

# Pre-purchase information Vehicle insurance

## 2021-11-01

**In the event of any discrepancy between the English version and the Swedish version of the Pre-Purchase Information (Förköpsinformation), the Swedish version will prevail**

### **Important information on the terms and conditions of your insurance cover**

These are not the full insurance terms and conditions, but only summarised information on what your insurance may cover. You are entitled to receive this information before you purchase the insurance and it is important that you read and then save the information. If you suffer damage, the agreement consists of the complete insurance terms and conditions along with your insurance policy. The terms and conditions contain more restrictions and due diligence requirements than those listed here. You can find the full terms and conditions at [icaforsakring.se](http://icaforsakring.se).

### **You choose yourself, but we are happy to help**

You yourself choose what to include in your insurance. You thus obtain an insurance policy that is specifically suited to you and your needs. Our vehicle insurance may be purchased in three different packages. Choose the package that corresponds to your needs. The package you choose is valid for the full insurance period and can normally only be changed at the time of the next insurance renewal.

If you purchased your insurance online, ICA Försäkring was not able to provide any advice on your individual insurance requirements. Instead, we checked the information you provided to us at the time of the purchase to ensure that you belong to the target group defined for the insurance product. The target group is generally formed on the basis of the product and there is no guarantee that it will fully match your individual needs. You can see the information we based the needs assessment on in the insurance policy. If any information is incorrect or if you need any advice regarding all or part of your insurance requirements, please do not hesitate to contact our customer services on telephone number 033-47 47 90 for advice or send an email to [forsakring@ica.se](mailto:forsakring@ica.se)

### **Motor third party insurance**

You must have motor third party insurance by law. It covers personal injuries to drivers and passengers and also damage to another person's property if, for example, you hit another car. To obtain cover for the vehicle itself, you need partial cover or comprehensive cover insurance.

### **Partial cover insurance**

In addition to the cover provided by third party insurance, the vehicle is covered in the event of fire and glass damage, theft and break-in, damage to many of the vehicle's mechanical and electrical parts (up to when the vehicle is 8 years old or its mileage exceeds 100,000 kilometres). Partial cover insurance also covers towing of the vehicle to a workshop after breakdown, decontamination of the tank after incorrect refuelling and lost car keys and also provides you with legal expenses in the case of disputes linked to your car ownership.

### **Comprehensive cover insurance**

In addition to the cover you receive with third party and partial cover insurance, comprehensive insurance also includes vehicle damage insurance, which covers you in the event of, for example, sheet metal and paint damage to the vehicle itself after a traffic accident, driving into a ditch, collision with an animal, vandalism or other external accidents, e.g. a tree falling on to the car.

If the vehicle is covered by a vehicle damage guarantee, partial cover insurance is sufficient during that period. When the vehicle damage guarantee ends, you need to contact us to change your insurance to comprehensive cover insurance.

### **Bilförsäkring Plus**

Bilförsäkring Plus [Vehicle Insurance Plus] may be purchased in the form of partial cover or comprehensive cover insurance and also includes Car Rental, Assistance and Excess Protection.

If you want to change your insurance or if you find it difficult to assess your insurance cover or have any supplementary questions, you can always contact our customer services on telephone number 033-47 47 90 or send an email to [forsakring@ica.se](mailto:forsakring@ica.se).

### **If you deregister the vehicle**

If you have partial cover or comprehensive cover insurance and deregister the vehicle in the Swedish Road Traffic Register, the insurance is automatically changed to deregistration insurance, which is then valid for the remainder of the insurance period and is then renewed automatically. When the vehicle is re-registered, the insurance automatically changes back to the scope of the insurance before deregistration and there is no need for you to contact us.

If you only have third party insurance, the insurance is instead automatically terminated when you deregister the vehicle. To re-register the vehicle, you first need to contact us to re-activate your insurance.

### **When does the insurance apply?**

The insurance is valid from the date specified in the insurance policy. Please note, however, that supplementary insurance taken out during the current agreement period is only valid from the day after the insurance was taken out.

## A Where does the insurance apply?

The insurance applies in the countries affiliated to the so-called Green Card system and in the case of transport between those countries.

## B Who does the insurance cover?

The insurance covers you as the policyholder, but only if you are the actual owner and main user of the vehicle. That means that you can be left without compensation if you register your vehicle to another person. Third party insurance also covers a person suffering injury as a result of travelling in the vehicle.

