Pre-purchase information
Försäkring för din BMW

This is a summary of what our car insurance covers. The insurance policy also contains important limitations. These are shown under the heading “Important limitations in the car insurance”. You are entitled to receive this information before you decide to take out the insurance. It is therefore important that you read it together with the quote so that you clearly understand what the policy covers. We recommend that you save this document. Full terms and conditions are available at if.se/din-bmw. You can also obtain them by contacting our Customer Service. Compensation for loss or damage is always indemnified in accordance with the full terms and conditions.

Who is insured under the policy?

The insurance applies to you if you are the car’s owner and principal user or, if it is leased, you are registered as the user in the Road Traffic Register and are the principal user of the vehicle. Third Party Liability insurance also applies to customers who suffer damage as a result of a road traffic accident.

Where is the insurance valid?

The insurance policy only provides cover in the countries that are members of the green card system. However, the insurance (excluding Third Party Liability insurance) does not apply in Morocco or Tunisia.

What does the insurance cover?

The insurance policy covers the car itself and any equipment considered normal for cars. Car stereo, telephone and other electronic equipment (including navigation systems) are covered by the insurance if they are already installed. Claims for fixtures such as racks, cabinets, shelves and drawers in vans (max. 3,500 kg gross weight) are capped at SEK 100,000. Any equipment that has been dismantled from the car such as seasonal wheels is also included.

Select the scope of cover that matches your needs

The foundation of car insurance is Third Party Liability insurance, which is mandatory by law. However, most customers purchase Partial Cover insurance or Fully Comprehensive insurance. For new cars, a Car Damage Warranty is sometimes included. If the car does not come with a Car Damage Warranty, you may need to take out Collision Damage insurance, which provides you with Fully Comprehensive insurance. You may also supplement these insurance policies with a number of additional insurance policies.

Third Party Liability insurance

Third Party Liability insurance is mandatory by law and provides cover for personal injury to drivers, passengers and other persons outside the car. It also provides cover against damage to other people’s property, for example, if you drive into another vehicle or traffic barrier. Under the Road Traffic Injuries Act (1975:1410), compensation for road traffic injuries is paid up to a maximum of SEK 300 million.

Partial cover insurance

In addition to the content of Third Party Liability insurance, the following is also included:

FIRE
Cover for damage to your car caused by fire, lightning strike or explosion.

THEFT
Provides cover in case your car is stolen or damaged following a burglary/attempted theft, and crisis therapy if you are robbed of your car or have your car keys snatched. The insurance also covers equipment and accessories that are normal for cars.

ROADSIDE RESCUE AND RECOVERY
Towing to a garage if the car is involved in a road accident, theft or other breakdown. Cover for the cost of transporting the driver, passengers and private luggage back to the home address.

GLASS
Payment for repair or replacement of crushed or ruptured glass panes.

MISFUELLING
Provides cover for the necessary cleaning of the tank, containers, pipes and filters, as well as for any consequential damage directly resulting from putting the wrong fuel in the car’s fuel tank, or another tank or car container, other than that specified by the manufacturer. The insurance applies if the car is up to 20 years old or has mileage of less than 200,000 kilometres, as long as the car has at least Partial Cover insurance. The maximum amount reimbursed is SEK 100,000. For private customers, the deductible is SEK 4,500, and for corporate customers it is 10 % of the price base amount.

MECHANICAL AND ELECTRONIC BREAKDOWNS
For passenger cars less than 10 years old with mileage of less than 150,000 kilometres, the insurance provides cover for sudden failures that affect the performance of the engine, electronics, gearbox and transmission.

LEGAL ASSISTANCE
Pays representation and legal costs of up to SEK 300,000 for disputes relating to car ownership.

Fully Comprehensive insurance

Fully Comprehensive insurance consists of Partial Cover insurance plus Collision Damage insurance or a Car Damage Warranty. For new cars, a three-year Car Damage Warranty from the car dealer is often included (see the purchase documents). If your car did not come with a Car Damage Warranty, you should take out Collision Damage insurance.

COLLISION DAMAGE INSURANCE
Collision Damage insurance provides cover for damage to the car in case of collision or an act of vandalism. The insurance also provides cover for the cost of damage caused by other external incidents, e.g. the wind causing a tree to fall onto your car. You can help to determine the premium yourself by selecting any of the following deductibles: SEK 3,000, 5,000, 8,000 or 12,000. If you represent a company, you have the option of selecting between 10 % of the price base amount or a fixed deductible amount.

