

# Pre-purchase information

**This is a summary of what your passenger car insurance can include. Complete terms and conditions (only in Swedish) can most easily be found on our website. You can also order them from our customer service. Damages are always compensated in accordance with the terms and conditions.**

## **PASSENGER CAR INSURANCE CAN HAVE MANY DIFFERENT COMPONENTS**

The basic and compulsory component in a car insurance is third-party insurance. Most people supplement this with what is called partial cover car insurance (which provides half of the comprehensive insurance package). If your car does not have a motor hull warranty, you may need motor hull insurance which provides you with comprehensive insurance coverage. These different components in an insurance policy can also be supplemented with a variety of useful additional insurance types.

### **Where is the insurance valid?**

Our insurance is valid in those countries that are part of the Green card system and during transport between these countries. Green cards can be ordered from us free of charge. Take your certificate of registration with you when you travel outside of the Nordic countries. For the theft insurance to apply in certain countries, you are required to have an electronic start inhibitor (immobilizer) that has been approved by us installed in your car. You can find more information about this in the terms and conditions and at [www.tff.se](http://www.tff.se).

### **What is insured?**

What is insured depends upon which components you decide to include in the insurance. The example below refers to comprehensive insurance.

- Driver, passengers and the car,
- equipment that is normally found in cars. Stereo or other electronic equipment is compensated without limitation when factory mounted (or mounted subsequently by the manufacturer, or his authorized importer, or by its authorized dealer), not factory mounted etc. equipment that is stolen is compensated up to 10 000 SEK including installation),
- an extra set of summer or winter tires.

### **What is not insured?**

- Items that you have in the car that are not car accessories,
- engine damage insurance is not valid for used cars that are imported directly into Sweden by other than the manufacturer, or his authorized importer, cars that are older than eight years or have a mileage more than 100 000 km, cars in which the engine has been tuned or cars not registered as passenger cars e.g. lorries and light trucks etc.

## **THESE TYPES OF DAMAGES ARE COVERED BY INSURANCE**

We have compiled the most usual types of damage that our insurance covers. You can see exactly what your individual insurance policy includes in your offer. Compare this list with your quotation and see if you need to supplement your insurance.

### **Third party insurance (Trafikförsäkring)**

Third party insurance is required by law. It compensates among other things:

- Personal injuries to the driver, passengers and other people outside of the car
- Damage to vehicles and other objects that you collide with, e.g. fences.

### **Partial Cover Car Insurance (Delkaskoförsäkring)**

Third-party insurance in conjunction with the other covers in partial cover car insurance is what we call “half insurance” and compensates:

- Theft and damage resulting from attempted theft or break-in. We have special rules for the locking of the vehicle that must be followed for theft insurance to be fully applicable.
- Fire and damage to electrical cables after a short-circuit.
- Glass that has been crushed or has cracked.
- Engine damage insurance. Applies only to passenger cars during their first eight years up to 100 000 km. Compensates repair of serious faults in mechanical components.
- Towing upon theft, traffic accidents or other breakdown
- Attorney or court costs for litigation up to 200 000 SEK.

### **Motor hull insurance (Vagnskadeförsäkring)**

Third-party insurance and partial cover car insurance in conjunction with motor hull insurance constitute what we call comprehensive insurance and provides protection for:

- Damage to the car upon collision or other traffic accidents.
- Intentional damage to the car by a third party.
- Other exterior accidents, e.g. a tree falling on the car.

### **Off the road insurance (Avställningsförsäkring)**

During periods that you are not using your car and have it temporarily off the road, you can convert the insurance to an off the road insurance. This insurance does not cover as much as comprehensive insurance, but it lowers your insurance costs. The insurance is only valid if the car is located in Sweden.

## SUPPLEMENTARY INSURANCE

### Driver and passenger injuries

- Provides extra compensation (above and beyond third-party insurance) if the car's driver or passengers are injured and receive permanent injuries or dies. The insurance also provides assistance with crisis management.

### 'Stor Bilextra'

- 'Stor Bilextra' covers the greater portion of the costs for rental cars up to 45 days if your car has been damaged and the damage is covered by your insurance.
- The insurance also covers your deductible upon damage to the car if you collide with an animal or when you are abroad collide with an identified foreign car.
- If you suffer from intentional damages to your car, the motor hull damage insurance deductible is reduced to 1 000 SEK.

