WHO IS INSURED UNDER THE POLICY?
The insurance policy covers you as the owner and main user of the car. The Third party insurance also covers any loss or damage to other people or objects as a result of an accident with the car.

WHERE DOES THE POLICY PROVIDE COVER?
The insurance policy only provides cover in the countries that are members of the Green Card System. The insurance (excluding third party) does not apply in Iran, Morocco and Tunisia.

WHAT IS INSURED?
The policy covers the car itself and any equipment and accessories that are considered normal for cars. Car stereo, telecommunications and other electronic equipment (including navigation systems) are covered by the policy if they are permanently fitted. Any equipment that has been dismantled from the car, such as winter/summer tyres, is also included.

THIRD PARTY INSURANCE
Third party insurance is required by law and provides cover for the liability against injuries to other drivers, passengers and other people outside the car. It also covers you for damage caused to other people’s property if you drive into another vehicle or into a road barrier, for example.

PARTIAL COVER
In addition to the content of the Third party insurance, the following is included:

FIRE
Provides cover for damage to the car caused by fire, explosion or damage to electrical cables by short-circuiting.

THEFT
Provides cover for theft of your car and for damage to your car following attempted theft or if your car is broken into as well as crisis therapy as a direct consequence of robbery of vehicle or vehicle key. The insurance also covers equipment and accessories that are normally found in cars.

ROADSIDE RESCUE/ASSISTANCE
Tow to a garage if the car is involved in a road accident, theft or other breakdown. Cost of transporting the driver, passengers and private luggage back to the home address.

GLASS
Pays for repairs to or replacement of broken or damaged windscreen or windows in the car.

MISFUELLING
For cars up to 15 years old, the insurance provides cover for misfueelling, so long as the car has at least partial cover. The basic costs for the drainage and flushing of the tank,
oil pan and fuel lines are covered, as well as for a filter replacement made necessary by pumping a fuel other than that instructed by the car manufacturer into the fuel tank, other tank or reservoir in the vehicle. Cover of up to SEK 50,000 is provided. Any consequential damage caused by misfuelling in the car’s fuel tank is covered if the car has valid mechanical damage cover.

MATERIAL DAMAGE
Covers sudden failures that affect the performance of the engine, electronics, gearbox, transmission, etc. in a car that is under 8 years old and with a mileage of less than 100,000 km.

LEGAL ASSISTANCE
Pays representation and legal costs of up to SEK 250,000, for disputes that are related to your car ownership.

COMPREHENSIVE COVER
Comprehensive cover includes Third party, partial cover plus Car damage or a Car damage warranty. A three-year Car damage warranty from the dealer is usually included when you purchase a brand-new car (see sales documents). If a Car damage warranty is not included, it is advisable that you purchase Car damage coverage.

CAR DAMAGE
Car damage insurance covers the cost of damage to your car if you crash or if your car is vandalised. It also covers the cost of damage caused by other external incidents, such as a tree being blown down onto the car. The level of excess you choose will have an effect on the cost of your car insurance. You can choose the following excess amounts: SEK 3,000, 4,500 or 6,000.

TEMPORARY DeregISTRATION INSURANCE
When the car is temporary deregistered and not being used, the insurance policy can be changed to a deregistration policy which provides cover for theft, fire, legal expenses and vehicle damage. The insurance applies in Sweden.

ADDITIONAL INSURANCE COVER

BILXTRA
This extra insurance can be purchased if you have chosen at least Partial cover. It is also included in Large comprehensive insurance.

The insurance policy covers the cost of car rental for a maximum of 45 days (maximum of 75 days for Large comprehensive insurance), if your car has to be repaired following insured damage. In the event of damage in Sweden, 75% of the daily rate and mileage for a rental car is covered. In the event of damage in Sweden abroad and where a car is rented abroad, 100% of the daily rate and mileage cost for the car is covered.

BilXtra also reduces the standard excess, usually down to SEK 0, if you are involved in a collision with an animal, if your car is vandalised or breaks down and needs the assistance of a tow truck.

LARGE COMPREHENSIVE INSURANCE
Large comprehensive insurance is our most comprehensive package and contains Fully comprehensive cover, BilXtra and the following:

EXTENDED MECHANICAL BREAKDOWN COVER
Covers sudden failures that affect the performance of the engine, electronics, gearbox, transmission, etc. in a car that is under 10 years old and with a mileage of less than 150,000 km.

MISFORTUNE
This pays up to SEK 50,000 for sudden damage to the car’s cabin or boot space, which are not normally covered by standard Fully comprehensive insurance. It also pays up to SEK 5,000 for new car keys (for one claim a year) in the event of loss or damaged by sudden and unforeseen event, including the cost of deleting the codes of the stolen/lost keys and reprogramming new keys.

