

Pre-purchase information

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". The easiest way to obtain the full terms and conditions is to contact 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 policy covers the interests of the policy holder. The insurance applies to the policy holder provided that the holder is the car's owner and principal user or, if it is leased, is registered as the user in the Road Traffic Register and is 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 policy (excluding Third Party Liability insurance) does not apply in Iran, Morocco and Tunisia.

What does the insurance cover?

The insurance policy covers the car itself and any equipment considered normal for cars. Car stereo, telecommunication and other electronic equipment (including navigation systems) are covered by the insurance if they are permanently fitted. 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. Deregistered cars will not be insured.

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.

Partial cover insurance

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

FIRE

Provides cover for damage to the car resulting from a fire, lightning strike, explosion or short circuit.

THEFT

Provides cover in case the 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.

LEGAL ASSISTANCE

Pays representation and legal costs of up to SEK 250,000 for disputes relating to car ownership.

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.

MECHANICAL AND ELECTRONIC BREAKDOWNS

For passenger cars younger 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.

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.

Additional insurance

RENTAL CAR

You can purchase this supplementary insurance if you have chosen Partial Cover insurance as a minimum.

- 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.

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 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.
- It reimburses you for the deductible under Collision Damage insurance or a Car Damage Warranty, which is provided by us, in case of collision abroad with a registered foreign vehicle.
- If the car is vandalised, your collision damage or Car Damage Warranty deductible will be reduced to SEK 1,000.

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 50,000 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, before deduction for excess, is SEK 6,000, and is provided in the event of one claim per year. Deductible: SEK 1,200.

DEDUCTIBLE REDUCTION IN CASE OF CAR DAMAGE WARRANTY CLAIM

You can purchase this supplementary insurance if you have chosen Partial Cover insurance as a minimum.

- This reduces the Car Damage Warranty deductible by SEK 3,000 provided that the damage is reimbursable through the Car Damage Warranty.

When is compensation not paid?

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. If a safety regulation is not complied with, a specific deduction may be made from the compensation, and in some cases no compensation at all may be paid. There are also other limitations in the policy. You can read more about the safety regulations that apply to each damage event in the full terms and conditions which you can request from our customer services. 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. (This exclusion does not apply to Third Party Liability insurance).
- Situations when the car has been rented for commercial purposes, for transport against payment or for rental in exchange for payment, for example, for car sharing or similar, or when it has been used by driving schools or for delivery services.
- Cars that have been abroad for more than 182 days during the 12 month-period after the damage event.
- Damage covered by or reimbursable under a supplier warranty or similar.

Safety regulations

The insured party 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. If the insured party can show that the loss event would have taken place irrespective of the reason for the prohibition, compensation may be paid.
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.

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 policy does not cover damage caused by unauthorised use or 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. If this equipment is not fitted and working, the indemnity will be reduced.
- 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 the insured party is entitled to as set out in the warranty, roadside rescue subscription or other agreement.

DAMAGE TO GLASS

The glass insurance does not cover damage caused by a road accident, other external accident or vandalism.

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.

CAR DAMAGE

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 the insured party has 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 REDUCTION IN CASE OF CAR DAMAGE WARRANTY CLAIM

Other major limitation

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

STOR BILEXTRA

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

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.

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'S KUNDOMBUDSMAN)

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

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)

If it is mandatory 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.

Personal data

If processes customers' personal data in accordance with the applicable insurance and data protection law. More information about the processing of personal data is available from if.se.

Details of the insurer

The insurer is If Skadeförsäkring AB (publ), org. no 516401-8102, SE-106 80 Stockholm, 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, +46(0)8-408 980 00, finansinspektionen@fi.se, fi.se). It 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.

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 on +46 (0)770 110 214.