

Motor insurance



Pre- and after-sale information
Applies from 1 January 2018



Motor insurance

Our motor insurance protects you and your vehicle. You can choose between several different policies in the event of road-traffic accidents, fire, theft, engine damage, etc. We can assist you in selecting the right policy for you and your vehicle. This document provides general information only. The complete terms and conditions are available from our website. Call 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 other party's property, Third-party, Fire and Theft, which includes motor third-party liability and some vehicle cover, and Comprehensive, which gives you the best protection for your vehicle. To the Comprehensive and Third-party, Fire and Theft policies you can add MER, an optional coverage that gives you access to a rental vehicle if your own vehicle breaks down.

Motor Third-party liability insurance

Third-party liability insurance is compulsory

by law. Third-party liability insurance compensates personal injury and property damage up to SEK 300 M. The insurance is valid in all EU and EES 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 road-traffic accident has the right to compensation from the 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 as well as owners of damaged vehicles are also entitled to compensation from the vehicle's motor third-party liability insurance.

Property damage cover

If you collide with another vehicle, you are entitled to compensation from the other vehicle's motor third-party liability insurance for damage to objects that you were 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.

Choose the insurance policy that best suits your needs

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

Deductibles

- For road traffic damage, the deductible is SEK 1,000 for a private individual, and SEK 3,500 for legal entities.
- If the driver is 24 years of age or younger, motor Third-party liability insurance comes with an extra deductible of SEK 1,000. This extra deductible of SEK 1 000 does not apply if the driver is the owner of the vehicle.
- A deductible for criminal damage may also be added in some cases, for example, driving without a licence.

Insurance for your needs		
		Optional coverage MER
	Optional coverage MER	Vehicle damage
	Crisis	Crisis
	All-risk	All-risk
	Engine damage	Engine damage
	Legal protection	Legal protection
	Assistance and salvage	Assistance and salvage
	Theft	Theft
	Glass	Glass
	Fire	Fire
Third-party liability insurance	Third-party liability insurance	Third-party liability insurance
Third-party liability insurance	Third-party, Fire and Theft insurance	Comprehensive insurance

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, all-risks and crisis. Third-party, Fire and Theft insurance compensates damage to your vehicle and any objects that are considered normal. Such objects include audio systems, child safety seats and extra 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 breaks down.

Third-party, Fire and Theft insurance does not compensate personal belongings or any other property in your vehicle. You can make a claim for these objects on your homeowner insurance. You can find more information under the terms and conditions of your insurance policy.

Who is covered by the insurance?

The insurance only covers your own financial interests in your capacity as legal owner and principal user of the vehicle. This means that you may not be eligible for compensation if your vehicle is registered in another person's name.

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 aspect, and used according to the manufacturer's

instructions. If the conditions are not followed, the compensation for damage can be reduced or lost. The deductible is SEK 1,800.

Glass

You receive compensation for windscreens, side- or backwindow (not headlamps) that have been chipped, cracked or shattered by for example a flying stone. The deductible is SEK 1,500. If you choose to repair instead of changing the windscreen, the deductible is SEK 200. The Glass insurance does not cover glass damage caused by collisions or vandalism, instead you need a comprehensive insurance. With the optional coverage MER you will be compensated for damage from vandalism.

Theft

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

The vehicle must be left locked with a steering wheel or gear shift lock, and the keys must be kept in a safe place. Otherwise, the compensation for theft will be reduced by 10%, minimum SEK 6,000.

Important limitations for Theft

There are special compensation and deductible regulations for some property, such as audio systems and communications equipment. The maximum amount of compensation is 1/2 the price base amount. The deductible is SEK 1,800.

If the tyres and rims are stolen and they don't have wheel bolts, the maximum amount of compensation is SEK 20 000. If your car is fitted with extra driving lights, the maximum amount of compensation is SEK 20 000. This limitation does not apply if the whole car is stolen. The deductible is SEK 1 800.

No deductible

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

Assistance and rescue

If your car breaks down, is stolen or damaged during the journey you will get:

- Towing assistance to the nearest garage. Transport of luggage, attached trailer or caravan is included.

You may also get:

- Repatriation of the vehicle to your hometown, if the above occurs abroad.
- The cost of repatriation or extra travel costs in order to reach the destination for the driver and passengers.