DEDUCTIBLE BENEFIT IN CASE OF CAR DAMAGE WARRANTY CLAIM
In the event of damage covered by the Car Damage Warranty, the insurance reduces the deductible according to the Car Damage Warranty certificate by SEK 3,000. The car needs to have at least Partial Cover insurance or Temporary Deregistration insurance with us at the time of the accident.

TEMPORARY DEREGISTRATION INSURANCE
During periods when the car is temporarily deregistered, you can change the policy to Temporary Deregistration insurance, which provides cover for theft, fire, legal expenses, and collision damage. This insurance applies in Sweden.

NEW VALUE AND ADDED VALUE IN CASE OF TOTAL LOSS AND REPLACEMENT OF A PASSENGER CAR (DOES NOT APPLY TO PERSONAL CAR LEASING)
This applies to passenger cars not older than two years or that have mileage of less than 40,000 kilometres, which have been stolen or are a total loss. This event is reimbursable through the car’s policy or its Car Damage Warranty provided by us. We will reimburse you for the cost of a new car of the same type and model if:

- the car is no more than one year old and has mileage of less than 20,000 kilometres, and if the repair costs exceed 50 % of the regular price for an equivalent new car immediately before the loss event
- the car is no more than two years old and has mileage of less than 40,000 kilometres, and if the repair costs exceed 80 % of the car’s market value immediately before the loss event.

For cars older than two years or that have mileage of more than 40,000 kilometres, where the loss or damage is to be compensated up to the value of an equivalent car, you will receive compensation, in addition to the car’s market value, amounting to 20 % added value. This will apply if you select a passenger car from an authorised car dealer that is the same brand as the damaged car. The compensation is paid only to the car dealer and may only be used to compensate the cost of purchasing a new car.

Additional insurance*

NO DEDUCTIBLE FOR COLLISION WITH ANIMALS
You can purchase this supplementary insurance if you have chosen Partial Cover insurance as a minimum. It is also included in Stor Bilextra. It reimburses you for the deductible under your Collision Damage insurance or Car Damage Warranty in case of collision with an animal. If the car does not have Collision Damage insurance or a Car Damage Warranty, we will indemnify you for up to SEK 6,000 of the cost of the car’s repair.

STOR BILEXTRA
You can purchase this supplementary insurance if you have chosen Partial Cover insurance as a minimum. You will be indemnified even if the car does not have Collision Damage insurance or a Car Damage Warranty.

- The insurance policy covers 75 % of the rental car cost (or 100 % in case of travel abroad) for up to 60 days, in case the car needs to be repaired after indemnifiable damage.
- It reimburses you for the deductible for collision damage in case of collision with an animal. If the car does not have Collision Damage insurance or a Car Damage Warranty, we will indemnify you for up to SEK 6,000 of the cost of the car’s repair.
- If the car is vandalised, your Collision Damage insurance or Car Damage Warranty deductible will be reduced to SEK 1,000. If the car does not have Collision Damage insurance or a Car Damage Warranty, we will indemnify you for up to SEK 6,000 of the cost of the car’s repair.

DRIVER AND PASSENGER ACCIDENT
You can purchase this supplementary insurance if you have chosen Third Party Liability insurance as a minimum.

- In addition to the amount reimbursable under Third Party Liability insurance, it indemnifies up to SEK 600,000 in case of a personal injury to you or your passengers that results in a medical disability or death. It also gives you the option to undergo crisis therapy after a road accident.
- In case of death, a sum of SEK 50,000 will be paid to the estate of the insured.
- Crisis therapy is only available in Sweden and for a maximum of ten sessions.

PRIVATE HEALTH INSURANCE IN CASE OF A ROAD ACCIDENT
You can purchase this supplementary insurance if you have chosen Third Party Liability insurance as a minimum.

- It entitles the driver and passengers in the insured car to private medical care following a road accident.
- It reimburses the costs of specialist medical treatment, surgery and inpatient care, aftercare, rehabilitation, physiotherapy, and aids subject to a referral from your general practitioner or company doctor.

DRULLEFÖRSÄKRING – ALL-RISK INSURANCE FOR CARS
You can purchase this supplementary insurance if you have chosen Partial Cover insurance as a minimum.

