

## If you don't agree with our decision

If you have comments on or questions regarding your claim, you should start by contacting the claims adjuster who has made the decision on your claim. Sometimes more information can be provided and you also have the opportunity to solve any misunderstandings.

### Review

- If you still don't agree with our decision, you can ask for a review. An application for review is to be made in writing and sent to your claims adjuster. He or she will refer your claim to another claims adjuster who will make a new assessment of your claim.
- There is also the possibility to have your claim reviewed in Länsförsäkringar's internal board for claims review ("Skadeprövningsnämnden"). Also in this case, an application for review is made in writing to your claims adjuster.

### The National Board for Consumer Disputes (ARN)

If we maintain our decision, you, as a consumer, can have your claim reviewed by ARN. ARN tries disputes between consumers and business operators. The enquiry is free of charge. Please note that ARN does not review assessments of cause regarding traffic accidents. For more information see [www.arn.se](http://www.arn.se) or 08-508 860 00.

### Court

Finally, there is the possibility to have your claim tried in general court. In some cases you may be entitled to compensation from your legal assistance insurance if you have costs for a legal representative.

### Period of prescription

You will lose your right to compensation if you do not file an application for a summons in general court within 10 years from the point in time when the circumstances and/or events which your right to compensation is based upon occurred. However, you always have 6 months from our final decision to submit a summons application in order to avoid prescription.

### GENERAL ADVICE

The Swedish Consumers' Insurance Bureau provides consumers with independent information and advice regarding insurance and claims, but does not try disputes.

For more information see [www.konsumenternas.se/in-english](http://www.konsumenternas.se/in-english) or 0200-22 58 00.

