

Die NIO Deutschland GmbH (Versicherungsnehmer) hat mit der ERGO Direkt Versicherung AG einen Vertrag über die Versicherung ihrer Mietfahrzeuge geschlossen.

Sie erhalten in diesem Informationsblatt einen kurzen Überblick über den vereinbarten Versicherungsschutz. Diese Informationen sind nicht abschließend. Der Vertragsinhalt ergibt sich aus dem oben genannten Vertrag und den Allgemeinen Bedingungen für die Kfz-Versicherung (AKB) Spezial.

Damit Sie umfassend informiert sind, lesen Sie bitte alle Unterlagen durch.

Um welche Art von Versicherung handelt es sich?

Es handelt sich um eine KFZ-Versicherung, welche gegen finanzielle Risiken im Zusammenhang mit der KFZ-Nutzung schützt.



Was ist versichert?

Der Versicherungsschutz umfasst die folgenden verschiedenen selbstständigen Versicherungsarten:

Kfz-Haftpflichtversicherung

- ✓ Leistet, wenn mit dem versicherten Fahrzeug andere geschädigt werden.
- ✓ Ersetzt berechnete Ansprüche.
- ✓ Wehrt unberechtigte Forderungen ab.

Kfz-Umweltschadenhaftpflichtversicherung

- ✓ Schützt Sie vor öffentlich-rechtlichen Ansprüchen nach dem Umweltschadensgesetz.

Teilkasko

- ✓ Ersetzt Schäden an ihrem Fahrzeug
- ✓ Versichert sind z. B. Diebstahl, Hagel, Sturm, Zusammenstoß mit Tieren oder Glasbruch.

Vollkasko

- ✓ Ersetzt zusätzlich zur Teilkasko Schäden an Ihrem Fahrzeug durch Vandalismus oder Unfall.

Versicherungssumme

- ✓ Die Versicherungssumme beträgt in der Kfz-Haftpflichtversicherung 100 Mio. EUR pauschal, bei Personenschäden jedoch maximal 15 Mio. EUR je geschädigte Person.



Was ist nicht versichert?

Nicht alle denkbaren Fälle sind versichert. Nicht versichert sind z. B.:

Kfz-Haftpflichtversicherung

- ✗ Schäden an Ihrem eigenen Fahrzeug.

Teilkasko

- ✗ Schäden an Ihrem Fahrzeug durch Unfall oder Vandalismus.

Vollkasko

- ✗ Schäden an Ihrem Fahrzeug durch Verschleiß.
- ✗ Fahrzeugreparaturen, die über die Pannenhilfe hinausgehen.

Kfz-Umweltschadenhaftpflichtversicherung

- ✗ Ansprüche, die auch ohne Rückgriff auf das Umweltschadensgesetz gegen Sie geltend gemacht werden können.



Gibt es Deckungsbeschränkungen?

Nicht alle denkbaren Fälle sind versichert. Nicht versichert sind z. B.:

- ! Vorsätzlich herbeigeführte Schäden.
- ! Schäden, die bei Teilnahme an Rennen entstehen.
- ! Schäden durch Kernenergie.



Wo bin ich versichert

- ✓ Sie haben Versicherungsschutz in den geografischen Grenzen Europas; außerdem in den außereuropäischen Gebieten, die zum Geltungsbereich der Europäischen Union gehören. Mit der Internationalen Versicherungskarte bestätigen wir den Kfz-Haftpflichtschutz auch für die dort genannten nicht europäischen Länder. Das gilt nicht für die Länder, die durchgestrichen sind. Versicherungsschutz nach den jeweiligen nationalen Gesetzen besteht nur, soweit diese Ansprüche den Umfang der EU-Richtlinie nicht überschreiten.



Welche Verpflichtungen habe ich?

- Sie oder der berechnigte Fahrer dürfen sich nicht unter dem Einfluss von Alkohol oder Drogen ans Steuer setzen.
- Sie oder der berechnigte Fahrer dürfen das Fahrzeug im öffentlichen Straßenverkehr nur mit der erforderlichen Erlaubnis fahren.
- Sie müssen dem Versicherungsnehmer jeden Versicherungsfall unverzüglich anzeigen.



Wann und wie zahle ich?

Die Beiträge werden durch den Versicherungsnehmer an uns gezahlt.



Wann beginnt und wann endet die Deckung?

Versicherungsschutz besteht während des gewählten Mietzeitraumes für das Fahrzeug. Voraussetzung ist, dass der Versicherungsnehmer den ersten Beitrag rechtzeitig und vollständig gezahlt hat und der Vertrag nicht gekündigt wurde.



Wie kann ich den Vertrag kündigen?

Der Versicherungsnehmer kann den Versicherungsschutz mit einer Frist von einem Monat zum Ablauf der vereinbarten Vertragsdauer kündigen.