The insurance pays up to SEK 60,000 in case of damage to the car’s interior or luggage/cargo compartment, which is not normally covered by standard Fully Comprehensive insurance. It indemnifies for loss of or damage to car keys equipped with an electronic immobiliser function. We will reimburse you for the cost of deprogramming a lost or stolen key and for programming a new key, in addition to the cost of the key itself. Maximum compensation for car keys, after deduction of deductible, is SEK 10,000, and is provided in the event of one claim per year. Deductible: SEK 1,200.

* If the insurance is invoiced together with financing by a party other than us, deviations may occur as to which options are possible. Please contact your car dealer to find out what applies to your type of insurance.

Important limitations to the car insurance

The insurance policy contains various limitations. There are terms and conditions under which the insurance is not valid in certain situations and there are conditions concerning safety regulations, i.e. instructions telling you how to behave to reduce the risk of injury. Failure to comply with a safety regulation may result in a specific deduction from the compensation and, in some cases, no compensation may be paid at all. The insurance policy also contains various limitations. You can read more about the safety regulations that apply to each loss event in the full terms and conditions that you can find at if.se/din-bmw. Below we detail some of the most important of these types of insurance limitations.

This insurance does not apply to, for example:

- Driving on racing tracks and circuits intended for motor vehicles, e.g. the Anderstorp Raceway, Gotland Ring, Mantorp, the Nürburgring incl. the Nordschleife, etc.
- Situations when the car has been rented for commercial purposes, for transport against payment or in exchange for payment, for example, for car sharing, car pools, etc., or when it has been used by driving schools or for delivery services.
- No compensation will be paid if the car has been abroad for more than 182 days within the last 12 months when the damage occurs.
- Damage covered by or reimbursable under a supplier warranty or similar.
- For damage, caused directly or indirectly by an intentional act directed against information systems or information (such as computer equipment or other devices that process data, transmit data, computer programs and electronic data).

Safety regulations

You must ensure that:

1. The driver has the type of licence required to drive the car.
2. The driver is not found guilty of drunk-driving.
3. The car is not used after being issued with a roadworthiness prohibition.
4. The car is not used in competition or training for competition or in competition-like situations such as street racing.
5. The car is not used during or in connection with criminal activity, riots, gang confrontations, hooliganism or similar violent activity.

Other major limitations

- Car stereo or similar electronic equipment is only covered by the policy if it is integrally fitted, meaning tools would be required to remove it. Claims for non-factory fitted equipment are capped at SEK 25,000 (incl. fitting).
- Claims for fixtures such as racks, cabinets, shelves and drawers in vans (max. 3,500 kg gross weight) are capped at SEK 100,000. The equipment must be fitted by a general agent or by its authorised fitter.
- For cars that have not been serviced according to the manufacturer's instructions, the compensation is reduced by 50 % or even by so much that no compensation is paid at all. This also applies if the car was not serviced according to the manufacturer's instructions in the period of time before the insurance was taken out. That the service has been carried out must be shown with a receipt, workshop document or similar.
- The maximum cover provided under this insurance (exception of Third Party Liability insurance) is SEK 4 million.
- For cars older than 30 years, the maximum cover provided under this insurance (except for Third Party Liability insurance) is SEK 1.5 million.
- We have the right to instruct the repairer and the method of repair. You risk not receiving full insurance cover if you fail to follow our instructions on the choice of repairer and repair method. Any claim for insurance compensation may not be transferred (e.g. to a workshop or repairer) without our approval.

Specific limitations

THIRD PARTY LIABILITY
The insurance does not apply to damage that occurs while driving in a fenced competition area.

FIRE
The insurance does not apply to damage caused by explosion in the engine, exhaust system, tyres or hoses.

THEFT
The insurance does not apply to damage caused by a person belonging to the same household as you, as well as to unlawful use or in the event of other crimes such as fraud or embezzlement.

Other major limitation

- In the case of crisis therapy, the period in which treatment can be given is limited to 12 months from the date of the accident.
- Compensation is paid at a maximum of SEK 1,500 per treatment session up to a maximum of SEK 15,000 in total per insured person.
- Crisis therapy is only provided in Sweden.
- Payment for crisis therapy will not be made for journeys to and from places outside Sweden.

