



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

*If any cover is particularly
important to you, you should
check that it is included in
the insurance.*

Feel free to contact us!

Temporarily Living Abroad Travel Insurance

Advance and after-sale information

Valid from January 1, 2025

The Temporarily Living Abroad Insurance includes five key components that offer comprehensive financial protection: property damage, travel, liability, legal expenses, and personal assault insurance. This document provides general information. The complete terms and conditions are available on our website. You can also contact us, and we will send the terms to you. This is a translation from Swedish to English of the general information that Länsförsäkringar by law is obliged to leave before purchase. In the event of a dispute regarding the content and interpretation of the terms and conditions, the original Swedish wording shall always take precedence.

When is the insurance valid?

The insurance is valid when you temporarily live abroad (outside Sweden) to travel, study or work. The policy is valid for a maximum of two years for travel, and a maximum of five years for work or study. The insurance must be paid before you leave Sweden.

Where is the insurance valid?

Your insurance policy specifies the regions of the world where your coverage is valid. The insurance does not apply if you choose to travel to a country or area where the Foreign Ministry advises against travel.

Who is covered by the insurance?

The insurance is valid for the people stated in the insurance policy.

The insurance does **not** cover everything

The insurance does not cover cars, motorcycles, boats, campers, windsurfing boards, mopeds, drones or related equipment.

Deductible

When you file a claim, the deductible is the part of the claim cost that you must bear yourself. If you suffer several types of damage at the same time and compensation is to be paid through several insurance covers with us, we only subtract one deductible, the highest.

In the insurance terms and conditions, you can read about the type of deductible that applies to your damage, such as the basic deductible or another specific deductible. The amount of your deductible is stated in your insurance policy and insurance terms and conditions.

Property damage insurance

The insurance applies to your personal property. By personal property, we mean your personal belongings, such as furniture, clothes, sports equipment, money, and valuable documents.

What does the insurance cover?

The insurance covers damage or loss caused by a sudden and unforeseen event.

What will the compensation amount be?

For personal belongings, the maximum amount of compensation is SEK 100,000. You can choose a higher amount for an additional premium. The maximum compensation for valuable documents is SEK 20,000 and for money is SEK 5,000. For personal belongings the deductible is usually the basic deductible.



What do we not pay for?

The insurance does not cover compensation for

- theft of theft-prone property, money or valuable documents stored in a garage, outbuilding, storage areas or outdoors
- theft of theft-prone property, money or valuable documents stored in checked-in luggage
- theft of theft-prone property left in vehicles parked overnight
- theft of money or valuable documents from a car or other vehicle
- animals or injury caused by animals or insects
- damage due to wear or faulty repair
- scratches and stains that do not affect function.

Duty of due care

Take good care of your possessions

You must have shown due care for us to be able to fully compensate you in the event of theft or other damage to your possessions. If you did not follow the due care requirements stated in the insurance conditions, the manufacturer's instructions or the provisions of laws and regulations, the amount of compensation may be reduced. The reduction will depend on whether your lack of due care affected your claim and the scope of the loss incurred.

All exterior and balcony doors must be locked and windows must be locked from the inside if no one is at home and the premises are unattended. If you stay at a hotel, your door must be locked while you are asleep and when you leave your room. Areas in which your possessions are stored outside your residence must be locked. You must show particular due care of theft-prone property that you take with you outside your home.

Crisis insurance

The insurance includes crisis protection that covers the cost of treatment by a psychologist or therapist if you have suffered from a traumatic event, for example, a fire in your home. Crisis insurance applies without a deductible.

Domestic Violence Financial Assistance

You can receive compensation for additional costs, if you are forced to flee to emergency accommodation due to domestic violence, by someone you live with in close relationship. The maximum total compensation amount is SEK 45,000. Domestic Violence Financial Assistance applies without a deductible.

Liability insurance

If you, as a private individual, including an au-pair, cause injury to someone or damage their property, you may be liable to pay compensation. The insurance provides protection if someone who is not covered by the same insurance as you, asks for compensation.

The insurance does not cover claims for damages related to your work or as the owner, user, or driver of a motor-driven vehicle, watercraft, or aircraft.

We can help you with the following:

- We will investigate whether you are liable to pay damages.
- We will negotiate with the party making the damages claim.
- We will represent you if the case goes to court, and in such a case we will also pay the litigation costs.
- We will pay the damages that you are liable to pay.

What will the amount of compensation be?

The maximum compensation amount is SEK 5,000,000 per claim event. Any legal costs and interest that arise due to our commitment to represent you are provided in addition to the maximum compensation amount. The liability protection applies with a basic deductible.

What do we not pay for?

Here are some examples;

- Claims related to your work
- Claims for damages for which you can be held liable as owner, user or driver of a;
 - motor vehicle, when the damage has occurred as a result of traffic
 - watercraft and aircraft.

Legal expenses insurance

This is a financial protection that applies if you as a private person end up in a legal dispute. By dispute it is meant that a claim has been partly or fully rejected.

The legal protection applies to disputes that can be tried by a general court, for example in a district court according to the rules for civil cases, such as disputes relating to an agreement. In the event of disputes over custody, visitation, maintenance or children's accommodation, the protection applies if the dispute arises at least one year after the marriage, partnership or cohabitation ended.

When you must have had insurance?

The general rule is that legal protection can be granted if the events or circumstances underlying the claim occurred during the insurance period.

What does the insurance cover?

Here are some examples:

- your legal representation costs and expenses up and to the amount stated in the Legal Aid Act
- the counterparty's costs if you lose the dispute.

What do we not pay for?