Diese wird nur und erst dann wirksam, wenn uns die Kündigungserklärung in Textform (z.B. Brief, Fax, E-Mail) zugeht.

Auch innerhalb eines Monats nach Eintritt eines Versicherungsfalles kann der Versicherungsnehmer kündigen.

Motorrijtuigenverzekering



Informatiedocument over het verzekeringsproduct

Onderneming: Euro Insurances DAC ("LeasePlan Insurance") Product: Motorrijtuigenverzekering

Geregistreerd in Ierland onder nummer 222618. Euro Insurances dac, schadeverzekeraar en handelend onder de naam LeasePlan Insurance, is gereguleerd door de Central Bank of Ireland. Authorisatie Nummer C33597.

Dit informatiedocument over het verzekeringsproduct is slechts bedoeld om een samenvatting te geven van de belangrijkste dekkingsgronden en uitsluitingsgronden. Dit document is op geen enkele manier gepersonaliseerd voor uw persoonlijke behoeften. Volledigheid over de precontractuele en contractuele informatie wordt verschaft in uw polisvoorwaarden.

Welk soort verzekering is dit?

Deze verzekering vergoedt schade die u met of door uw auto toebrengt aan personen en/of goederen. Deze verzekering vergoedt schade aan of het verlies van uw auto. U kiest zelf voor aanvullende dekkingen.



Wat is verzekerd?

- ✓ **Aansprakelijkheid**
De aansprakelijkheid wegens schade die u met of door uw auto toebrengt aan personen en/of goederen. Deze verzekering is wettelijk verplicht.
- ✓ **Schade en verlies auto**
De schade aan of het verlies van uw auto.
- ✓ **Keuze: Overlijden en invaliditeit inzittenden**
Overlijden en blijvende invaliditeit van een inzittende door een ongeval.
- ✓ **Keuze: Schade inzittenden**
Deze verzekering vergoedt schade aan inzittenden en hun spullen bij een verkeersongeval met uw auto. Daarnaast wordt de schade door het derven van levensonderhoud van nabestaanden van derden als gevolg van een ongeval vergoed. Is de schade door een andere verzekering gedekt? Dan geldt die verzekering.
- ✓ **Keuze: Schade inzittende werknemers**
Deze verzekering vergoedt schade aan inzittende werknemers en hun spullen bij een verkeersongeval met uw auto. Daarnaast wordt de schade door het derven van levensonderhoud van nabestaanden van derden als gevolg van een ongeval vergoed. Is de schade door een andere verzekering gedekt? Dan geldt die verzekering.



Wat is niet verzekerd?

- ✗ Er zijn meerdere situaties waarin u niet bent verzekerd. Bijvoorbeeld bij schade door opzet of bij rijden zonder rijbewijs. Bij schade door misbruik van alcohol of drugs. Of bij schade tijdens verhuur of vervoer van je auto tegen betaling.
- ✗ De wet bepaalt dat wij in bepaalde gevallen de schade van de tegenpartij wel moeten betalen. In dit geval wordt de uitkering op u verhaald.



Zijn er dekkingsbeperkingen?

- ! **Eigen Risico**
Voor de vergoeding van schade die u met uw auto toebrengt aan personen en/of goederen geldt per gebeurtenis een eigen risico.
- ! **Maximale vergoeding**
De verzekeringsdekking is gelimiteerd tot een bepaald verzekerd bedrag. Deze bedragen zijn afhankelijk van de soort schade. Voor een volledig overzicht verwijzen wij u naar de polisvoorwaarden.
- ! **Invaliditeit en overlijden**
Het bedrag dat wordt uitgekeerd bij invaliditeit is een percentage van het verzekerde bedrag. Deze percentages zijn afhankelijk van de mate van invaliditeit en staan vermeld in de polisvoorwaarden.



Waar ben ik gedekt?

De verzekering is geldig in alle landen waarvoor door de verzekeraar een groene kaart is afgegeven. Hierop staat precies in welke landen je verzekerd bent.



Wat zijn mijn verplichtingen?

Bij het doorgeven van schade, moet u eerlijk en behulpzaam zijn tegenover de verzekeraar. De schade moet binnen 48 uur na het plaatsvinden van een ongeval of na het tijdstip waarop het ongeval aan u ter kennis is gekomen worden medegedeeld aan de verzekeraar. Daarnaast dient u zich te onthouden van iedere toezegging of gedraging waaruit erkenning van aansprakelijkheid zou kunnen blijken.



Wanneer en hoe betaal ik?

U dient de premie uiterlijk 15 dagen nadat deze u in rekening is gebracht te betalen. Betalen kan via een automatische incasso. Of u maakt zelf het bedrag over.