Safety regulation

- If the car has a market value in excess of SEK 1.5 million, it must be fitted with an activated and approved positioning system connected to a central monitoring station. The compensation will be reduced if this equipment is not fitted and working.
- Requirements for some car models to be fitted with positioning systems connected to a central monitoring station. Please contact us for more information if this applies to your car.
- When the car is not in use, it must be locked with an approved lock. The key must not be stored in direct proximity to the car. If that is the case, compensation will be reduced. Any vehicle parts that have been removed such as winter tyres must be kept locked in a space used only by you.

ROADSIDE RESCUE AND RECOVERY
The insurance does not apply to compensation you are entitled as set out in the warranty, roadside rescue subscription, insurance or other agreement.

DAMAGE TO GLASS
The glass insurance does not cover damage caused by a road accident, other external accident, vandalism or general wear and tear.

MISFUELLING
The insurance does not apply to cars older than 20 years or when mileage is more than 200,000 kilometres.

MECHANICAL AND ELECTRONIC BREAKDOWNS
The insurance does not apply to any faults due to the car having been tuned.

LEGAL ASSISTANCE
The insurance does not apply to criminal cases and will not reimburse added costs incurred from engaging multiple representatives, changing representatives or engaging a legal representative somewhere other than your place of residence.

COLLISION DAMAGE INSURANCE

Other major limitation

- If the car's tyres fail to satisfy legal requirements, an additional deductible of SEK 5,000 will apply.
- The insurance does not apply to any damage that occurred in connection with, or after you have been subjected to, crimes such as theft, misappropriation, fraud or unauthorised use.
- The insurance does not apply to any damage caused by animals or insects inside the car, such as damage to furnishings or cabling.

DEDUCTIBLE BENEFIT IN CASE OF CAR DAMAGE WARRANTY CLAIM

Other major limitation

The insurance does not cover VAT if you are liable for VAT reporting.

DEREGISTRATION
The insurance does not apply to any damage that occurs when the car is used in traffic.

NEW VALUE AND ADDED VALUE IN CASE OF TOTAL LOSS AND REPLACEMENT OF A PASSENGER CAR (DOES NOT APPLY TO PERSONAL CAR LEASING)
No compensation for New Value or Added Value will be paid if the car was not imported by the Swedish general agent for the car brand or for vans.

Other major limitation

- New Value and Added Value are not paid if the damage is to be covered by a Car Damage Warranty that is not provided by If.
- Compensation with New Value is limited to the last known price of an equivalent new car to the one that was a totally loss.
- The Added Value is limited to SEK 200,000.
- If you have purchased your car on instalment or credit, we are entitled to deduct from the compensation intended to cover the cost of a new car, the cost we need to pay to the car dealer or finance company.
- The compensation for Added Value will be paid only to the car dealer and may only compensate the cost of purchasing a new car.

DRULLEFÖRSÄKRING – ALL-RISK INSURANCE FOR CARS
No compensation will be paid for any damage caused by animals or insects, wear or neglect.

PRIVATE HEALTH INSURANCE IN CASE OF A ROAD ACCIDENT

- The insurance does not cover any consequences of an illness, other ill health or disability, or consequences of any accident other than that in the insured car.
- The insurance provides no entitlement to private dental services.
- The insurance does not cover mental trauma.
- The insurance does not apply if the driver was using the car without the permission of the insured.

Other major limitation

The insured must be resident in Sweden and must be aged 16 or older.

STOR BILEXTRA
Stor Bilextra insurance is valid for the first 60 days of travel outside of Sweden.

How we calculate the price of your insurance

We take several factors into consideration when calculating the price.

PRIVATE CUSTOMERS
The price is affected by the car model, the age of the car and if the car is directly imported. The price is also affected by your annual mileage, how old you are, how long you have held a driver's license (we obtain driver's license information from the Swedish Transport Agency's register), how long you have owned your car, where you live, what bonus class you have and if you have any previous claims.

CORPORATE CUSTOMER
The price is affected by the car model, the age of the car, whether the car is directly imported, vehicle type and method of use, registered office address, annual mileage and bonus. The price is calculated based on the zone in which the company is situated.

Information about deductibles

OPTIONAL DEDUCTIBLE FOR COMPANIES
Companies have the option of choosing between deductibles based on price base amounts (corporate customers) or fixed deductibles (private customers).

PRIVATE AND CORPORATE CUSTOMERS WITH FINANCIAL INSURANCE
If the insured car is covered by an agreement with financing invoiced via a finance company, at a fixed price on the insurance, the insurance has the exact same deductible level across the entire agreement period. This means that it is not possible to change the deductible for Collision Damage insurance during this period.