Here are some examples:

- Disputes related to your work, except work as an au-pair.
- Disputes in the event of dissolution of a marriage, partnership, or cohabitation relationship.
- Disputes involving amounts of less than half a Price Base Amount. However, small claims related to identity theft or disputes related to the insurance policy you have with us are reimbursed.
- Criminal cases, that is, if you are accused of a crime such as theft or assault.

What will the amount of compensation be?

The maximum amount of compensation is SEK 340,000 of which a maximum of SEK 40,000 is for investigation and witness costs. The legal protection applies with a deductible that is 20 percent of the expenses, but not less than the base deductibles or higher deductible, whichever is applicable.

Personal assault insurance

The insurance applies if you as a private individual are the victim of assault or certain sexual offences. You receive compensation for violation, pain and suffering with a standard amount.

What does the insurance cover?

- Compensation for assault and sexual offences.
- Dental care and medical disability compensation.
- Compensation for family members.
- Compensation in the case of death.

What will the amount of compensation be?

The total maximum compensation is SEK 1,000,000 per claim.
The assault insurance applies with a basic deductible.

What do we not pay for?

Here are some examples:

- if you are guilty of a criminal act.
- if the injury is related to your work, except work as an au-pair.

Duty of due care

To get full compensation, avoid placing yourself at a risk of injury, for example, by actively participating in a fight.

Costs for acute illness and accidental injury

The insurance reimburses costs in conjunction with acute illness and accidental injury that arise while the policyholder is living abroad. The term "illness" also includes mental crises.

What does the insurance cover?

The insurance pays for essential and reasonable medical and hospital-care costs, travel expenses associated with the provision of care and treatment, and travel home if treatment is to be provided in Sweden. If your condition is critical, we also pay for the expenses for two family members to travel to your location.

If you have to return to Sweden due to you or a close relative falling acutely ill, suffering accidental injury or a death, you will be reimbursed for your travel home to Sweden and your return travel to your place of study or work.

The essential and reasonable costs for a dental injury caused by an accidental injury are reimbursed. The maximum amount of compensation for an implant for an accidental injury is SEK 10,000. We pay a maximum of SEK 5,000 for emergency temporary treatment of dental problems that are not caused by an accidental injury. The insurance applies with a basic deductible.

What do we not pay for?

Examples of costs for which you will not be reimbursed

- costs arising because you already required medical care before you went abroad
- if you are injured while participating in martial arts, training, competition or track driving with motor vehicles or training and competitions as a professional sportsperson
- costs for vaccinations and other preventive healthcare
- costs associated with cosmetic surgery.

Additional travel protection

Additional travel protection applies without a deductible.

Travelstart insurance

You are compensated if you miss a previously booked and paid out-bound or a homebound journey due to a sudden and unforeseen event. If you are unable to continue your travel plans, you will receive compensation for the additional expenses for travelling home and travel interruptions.

You will receive maximum compensation of SEK 5,000 per person for your additional expenses.

Travel interruptions

If you are unable to complete your travel plans due to you, your travel companion or close relative falling acutely ill, suffering accidental injury or a death, you will receive compensation for the days during which you are unable to travel.

You will receive maximum compensation of SEK 500 per day for a maximum of 45 days.

Important travel advice

- Do not pack money or valuables in bags that are stowed away, for example, when you check in.
- Always contact the local police if you are the victim of theft, assault, or damage to your possessions. Request a copy of the police report.
- Save all receipts for expenses for which you want to be reimbursed.
- Seek medical attention as soon as possible (from the first day) if you fall ill or injure yourself in an accident. Make sure you get a medical certificate that clearly states your diagnosis and the doctor's instructions, for example, the number of days of rest.
- Contact us at Länsförsäkringar or SOS International on tel +46 8 670 40 00 if you become seriously ill or injured in an accident and are hospitalized or have to travel home.
- Download our app before your trip. Once logged in, you will find contact details for SOS International and your insurance number, among other things.

Travel home in the event of a disaster

You are compensated if you have to cut your travel plans short due to a natural disaster, for example, occurring at your destination and as a result of the Swedish Ministry for Foreign Affairs advising travellers not to visit the area.

The insurance pays a maximum amount of SEK 10,000 for essential and reasonable additional expenses for travel home.

General provisions

Period of validity

The insurance coverage is valid for one year, unless we have agreed on another period and applies from the date stated in the insurance policy.

Swedish law applies to this agreement and any disputes between the parties may be settled in a general court. All communication between the parties will take place in Swedish.

Insurance policy

The agreement between us comprises the insurance policy and the complete insurance terms and conditions. What you want to be insured must be included in the insurance policy. Please read through the policy and contact us immediately if something is missing or incorrect so that 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. The insurance is not valid until the premium has been paid. Our liability comes into effect on the day after the premium was paid.

Renewing the insurance policy

Your insurance is normally renewed on the condition that the premium is paid, unless the agreement states, or other circumstances dictate, that the policy is not to 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 on how we at Länsförsäkringar process personal data and your rights in relation to this on our website 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 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 for further information.

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 nonmedical 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 pay only 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.

Information about our insurance distribution

Länsförsäkringar does not provide advice under the law of the Insurance Distribution Act, for this insurance product.

Our employees who sell insurance receive a fixed salary. In some cases, they also receive variable commission, which is mainly based on quality and only to a lesser extent on quantity. If the insurance is signed online via our website, no compensation or commission is paid to our employees for the sale.

If you take out our insurance policies through a broker or other insurance intermediary, they are obliged to inform you of their insurance distribution. In that case, the information in their information applies to you.

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 Fastighets-förmedling. 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.

Supplementary insurance

The Temporarily Living Abroad policy provides basic insurance coverage.

You can also extend your insurance coverage. Please contact us for a review of what you need.

Contact details Länsförsäkringar

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Contact Länsförsäkringar or your insurance broker.