### No deductible when colliding with an animal

- Covers your deductible in motor hull damage insurance or warranty if you collide with an animal.
- If you don't have motor hull damage insurance or warranty we cover repair costs for your car up to 6 000 SEK.
- This supplementary insurance is also included in 'Stor Bilextra'.

## WHEN DOES INSURANCE NOT PROVIDE COVERAGE

In some cases your insurance does not apply, or can be reduced to the extent that compensation does not occur. Some examples of these situations follow:

- If the insurance policy holder is not the actual owner of the car and it's primary user.
- If the driver is guilty of drunken driving.
- If the driver does not have a valid driver's licence or is not of the proper age.
- If the car is used even though a driving ban has been issued.
- Damages that result during a competition, training for a competition or driving on an enclosed track.
- If the car is stolen by someone in the same family as you, and upon unlawful use.
- If the car is primarily used or located outside of Sweden if not agreed upon previously.
- If you intentionally or through gross negligence cause damage.

## REPAIR OF CAR

If considered to be worth the expense, the car shall be repaired with genuine spareparts by an authorized workshop that we designate. We pay for repairs. Should we determine that the car is not worth repairing, we compensate you for the market value of the car immediately before the accident.

If you choose to go to an authorized dealer of the same brand as the insured passenger car, and purchase a new or used car of the same brand, you receive 20% above the market value of the damaged car. If the accident occurred within two years of the car's first registration date, and has not been driven more than 40 000 km, compensation consists of a new car of the same brand.

## WHAT COSTS DO YOU HAVE WHEN THE CAR IS DAMAGED?

In the most situations involving damage there is a deductible in which you pay for a portion of the expenses. You can see these deductibles in the quotation. In some cases there is an extra deductible. These extra deductibles can be seen in the complete insurance terms and conditions that are most easily found on our website.

## HOW THE PRICE OF YOUR INSURANCE POLICY IS DETERMINED

When we calculate price we take several things into consideration. The price is determined by the model of your car, how old the car is, how old you are, if you are a man or a woman, how long you have had your driver's licence, where you live and the mileage you drive every year. There are five mileage categories. It is important that you choose the appropriate category. If you choose a mileage category that is under the amount of your actual driving distance each year, there is a risk that your compensation may be reduced. It is better to choose a category that is too high than too low. Should you not drive as much as you thought you were going to, just inform us, and we will refund your money at the end of the insurance year.

You can receive a discount on your insurance if you live in a detached house. Discounts are applied to the partial insurance portion of the insurance. Whether or not you are entitled to a discount is stated in the offer. If you haven't received a discount, contact us so that we can assist you.

### Bonus on third-party and motor hull insurance

We have nine bonus categories of which the highest is 75% on third-party insurance and motor hull damage insurance. The bonus category that you are assigned is primarily dependent upon the amount of continuous years that you have had your driver's licence. Each year that you have driven without being involved in an accident you move up one category. Each accident involving compensation you move down three classes. Bonuses on third-party and motor hull damage insurance are independent of each other.

### No drivers under 25 year of age

If the car is not going to be driven by any drivers under the age of 25 you may be eligible for a discount of up to 15% on your third-party insurance, and up to 10% on motor hull damage insurance. If someone under the age of 25 drives the car and you have received the discount, you will be liable to pay an extra deductible of 5 000 SEK should an accident occur. Whether or not you have received this discount is stated in the quotation.

## WHEN YOU HAVE ACCEPTED THE TERMS AND CONDITIONS

When you have accepted the terms and conditions we then send you the insurance policy along with the complete insurance terms and conditions. You must check that the information in the insurance policy is correct. The insurance policy is valid for one year at a time, but is renewed automatically before it has expired. We automatically send you a new insurance policy for the coming year.

## PERSONAL DATA ACT (PUL)

We handle your personal information such as name, address etc. in accordance with the Personal Data Act (PuL). Information is used to administrate your insurance, fulfil our contract obligations and meet the wishes you have as our customer. More information can be found on our website. We need your civil registration number to be able to determine the correct price of your insurance. With the help of the civil registration number, we can assess information on your residence address (county, municipality, and parish). Submitting your civil registration number indicates that you agree to this. If you do not want to submit your civil registration number we can only give you a price estimate.