## C1 What is insured?

### **Partial cover and comprehensive cover insurance include the following**

- the vehicle itself along with normal fittings
- accessories that may be considered normal for the vehicle, including vehicle accessories not fitted, such as an additional set of wheels
- fixed audio, video and navigation equipment Fixed means that tools are required to remove it.

### **General limitations**

- the cover for the vehicle itself and accessories is limited to SEK 1,500,000, unless otherwise stated in the insurance policy
- for vehicles more than 30 years old, the cover for the vehicle itself and accessories is limited to SEK 200,000.

## C2 What does the insurance not cover?

### **Examples of things that are not covered include:**

- damage occurring during competitions or practice for competitions or competition-like formats (e.g. "street races" or rallies)
- damage occurring when the vehicle is used on a race track or similar, regardless of whether or not the area is fenced in. "Race track" means tracks such as Anderstorp, Gotland Ring, Mantorp, Nürnbergring, etc.
- damage in the event of fraud, misappropriation or unlawful use
- items you have in the vehicle other than vehicle accessories, such as mobile phones, CDs and luggage
- non-fitted audio, video and navigation equipment
- damage that is or that may be covered by a supplier warranty or similar
- damage if the vehicle has been abroad for more than 182 consecutive days
- damage resulting from the use of the vehicle for professional rental or lending for payment
- cost of painting or foiling that does not correspond to the design of the vehicle series.

## D What should I pay attention to?

In order to avoid the risk of receiving no compensation or reduced compensation, you must ensure that you meet certain due diligence requirements and regulations. If you disregard this, the compensation may

be reduced or removed. The compensation is normally reduced by 25 percent but, in the event of more serious negligence, you may be left without any compensation at all.

**For example, you should specifically bear in mind that**

- the driver must be sober, hold the required driving licence and be of the required age and not drive if the vehicle is subject to a driving ban
- the vehicle must be fitted with statutory equipment, such as the right type of tyres
- the vehicle must be serviced according to the manufacturer's instructions
- specific rules apply to locks. The keys may not be stored in or near the vehicle
- accessories not fitted must be kept under lock and key
- comply with other due diligence requirements set out in the terms and conditions.

## E Excess

The excess is your part of the cost of the damage. The basic excess varies for damage of different types. It is shown below as well as in your insurance policy. There are additional excesses in some situations, which are set out in the terms and conditions of the insurance. You can choose the excess for theft and vehicle damage yourself. Your choice affects the price of the insurance. A higher excess results in a lower price.

## F How property is valued and compensated

ICA Försäkring has a right to decide whether damage should be repaired, compensated in cash or replaced. Compensation is based on the market value of the property. However, some equipment is valued according to the compensation table to be found in the full condition. Examples of such equipment include tyres, audio and video equipment, awnings, etc.

## G What instances of damage does the insurance cover?

Below is an overview of some – though not all – of the most common instances of damage covered by the basic parts.

### MOTOR THIRD PARTY INSURANCE

**Covers**

- personal injury to drivers, passengers and other persons
- damage to another vehicle and/or other property you hit, such as fences.

**Third party insurance does not cover the following, among other things**

- damage to your own vehicle or items in the vehicle.

**Third party insurance is subject to the following specific limitations**

- The insurance does not cover damage occurring while driving in a fenced-off competition area.

**Excess**

Third party insurance is subject to a basic excess of SEK 1,000, with an additional excess of 10% of the price base amount, if

- the driver does not hold a driving licence, is guilty of drunken driving, has been grossly negligent or has caused the damage deliberately.

### TRAFFIC ACCIDENTS & CRISIS HELP

**Covers**

- one-time compensation of SEK 2,000 upon hospitalisation and upon being signed off sick, with SEK 3,600 provided in the event of personal injury as a result of travelling in traffic.
- compensation for medical disability – maximum compensation SEK 600,000
- in the event of death as a result of a traffic accident, one-time compensation of SEK 20,000 is provided, paid to the deceased person's estate.
- treatment costs for crisis help as a result of a traffic accident.