VARDEXTRA INSURANCE
Covers the cost of a new car for a car that is under 2 years old, with a mileage of less than 40,000 kilometres, that has been stolen or is a total loss, and is covered by theft or Collision damage insurance or the car’s Collision damage warranty, if:

• the car is less than 1 year old and its mileage is less than 20,000 km, and any repair cost is more than 50% of the car’s list price immediately before the loss or damage happened

• the car is more than 1 year old and its mileage is less than 40,000 km, and any repair cost is more than 80% of the car’s list price immediately before the loss or damage happened

If a car is more than 2 years old or its mileage is more than 40,000 km, we will pay you 120% of the car’s list price however a maximum of 200,000 above the car’s list price immediately before the loss or damage happened.

DRIVER AND PASSENGER ACCIDENT
Provides additional cover, in addition to that provided by the Third party insurance, for personal injury that leads to medical disability or death. It covers costs up to SEK 600,000 in proportion to the degree of invalidity and the age of the injured person. In the event of death, SEK 50,000 will be paid to the estate of the insured person. It also covers the cost of crisis therapy, for a maximum of ten sessions, provided by a licensed psychologist in Sweden, for an insured person who has been involved in a road accident.

TRAFFIKXTRA INSURANCE
In addition to the content of the Third party insurance, the following is included a) theft, b) roadside rescue/assistance and c) legal assistance, as follows:

a) You are covered should your car be stolen. The insurance also covers equipment and accessories that are normally found in the car as well as crisis therapy as a direct consequence of robbery of vehicle or vehicle key.

b) Tow/assistance (no more than twice in one insurance year) to a garage if the car is involved in a road accident, theft or other breakdown. The cost of transporting the driver, passengers and private baggage back to the home address is also included.

c) Representation and legal costs of up to SEK 250,000, for disputes that are related to your car ownership.

IMPORTANT LIMITATIONS IN THE CAR INSURANCE POLICY
The insurance policy contains certain limitations. For instance, there are terms and conditions under which the
insurance is not valid in certain situations and there are terms and conditions on so-called safety regulations i.e. instructions explaining how to act in order to minimise the risk of loss, damage and injury. Failure to observe safety regulations may result in a reduced claim payment. For more information about which safety regulations apply for each claim, please refer to the full terms and conditions at if.se. Some of the main limitations in the policy are listed below.

GENERAL LIMITATIONS
• If the driver does not have the necessary driver’s licence
• If the driver is guilty of drunk driving
• Is the car younger than 30 years, the insurance has a maximum amount of 1.5 million SEK (excluding Third Party Insurance) unless otherwise stated in the insurance policy.
• The insurance policy (excluding the Third party insurance) does not cover damage incurred on a track designed for racing with a motor vehicle, e.g. Anderstorp, Gotland Ring, Mantorp or Nürburgring including the Nordschleife etc.
• The policy will not normally cover claims if the car has been rented out or lent to a third party in exchange for payment, used in delivery services, or if the car is used under any competitive circumstances or conditions, e.g. street racing or similar
• If the car is driven despite it having been issued with a roadworthiness prohibition
• Car stereos and similar electronic equipment are only covered by the policy if they are permanently fitted and tools are required to remove them from the car. Claims for non-factory fitted equipment are capped at SEK 25,000 (incl. VAT).
• The policy will not normally cover claims if the car has been abroad for more than 182 days when the loss or damage occurs
• For loss or damage covered by a supplier guarantee or similar
• The maximum settlement is SEK 300,000 for cars that are more than 30 years old and are not insured as a collector’s vehicle.

