

If we do not agree

During the course of a claim adjustment process, misunderstandings and ambiguities may arise. Our goal is to handle all of our claims correctly. If you disagree with our compensation decision, please follow the steps below.

1. Review

Please contact the Claims Adjuster if you wish to receive a detailed explanation of our claim decision or if you wish to present new facts or new circumstances in order to obtain a review of the decision.

2. Review by Claims Manager

If you do not agree with our claim decision, you have the right to have the case reexamined by the Claims Manager or the team. Send us a written request for a review, along with your explanation of why you think our claim decision should be amended. The Claims Adjuster will forward your request to the Claims Manager or the team.

3. Board of appeal (Överprövningsnämnden)

If you still not are satisfied you also have right to have your case examine by our internal Board of appeal. Send us an email to namnd.uppsala@lansforsakringar.se. Describe why you think the decision is wrong. The case handled free of charge.

Legal actions

Traffic Accident Cases (Trafikskadenämnden)

If you have questions regarding traffic injury compensation for personal injuries, you can have the matter tried in the Traffic Injuries Board, www.trafikskadenamnden.se, 08-522 787 00. The trial is free of charge for you.

Medical matters

In case of medical disputes, you can turn to the Personal Insurance Board. More information is available at www.forsakringsnamnder.se, 08-522 787 20. The trial is free of charge for you.

Legal Matters

Disputes concerning legal protection can in some cases be tried by the Swedish Insurance Association's board for legal protection issues, www.forsakringsnamnder.se, 08-522 787 20. The trial is free of charge for you.

General court

Your case can be heard by a general court. If you have a legal expenses cover, you can apply for compensation regarding the costs for a legal representative.

Consumer disputes at Allmänna reklamationsnämnden (ARN)

As a consumer, you can turn to ARN, the National Board for Consumer Disputes. The cases handled by ARN are free of charge. The decisions of the board are only recommendations, and therefore not binding for us. If you file an appeal to ARN, Länsförsäkringar will participate in the procedure.

Allmänna reklamationsnämnden PO Box 174, 101 23 Stockholm Telephone +46-8-508860 00 www.arn.se

Information and advice from Konsumenternas försäkringsbyrå (Consumers' Insurance Bureau)

As a consumer, you can get advice and information about insurance in general at the Consumers' Insurance Bureau.

Konsumenternas försäkringsbyrå PO Box 24215, 104 51 Stockholm Telephone +46-200-22 58 00 www.konsumenternas.se