Wanneer begint en eindigt de dekking?

De verzekeringsdekking begint op de datum die in de polis staat. Als de premie niet op tijd wordt betaald, wordt geen dekking meer verleend ten aanzien van daarna plaatsvindende gebeurtenissen of ongevallen. De verzekeringsdekking eindigt na schriftelijke opzegging door verzekeraar of verzekeringnemer of indien sprake is van surseance van betaling of faillissement van de verzekeringnemer. Gedurende de looptijd van de verzekering zijn individuele voertuigen verzekerd vanaf het moment van aanmelding bij de verzekeraar tot het moment van afmelding bij de verzekeraar.



Hoe zeg ik mijn contract op?

U kunt de verzekeringsovereenkomst schriftelijk opzeggen ten minste 2 maanden voor het eindigen van de overeenkomst.

Motorkøretøjsforsikring

Dokument med oplysninger om forsikringsproduktet

Selskab: Euro Insurances DAC, Irland (reg-nr. 222618)

Tilsyn: Central Bank of Ireland. Euro Insurances DAC opererer under tilladelsesnummer C33597

Produkt: Motorkøretøjsforsikring

Her kan du læse en kort beskrivelse af vores motorkøretøjsforsikring. De fuldstændige oplysninger om produktet findes i forsikringsbetingelserne med bilag, samt forsikringspolisen og den gældende leasingaftale.

Hvilken form for forsikring er der tale om?

Motorkøretøjsforsikringen omfatter den lovpligtige ansvarsforsikring samt førerulykkesforsikring. Du kan tilvælge kaskoforsikring og udvide dækningen mod skader på køretøjets glas.



Hvad dækker den?

Ansvarsforsikring

- ✓ Ansvar efter færdselsloven for skade på personer og ting.
- ✓ Skade på tredjemand forårsaget af anhængertræk, tilkoblede køretøjer, trailere og campingvogne.

Førerulykkesforsikring

- ✓ Skade på føreren af køretøjet ved færdselsuheld, hvor ingen andre motordrevne køretøjer er involveret.

Kaskoforsikring (tilvalg)

Forsikringen dækker skader på eller tab af dit køretøj, fx hvis det får en skade efter et færdselsuheld, hæværk eller bliver stjålet.

Forsikringen omfatter også redningsforsikring i udlandet via SOS International A/S.

Forsikringen inkluderer en GAP-dækning ved totalskader for køretøjer ejet af LeasePlan Danmark A/S eller administreret gennem et partner-program. Det betyder at erstatning ved totalskader som minimum vil svare til restgælden hos leasinggiver.

Nødvendige omkostninger til transport til nærmeste reparatør i forbindelse med en skade eller til sikredes hjemsted i tilfælde af tyveri eller røveri.

Glasdækning (tilvalg)

Det er muligt at tilvælge udvidet dækning for skader på forrude og vinduesglas.



Hvad dækker den ikke?

Ansvarsforsikring

- ✗ Skade på føreren af motorkøretøjet.
- ✗ Skade på ting tilhørende forsikringstager, brugeren eller føreren af motorkøretøjet.
- ✗ Skader på tilkoblede køretøjer, trailere og campingvogne.

Førerulykkesforsikring

- ✗ Skade hvor køretøjet benyttes uden forsikringstagerens viden og vilje.

Kaskoforsikring (tilvalg)

Skade der alene opstår og er begrænset til køretøjets mekaniske/elektroniske dele.

Skade på vare- og lastbiler sket ved af- og pålæsning samt under kørsel med hævet tippelad eller ved fejlbetjening af tippelads anordningen.

Skade opstået som følge af manglende vand, væsker olie eller brændstof.

Skade på køretøjet forårsaget af transporterede varer.

Skade som opstår som følge af slitage eller manglende vedligeholdelse.



Er der nogen begrænsninger af dækningen?

Generelt

- ! Skader opstået mens køretøjet er anvendt til transport af passagerer mod betaling.
- ! Skader, som opstår i forbindelse med motorløb eller øvelseskørsel, med mindre forudsætningerne i forsikringsbetingelserne er opfyldt.

Ansvarsforsikring

- ! Forsikringen kan kræve skader forvoldt med fortsæt eller ved grov hensynsløshed betalt af den ansvarlige.
- ! Forsikringen kan kræve skader opstået mens motorkøretøjet er ulovligt udlejet uden fører betalt af den ansvarlige.

Førerulykkesforsikring

- ! Skader hvor det er muligt for sikrede at få erstatning fra en ansvarsforsikring, arbejdsskadeforsikring eller tilsvarende forsikring/ordning.
- ! Skader forvoldt med vilje eller ved grov uagtsomhed, eller mens føreren var påvirket af narkotika eller lignende.
- ! Skader forvoldt, mens køretøjet benyttes til person- eller varetransport mod betaling eller er udlejet.