Easy to pay*

You are free to select the payment method that suits you best: a full year, six-monthly instalments or payment by monthly instalments by direct debit.

An invoicing fee will be charged to customers requiring a paper invoice. No invoice fee is added when you pay by e-invoice to your internet bank or arrange to pay by direct debit. E-invoices are offered to private customers and sole proprietorships.

When the insurance is taken out

As soon as the insurance is taken out, we will send the insurance policy/certificate along with the rest of the documents. Please remember to check that the insurance information is correct. The insurance is valid for one year and will be renewed automatically in good time.

PERSONAL DATA
We process our customers' personal data in accordance with the applicable insurance and data protection law. More information about the processing of personal data is available on our website.

DETAILS OF THE INSURER
The insurer is If Skadeförsäkring AB (publ), org. no 516401-8102, SE-106 80 Stockholm, Sweden, tel. +46(0)771-655 655. The insurer is registered with the Swedish Companies Registration Office and regulated by the Financial Supervisory Authority of Sweden (Finansinspektionen, Box 7821, SE-103 97 Stockholm, Sweden, +46(0)8 408 980 00, finansinspektionen@fi.se, fi.se). If is also regulated by the Swedish Consumer Agency with regard to marketing and advertising (Konsumentverket, Box 48, SE-651 02 Karlstad, +46(0)771-42 33 00, konsumentverket@konsumentverket.se, konsumentverket.se).

If does not provide advice as defined in the Act on Insurance Distribution.

If's employees who sell insurance receive a fixed monthly salary regardless of the number of policies sold. Where variable remuneration is paid, this is based only to a limited extent on quantitative criteria.

If we do not agree

As a first course of action, always contact the person who processed your application. Talking to your underwriter may help you receive additional information and clear up any misunderstandings.

IF'S CUSTOMER OMBUDSMAN
If you are still not satisfied, within twelve months of If's decision, you can contact the Customer Ombudsman, who, free of charge, reviews most of all incoming cases.

THE NATIONAL BOARD FOR CONSUMER DISPUTES (ALLMÄNNA REKLAMATIONSNÄMNDEN, ARN)
In most cases, you will also be able to refer your case to ARN's special department for insurance matters.

THE SWEDISH PERSONAL INSURANCE BOARD (PERSONFÖRSÄKRINGSNÄMNDEN PFN)
You can also refer your case to the Swedish Personal Insurance Board, an industry-wide board that provides assistance in cases requiring medical assessment.

THE SWEDISH ROAD TRAFFIC INJURIES COMMISSION (TRAFIKSKADENÄMNDEN, TSN)
It is mandatory for If to refer certain cases regarding cover for personal injuries from Third Party Liability insurance to TSN without the injured party requesting such a review (also known as mandatory cases). The types of cases reviewed by the TSN are set out in its regulations, which are available on TSN's website. The TSN also reviews disputes relating to compensation for personal injury from Third Party Liability insurance in non-mandatory cases at the request of the injured party (also known as dispute resolution).

THE SWEDISH BOARD FOR LEGAL PROTECTION INSURANCE ISSUES (SVENSK FÖRSÄKRINGS NÄMND FÖR RÄTTSSKYDDSFRÅGOR)
You may refer your case to this board if you wish to appeal a decision regarding your legal protection insurance.

COURT OF LAW
As with other disputes, you can also bring your case to a court of law.

CONSUMER ADVICE
For advice and help, please contact the Swedish Consumer Agency at konsumentverket.se, your municipal consumer adviser or the Swedish Consumers' Insurance Bureau (Konsumenternas Försäkringsbyrå).

Advice and help when purchasing

Is there any cover that is particularly important to you, or would you like to find out more about our car insurance?

If so, please feel free to call us at +46 (0)8 541 706 90. For further advice and help, you can also contact the Swedish Consumer Agency at konsumentverket.se, your municipal consumer adviser or the Swedish Consumers' Insurance Bureau (Konsumenternas Försäkringsbyrå). To obtain more information, calculate your premium and purchase your insurance, please visit our website.

* If the insurance is invoiced together with financing by a party other than us, deviations may occur as to which options are possible. Please contact your car dealer to find out what applies to your type of insurance.

This insurance is specially developed by If Skadeförsäkring AB (publ). Reg. office: Stockholm. Org.no: 516401-8102.

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