3842

### Länsförsäkringar Älvsborg

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### Länsförsäkringar Östgöta

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