Kaskoforsikring (tilvalg)

Skader forvoldt med forsæt eller grov uagtsomhed. Dog friholdes forsikringstageren for krav i visse tilfælde som fremgår af forsikringsbetingelserne.

Skader forvoldt mens køretøjet blev ført af en person der var påvirket af spiritus eller narkotika. Dog friholdes forsikringstageren for krav i visse tilfælde som fremgår af forsikringsbetingelserne.



Hvor er jeg dækket?



Forsikringen dækker i Danmark og i udlandet, i de lande der er tilsluttet grønt kort ordningen.



Hvilke forpligtelser har jeg?

Ved skader

- Du skal straks forsøge at begrænse skadens omfang.
- Du skal hurtigst muligt anmelde skaden til LeasePlan Skadeservice på 3673 8399, så vi kan registrere din skade og hjælpe med at finde et værksted.
- Du skal kontakte LeasePlan Skadeservice inden bilen kommer på værksted.
- Tyveri, røveri og hærværk skal hurtigst muligt anmeldes til politiet i det land, hvor skaden er sket.

Ved ændring

- Hvis der sker en ændring der har en betydning for forsikringsforholdet, fx anvendelsen af motorkøretøjet, skal du straks give LeasePlan Danmark A/S besked.
- Hvis køretøjet sælges eller afmeldes, skal dette straks meddeles til LeasePlan Danmark A/S.



Hvornår og hvordan betaler jeg?

Præmien betales forud, en gang månedligt, til LeasePlan Danmark A/S. Præmien opkræves sammen med leasingydelsen.



Hvornår går dækningen fra og til?

Forsikringen træder i kraft fra den dato vi har aftalt, og løber til den 31. december hvert år. Herefter løber den et år ad gangen indtil den opsiges.



Hvordan opsiger jeg aftalen?

Forsikringen kan opsiges med mindst en måneds varsel til hovedforfald. Herudover kan forsikringen opsiges senest 14 dage efter en skadesags afslutning med 14 dages varsel.

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 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. 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, telecommunications and other electronic equipment (including navigation systems) are covered by the insurance if they are permanently fitted. Any equipment that has been dismantled from the car, such as seasonal wheels for the car, 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. In some cases, a Car Damage Warranty may apply to new cars. If your 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 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.

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 vehicles younger than 8 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, as well as 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 to your car. 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 you have not taken out Collision Damage insurance or do not have 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.
- 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 insurance or Car Damage Warranty deductible will be reduced to SEK 1,000.

PRIVATE HEALTH INSURANCE IN THE EVENT OF 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 lost, stolen or damaged car key equipped with an electronic immobiliser functionality. 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. It covers costs up to SEK 5,000 for one claim per year. Deductible: SEK 1,200.

REDUCED DEDUCTIBLE IN CASE OF A CAR DAMAGE WARRANTY CLAIM

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

- Reduces the deductible for the Car Damage Warranty by SEK 3,000 for an indemnifiable claim, provided the claim is reimbursable through the Car Damage Warranty.

Important limitations in 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. If a safety regulation is not complied with, a specific deduction may be made from the indemnity, and in some cases there will be no indemnity at all. There are also other limitations in the insurance policy. You can read more about the various limitations 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 limitations.

This insurance does not apply for example to

- 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, 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.
- 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 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 you can show that the loss event would have taken place irrespective of the reason for the prohibition, you may receive compensation.
4. The car is not used in competition or training for competition or in competition-like situations such as street racing.

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. VAT).
- Claims for fixtures such as racks, cabinets, shelves and drawers in vans (max. 3,500 kg gross weight) are capped at SEK 50,000. The equipment must be fitted by a general agent or by its authorised fitter.
- Limited or no compensation will be paid for mechanical and electronic equipment insurance for cars not serviced according to the manufacturer's instructions, if damage to a component and/or consequential loss of the damaged component, may be due to the lack of servicing. Compensation of no more than 50% of the amount determined by the loss assessor will be paid if the car has not been serviced according to the manufacturer's instructions on a single occasion. No indemnity will be paid if the car has not been serviced on more than one occasion. 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.
- 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 (exception of 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 insurance does not apply to damage caused by a person belonging to the same household as you, nor to unlawful use.

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.
- 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 – winter tyres, for example – must be kept locked in a space used only by you.

ROADSIDE RESCUE AND RECOVERY

The insurance does not apply to any breakdown resulting from a lack of fuel, such as petrol, diesel, gas and electricity, etc.

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.

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.

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 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)

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 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 RÄTTSSKYDDSFÖRÅGOR)

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 (Konsument-verket, 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 at +46 (0)770 110 224.