SPECIFIC LIMITATIONS
MOTOR THIRD PARTY
• The insurance policy does not cover loss, damage or injury sustained when driving in a fenced competition area.
• The car must be fitted with an electronic immobiliser for travel in certain countries
• Claims for non-original wheels are capped at SEK 30,000
• The insurance policy does not cover loss, damage or injury caused by someone belonging to the same household as you nor does it cover loss, damage or injury caused by non-permissive use
• When the car is not being used, it must be locked with an approved lock. The key must not be kept in the immediate vicinity of the car. Non-compliance with this will result in the reduction of the settlement amount.
• The insurance does not apply to criminal proceedings and does not compensate additional cost arising from the use of several agents, change agents or hire agents other than your place of residence.
• If the car’s tyres fail to satisfy legal requirements, an additional excess 10 % of the compensation cost lowest SEK 5,000 will apply under the policy
• Not applicable to claim that has occurred in conjunction with or after you have been the victim of a criminal act as specified in 8-10 chapter in the Swedish penal code (ex. theft, fraud or improper use).
• The excess is equal to twice the amount specified if the car has not been imported by a Swedish general agent for the make of car.
• The insurance policy does not cover loss, damage or injury caused by someone belonging to the same household as you nor does it cover loss, damage or injury caused by non-permissive use
• The excess is equal to twice the amount specified if the car has not been imported by a Swedish general agent for the make of car.
• The insurance policy does not cover defects or faults that arise due to the car having been tuned
• The insurance policy does not cover claims for loss or damage incurred as a result of theft of equipment or accessories unrelated to theft of the car.
• The insurance policy (excluding the Third party insurance) does not cover damage incurred on a track designed for racing with a motor vehicle, e.g. Anderstorp, Gotland Ring, Mantorp or Nürburgring including the Nordschleife etc.
• The policy will not normally cover claims if the car has been rented out or lent to a third party in exchange for payment, used in delivery services, or if the car is used under any competitive circumstances or conditions, e.g. street racing or similar
• If the car is driven despite it having been issued with a roadworthiness prohibition
• Car stereos and similar electronic equipment are only covered by the policy if they are permanently fitted and tools are required to remove them from the car. Claims for non-factory fitted equipment are capped at SEK 25,000 (incl. VAT).
• The policy will not normally cover claims if the car has been abroad for more than 182 days when the loss or damage occurs
• For loss or damage covered by a supplier guarantee or similar
• The maximum settlement is SEK 300,000 for cars that are more than 30 years old and are not insured as a collector’s vehicle.

CALCULATING THE COST OF YOUR INSURANCE
The cost of your insurance depends on a number of factors, including the make of the car, its age and whether it is a direct import. Other factors include how far you drive each year, your age, how long you have held a driver’s licence, where you live and any previous claims.

You will receive a discount on your Third party insurance and Car damage insurance if no-one under the age of 25 will be driving the car. If a person under the age of 25 uses the car and loss or damage occurs, an additional excess of SEK 2,000 will be added to the Third party insurance and to the Car damage insurance.
SIMPLE TO PAY
You choose the method and intervals of payment that suit
you best; annual, half-yearly or monthly.
A SEK 25 fee per invoice will apply if you choose to receive
a printed invoice. You will not be charged any additional
fee if you pay via direct debit or electronic invoices sent
directly to your online banking service.

WHEN YOU HAVE PURCHASED YOUR INSURANCE
We will send you your insurance policy certificate
and related documents. Please check that the infor-
mation contained in the insurance policy certificate
is correct. The insurance is valid for one (1) year at a
time and is renewed automatically and in good time.

INFORMATION ABOUT THE INSURER
The insurer is If Skadeförsäkring AB (publ), Organization
number 516401-8102, 106 80 Stockholm, phone 0771-655
655. The insurer is registered with Companies registra-
tion office and is under the Swedish Financial Supervisory
Authority supervision (Finansinspektionen, Box 7821, 103
97 Stockholm, 08-408 980 00, mailto:finansinspektionen@fi.se). The insurer also act under the Consumer Agency’s
supervision regarding marketing and advertising Consumer
Agency, Box 48, 651 02 Karlstad, 0771-42 33 00,
mailto:konsumentverket@konsumentverket.se”

If Skadeförsäkring does not provide advice as referred to in
the Insurance Distribution Act.

If Skadeförsäkring employees who sell insurance receive a
fixed monthly salary regardless of the amount of insurances
sold. In cases where variable compensation is obtained it is
based only on less part of quantitative criteria.

IF WE DO NOT AGREE
Always begin by contacting the person who handled your
case. They may be able to provide you with further infor-
mation and clarify any misunderstanding.

IF’S CUSTOMER OMBUDSMAN
If you are still not satisfied, you can contact the Customer
Ombudsman who reviews most cases free of charge. You
need to do so within six (6) months of receiving notifica-
tion of If’s decision.

THE NATIONAL BOARD FOR CONSUMER DISPUTES (ARN)
It is also possible to refer your complaint in most cases to
the department that deals with insurance matters at the
National Board for Consumer Disputes.

Advice and assistance when purchasing insurance
If you would like to find out more about our car insurance or about insurance cover that is especially important for you, please
call us on +46 (0)771-655 655. If you require further advice and assistance, contact your Municipal Consumer Advisor, or visit
the Swedish Consumer Agency’s information service at www.hallakonsument.se or the Swedish Consumers’ Insurance Bureau at
www.konsumenternas.se. You can also find out more, calculate costs and purchase insurance directly at www.if.se.