

Car insurance



Information and facts before purchasing – May 2025

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 purchase the insurance policy. It is therefore important that you read this information together with the quote so that you clearly understand what the policy covers. We recommend that you save this document. For full terms and conditions, please visit the website if.se. You can also obtain them by contacting our Customer Service department. Compensation for loss or damage is always subject to the full terms and conditions of the policy.

Choose coverage to match your requirements

Third party liability insurance is the most basic type of car insurance and is required by law. It is the minimum protection you can buy. Most people purchase Partial cover or Comprehensive cover and Rental car and Roadside assistance and Animal collision and damage additional insurance. We also have two additional packages, TrafikXtra and the most comprehensive package Large comprehensive insurance (Stor bilförsäkring).

Overview of different coverages

	Stor bilförsäkring	Helförsäkring	Halvförsäkring	TrafikXtra	Trafikförsäkring	Avställningsförsäkring
Motor third party liability	●	●	●	●	●	
Partial Cover	●	●	●			
Collision cover	●	●				
Rental car and Roadside assistance	●	Tillägg	Tillägg			
Animal collision and damage	●	Tillägg	Tillägg			
Misfortune	●					
Increased new value	●					
Driver and passenger accident	●					
TrafikXtra				●		
Decommission Insurance						●

Who is insured under the policy?

The insurance policy covers you as the owner and main user of the car. The Third party liability 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 liability) does not apply in 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 LIABILITY

Third party liability 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. According to Trafikskadelagen (1975:1410), Third party liability compensation is provided up to a maximum of 300 million SEK.

PARTIAL COVER

In addition to the content of the Third party liability, the following is included:

FIRE

Provides cover for damage to the car caused by or explosion.

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

the vehicle or vehicle key. The insurance also covers equipment and accessories that are normally found in cars.

ROADSIDE ASSISTANCE

Towing 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 misfuelling, 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.

MECHANICAL 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 300,000, for disputes that are related to your car ownership.

COMPREHENSIVE COVER

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

COLLISION COVER

Collision cover 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 3,500, 5,000 or 7,000.

DECOMMISSION INSURANCE

When the car is temporary decommissioned and not being used, the insurance policy can be changed to a decommissioned policy which provides cover for theft, fire, legal expenses and Collision cover. The insurance is valid in Sweden.

ADDITIONAL INSURANCE COVER

RENTAL CAR AND ROADSIDE ASSISTANCE

This add-on 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 cost for a rental car is covered. In the event of damage abroad and where a car is rented abroad, 100% of the daily rate and mileage cost for the car is covered.

This cover also reduces the standard excess down to SEK 0, if your car breaks down and you need Roadside assistance.

ANIMAL COLLISION AND DAMAGE

This cover reduces the standard excess, usually down to SEK 0, if you are involved in a collision with an animal or if your car is vandalised.

LARGE COMPREHENSIVE INSURANCE

Large comprehensive insurance is our most comprehensive package and contains Fully comprehensive cover, Rental car and roadside assistance, animal collision and damage plus the following: 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 60,000 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 10,000 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.

INCREASED NEW VALUE

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 one (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 one (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

DRIVER AND PASSENGER ACCIDENT

Provides additional cover, in addition to that provided by the Third party liability 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.

TRAFIKXTRA INSURANCE

In addition to the content of the Third party liability, the following is included a) theft, b) roadside 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. **Roadside 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 luggage back to the home address is also included.
- c. **Representation and legal costs** of up to SEK 300,000, 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 liability) unless otherwise stated in the insurance policy.
- The insurance policy (excluding the Third party liability) 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
- 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, insurance or similar.
- If our advised choice of repair shop and method have not been used
- If a claim of reimbursement is transferred (to a repair shop or repairer) without our approval.
- The maximum settlement is SEK 300,000 for cars that are more than 30 years old and are not insured as a collectors' vehicle.

SPECIFIC LIMITATIONS

MOTOR THIRD PARTY LIABILITY

- The insurance policy does not cover loss, damage or injury sustained when driving in a fenced competition area.

FIRE

- The insurance policy does not cover loss or damage to the engine, exhaust system, tyres or tubes as a result of an explosion in them.
- The insurance policy is not valid for vehicles that differ from their factory equipment and the customer hasn't received an approval from If.

GLASS

- The glass insurance does not cover damage in the event of a road accident, other extraneous accident or vandalism.

THEFT

- If the market value of the car is more than SEK 1.5 million, it must be fitted with an approved GPS tracking system with an active connection to a central monitoring station. Otherwise, the settlement from the claim will be reduced by 40 %.
- 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 insurance policy is not valid for vehicles that differ from their factory equipment and the customer hasn't received an approval from If.
- Claims for non-original wheels are capped at SEK 35,000
- 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. Removed vehicle parts, e.g. winter tyres, must be stored in a locked area to which only you have access.

MECHANICAL DAMAGE

- The amount of the settlement will normally be reduced by 50 % or so much so that no compensation at all is left, if the car has not been serviced according to the service manual
- The insurance is not valid for vehicles that differ from the factory equipment or that is registered as an amateur built vehicle.
- The insurance policy does not cover defects or faults that arise due to the car having been tuned
- 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.

MISFUELLING

The insurance is not valid for damage or fault that are caused by contaminated fuel.

LEGAL ASSISTANCE

- 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.

COLLISION COVER

- 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
- The insurance policy is not valid for vehicles that differ from their factory equipment and the customer hasn't received an approval from If.
- 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).

INCREASED NEW VALUE

- Increased new value is not valid if you have Stor bilförsäkring and the market value of your car is 1.5 MSEK or higher and you have not informed us of this

DECOMMISSION

- The insurance policy does not cover loss, damage or injury sustained when the car is used in traffic.

MISFORTUNE

- The insurance policy does not cover claims for loss or damage to electronics, convertible or hard tops
- Damage caused by animals, insects, wear or neglect.

TRAFIKXTRA

- 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.

Calculating the price

The price 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.

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 and related documents. Please check that the information contained in the policy letter 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 registration 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 information 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 twelve (12) months of receiving notification 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.

THE SWEDISH PERSONAL INSURANCE BOARD

You can also contact the Swedish Personal Insurance Board, which is an industry-wide board that can assist in cases that require a medical assessment.

THE SWEDISH ROAD TRAFFIC INJURIES COMMISSION (TSN)

If is obliged to refer certain cases regarding cover for personal injuries from third party insurance to TSN even if this is not requested by the injured party (known as a dispute resolution case). These types of case are listed in the Commission's regulations, available from its website. TSN also adjudicates on disputes regarding cover for personal injuries from third party insurance in non-obligatory cases at the request of the injured party (known as a dispute resolution case).

THE SWEDISH BOARD FOR LEGAL PROTECTION INSURANCE ISSUES

You may refer your case to this Board if you wish to appeal a decision regarding your legal expenses cover.

COURT OF LAW

As with other disputes, you can also refer your case to a court of law.

CONSUMER ADVICE AND GUIDANCE

If you require 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.

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.