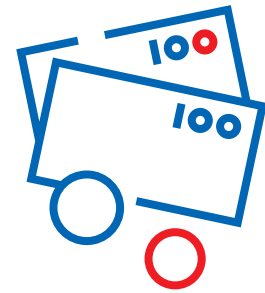
If the driver falls ill or is injured we will pay for repatriation of travelling companions who aren't able to continue the journey.

You will also get assistance if the stop was caused by your losing or damaging the key, locking the key into the vehicle or if the stop was caused by running out of fuel. However you will not get assistance if the stop occurred during a race. The deductible 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 Skadjour 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 deductible is 20% of the costs and the minimum amount is SEK 1,000. The maximum amount of compensation is SEK 240,000, of which a maximum of SEK 40,000 for investigation and cost of witnesses. You are never entitled to compensation for criminal cases on the grounds of gross negligence, drunken driving and unlawful driving.



Engine damage and Electronics protection

This part of the insurance policy covers for private vehicles that are less than eight years old or have been driven less than 120,000 km. As soon as any of these limitations has been reached, the cover expires. If there is a valid cover for your car you will be compensated for damages that affects the function of the vehicle, for example the engine, starting engine, generator, cooling system and power transmission. With the Electronics protection you are covered for damages to the security system, comfort system and other electronic systems for communication and information.

Damage that occurs during a race is excluded. The deductible is divided into three levels depending on how far the vehicle has travelled. The deductible 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 kilometers.

All-risk cover

All-risk cover compensates certain sudden and unforeseen damages. The deductible is SEK 1,000. If you fill your vehicle with the wrong kind of fuel, we cover the cost of a cleaning with up to SEK 6,000. The same amount applies for lost or damaged car keys. For unintentional interior damage the insurance applies to cars no more than eight years old.

Important limitations for All-risk cover

The maximum compensation for fixed equipment such as audio systems and communications equipment is 1/2 of the price base amount. This limitation does not apply for factory-assembled original equipment.

Crisis

If you are in a crisis situation following a traffic accident, we will pay for treatment by a psychologist. The insurance covers up to 10 sessions for each insured person.

You can also receive compensation for

How do we calculate compensation for damage

If your vehicle has been damaged, we usually carry out an inspection. If we assess that the damage can be repaired, we decide how it is to 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 will be entitled to a new vehicle if the following four conditions are met:

- The vehicle is less than one year old.
- The vehicle has not been driven more than 20,000 kilometres.
- You are the first owner.
- The repairs will cost more than half of the purchase price of the vehicle.

Remember to always save your receipts and any documentation for equipment that you have purchased for the vehicle. If you do not have any receipts, you may not be entitled to any compensation.

legal advice. There is no deductible 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 breaks down.

Vehicle damage

Vehicle damage cover compensates you for damage to your own vehicle in a road-traffic accident, even if you are at fault, for other external 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 arisen during a race.

Vehicle damage cover offers two different deductibles, SEK 3,000 or SEK 5,000. The higher the deductible the lower the price. If the driver is younger than 24 years of age,

and not owner of the car, there is an additional deductible of SEK 1,000.

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 private 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 a 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. It is important that you keep track of when your guarantee expires so that you are not left without any cover.

Optional coverage MER

This optional coverage is for people who always need access to a vehicle. If your vehicle breaks down or is stolen, the MER coverage pays 75% of the costs for a rental vehicle.

What affects the price and the deductible?

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** – our experience shows that young drivers constitute a greater risk, but that risk tends to lessen with age and maturity. The price can therefore depend on how old you are.
- **Where you live** – since the risk for damage varies in different parts of the country. Insurance policies are cheaper in rural areas than cities, for example.
- **How far you drive over one year** – since the more you drive, the greater the risk for damage. And the mileage you give should not be too low because that may reduce your compensation in the event of damage.
- **Changed insurance conditions (increased risk)** – your insurance policy or quotation 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.
- **Deductible** – for each claim, the terms and deductible under each type of insurance (such as fire) applies. You must always comply with the conditions. If not, your deductible may be increased or your compensation for damage reduced.

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 100 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

If you collide with an animal or someone vandalises your vehicle, the insurance compensates the damage. The deductible for these incidents is SEK 1,000. This kind of damage is also covered by Comprehensive insurance or Vehicle damage guarantee, but the deductible in both cases will be higher and you will not be entitled to a rental vehicle.

