

If We Disagree.

LF Uppsala is owned by its customers, and it is especially important to us that you feel your matter has been handled in the best possible way. If something has not worked as it should, we appreciate you letting us know:

1. Contact your claims manager

If you are not satisfied with a decision or the way your claim has been handled, please ask your claims manager to review it again. Most issues can be resolved through a conversation. If you are unsure who to contact, please get in touch and we will guide you.

2. Request a review

If you feel that your concerns have not been addressed or you are still not satisfied with the decision, you can request a further review by the claims team together with the claims manager's supervisor. Please contact your claims manager for further help.

3. Request a review by the internal committee (Överprövningsnämnden)

If your claim has been reviewed and you still believe the decision is incorrect, in certain cases you may request that your case be reviewed by our internal Appeals Committee. The committee considers cases where the company may have acted incorrectly or negligently, particularly complex cases, and cases where there is no clear precedent.

To have your case considered by the committee, you must submit your request within 6 months of the review decision.

To allow the committee to assess whether your case should be reviewed, please provide the following information:

- The decision you would like the committee to review (if your case concerns a claim, please provide the claim number).
- How you would like the decision to be changed.
- Why you believe the decision is incorrect. Please describe the reasons for your request and include any supporting documents, such as certificates, expert opinions, or witness statements. If you have documents that have not previously been submitted, please attach them as appendices. Be sure to keep copies of all documents you send.

Send your request to your claims manager via a message on Mina sidor or by email to:

klagomal.uppsala@lansforsakringar.se. Please write "Nämndprövning" in the subject line.

You can also send your request by mail to:

Länsförsäkringar Uppsala, Överprövningsnämnden, Box 2141, 750 02 Uppsala

There is no charge for this review.

Complaints Officer at LF Uppsala

If you have any questions regarding our complaints process, you are welcome to contact our Complaints Officer by email at klagomal.uppsala@lansforsakringar.se or by mail to Länsförsäkringar Uppsala, Klagomålsansvarig, Box 2141, 750 02 Uppsala.

Please do not send emails containing sensitive information.

External Appeals and Dispute Resolution

Court Proceedings

You may bring a claim against your insurer or bank in a general court of law. In some cases, legal expenses insurance may cover the costs of the dispute.

Valuation

If we cannot agree on the value of the property to be compensated, you can request an assessment from a valuation expert appointed by the Swedish Chamber of Commerce. The expert will apply the valuation rules specified in the terms and conditions.

Read more at www.besiktning.nu

If the property is valued at a higher amount, Länsförsäkringar will cover the valuation cost. If the value remains the same or is lower, you will be responsible for part of the valuation cost.