You must have a private vehicle that is at least partially insured by us to take out the MER cover, and the vehicle must be less than 15 years old.

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 deductible is SEK 3,000. Engine damage and electronics protection, Crisis and Assistance and rescue are not included while the vehicle is temporarily deregistered.

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.

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

The policy is automatically renewed unless it is cancelled before the end of the policy period or unless the policy stipulates otherwise.

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 need the insurance.

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 insurance policy states the insurance company that is your insurer.

We are regulated by the Swedish Financial Supervisory Authority.

Scope, term of the policy and prices

This document provides general information only. The complete terms and conditions are available from our website. Call us and we will send them to you. 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 you 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".

Use of personal information

Below is a brief description of how we process personal information.

Complete information about how we process your personal information is found in *Behandling av personuppgifter*, which can be found on our website lansforsakringar.se/personuppgifter. You can request that this information be sent to you by contacting your regional insurance company.

The personal information that we collect about you is used in accordance with applicable laws and regulations. Information is collected so that we can sign and fulfil insurance contracts, take action that you request before an agreement has been reached, provide a complete overview of your commitments with the Länsförsäkringar Alliance, make legal claims and conduct marketing.

Your personal information may also be used for statistics, market and customer analyses, product development, to prevent claims and

for other purposes specified in the complete information *Behandling av personuppgifter*. Notify us if you do not want your personal information used for direct marketing.

Your personal information is primarily intended for use by the Länsförsäkringar Alliance, but we may also disclose it in certain cases to companies, associations and organisations with which the Länsförsäkringar Alliance collaborates, both within and outside the EU and EEA. We may also disclose your personal information to the authorities if we are obliged to do so by law. Details about your nonlife insurance may also be disclosed to people in the same household as you.

You can always receive information concerning the personal information that we process about you. Personal information responsibility rests with the company that is specified as the insurer on your offer or your insurance policy or to whom you have submitted your personal information for another reason. General information, such as your name, contact details and information about your commitments, is also used in the Länsförsäkringar Alliance's shared customer register. All of the companies in the Länsförsäkringar Alliance are jointly responsible for the use of such personal information.

Registering a claim

To reduce the insurance companies' costs for compensation based on inaccurate information, insurance companies use an industry-wide claims register (known as GSR). This register contains certain information about claims and details about who has claimed compensation and is used solely in connection with claims adjustment. This means that we can find out if you have previously made any claims with another insurance company.

We may also leave information to Larmtjänst who cooperate with the insurance business in investigations and with the tracing of stolen property. GSR AB, Box 24171, 104 51 Stockholm is responsible for the personal information collected by GSR. Larmtjänst AB, Box 24158, 104 51 Stockholm,

is responsible for personal information collected by Larmtjänst.

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 officer.

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. Re-consideration is free of charge.

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 deductible.

For free advice concerning insurance matters, you can also contact the Swedish Consumers Insurance Bureau, www.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.

Contact Länsförsäkringar or your insurance broker.

Länsförsäkringar Bergslagen 021-19 01 00 | Länsförsäkringar Blekinge 0454-30 23 00 | Dalarnas Försäkringsbolag 023-930 00 | Länsförsäkringar Gotland 0498-28 18 50
Länsförsäkringar Gävleborg 026-14 75 00 | Länsförsäkringar Gäinge-Kristianstad 044-19 62 00 | Länsförsäkringar Göteborg och Bohuslän 031-63 80 00 | Länsförsäkringar Halland
035-15 10 00 | Länsförsäkringar Jämtland 063-19 33 00 | Länsförsäkringar Jönköping 036-19 90 00 | Länsförsäkringar Kalmar län 020-66 11 00 | Länsförsäkring Kronoberg
0470-72 00 00 | LF Norrbotten 0920-24 25 00 | Länsförsäkringar Skaraborg 0500-77 70 00 | Länsförsäkringar Skåne 042-633 80 00 | Länsförsäkringar Stockholm 08-562 830 00
Länsförsäkringar Södermanland 0155-48 40 00 | Länsförsäkringar Uppsala 018-68 55 00 | Länsförsäkringar Värmland 054-775 15 00 | Länsförsäkringar Västerbotten 090-10 90 00
Länsförsäkringar Västernorrland 0611-36 53 00 | Länsförsäkringar Älvsborg 0521-27 30 00 | Länsförsäkringar Östgöta 013-29 00 00