**This is subject to specific limitations, including the following**

- the insurance covers a maximum of ten crisis help treatment sessions per insured person for a maximum of one year after the occurrence of the injury

**Excess**

Traffic Accidents & Crisis Help is not subject to any excess

### PARTIAL COVER CAR INSURANCE

**In addition to what is included in motor third party insurance, partial cover insurance covers**

- fire – compensation for damage to the vehicle after a fire, stroke of lightning or explosion. The excess in the case of this damage is SEK 1,500.
- theft – compensation if your vehicle is stolen and for damage to the vehicle after a break-in/attempted theft. The insurance also covers vehicles' normal equipment and accessories. The excess in the case of this damage is SEK 1,500. If the vehicle is equipped with an approved tracker, the insurance is not subject to any excess if the entire vehicle is stolen.
- glass – payment for repair or replacement of glass panels that are shattered or cracked. The excess on replacement panels is SEK 1,500 and SEK 200 for repair of stone chips.
- rescue – towing the vehicle to a workshop in the event of a road traffic accident, theft or other breakdown. Cost of transporting the driver, passengers and private luggage home. The excess for these damages is SEK 1,500. If you need towing after damage of another type, only one excess is applied – the highest.
- mechanical breakdown – for a vehicle less than 8 years old with mileage below 120,000 kilometres, sudden faults in the engine, electronics, gearbox and power transmission, for example, that affect the operation of the vehicle are covered. The excess for this damage is normally SEK 1,500 or SEK 5,000. The higher excess applies to cars and light trucks more than 2 years old. .
- legal expenses – pays attorneys' and court costs up to SEK 400,000 in the event of disputes relating to your vehicle ownership. You can obtain legal expenses if the insurance is valid when the dispute or suspected crime arises and if it was valid for a continuous period of at least two years with us or with another insurance company. If you have not had legal expenses insurance for two years as described above, the cover only applies if the events or circumstances that form the basis of the claim occurred since the insurance entered into force. The excess for this damage is 20% of the cost of the damage, with a minimum of SEK 1,500.

**Partial cover insurance is subject to specific limitations, including the following**

- fire – does not cover damage resulting from an explosion in the engine, exhaust system, tyres or hoses or damage caused by animals.
- theft – compensation in the case of theft of retrofitted audio, video and navigation equipment is limited to SEK 30,000. Compensation in the case of theft of wheels without wheel locks is limited to SEK 25,000.
- glass – glass damage occurring in a road traffic accident or intentional damage is not covered (being covered by any vehicle damage insurance instead)
- rescue – does not cover breakdown due to lack of fuel.
- mechanical breakdown – the mechanical breakdown insurance is subject to an additional excess of 50 percent of the cost of the damage if the vehicle has not been serviced according to the manufacturer's instructions. The mechanical damage insurance does not cover damage due to the vehicle having been refuelled with the wrong fuel or if the performance of the vehicle has been enhanced.
- legal expenses – legal expenses cover does not apply to criminal cases in which a suspected crime or prosecution relates to any extent to intentional or grossly negligent acts such as gross negligence, drunk driving or unlawful driving.

### COMPREHENSIVE

**Covers**

- compensation, among other things, for damage to the interior fittings of the car caused by a sudden unforeseen event
- compensation for a new key and recoding in the case of loss of a car key
- compensation for cleaning the tank and fuel system and possible replacement of the fuel filter after refuelling with the wrong fuel

**This is subject to specific limitations, including the following**

- The insurance does not cover damage/events occurring during fuel stops or damage that may be covered by another part of the insurance
- the insurance can be used a maximum of 3 times a year
- the maximum amount of compensation in the event of damage is SEK 60,000

## Excess

All risk insurance cover is subject to an excess of SEK 1,500.

## COMPREHENSIVE COVER INSURANCE

**In addition to what is included in partial cover insurance, comprehensive cover insurance covers**

- vehicle damage – damage to the vehicle through a road traffic accident, collision with animals, vandalism and other external accidents such as a tree being blown down on to the vehicle.

### In the case of collision with animals

The insurance is subject to no excess, provided that the cost of the damage exceeds SEK 1,000.

**Vehicle damage is subject to specific limitations, including the following**

- the insurance does not cover damage due to rust, corrosion, cold, moisture or damp
- the insurance does not cover damage from within the vehicle, such as damage to the vehicle caused by mice

## Excess

You yourself can choose an excess of SEK 3,500, SEK 4,500 or SEK 6,000 for vehicle damage. The higher the excess you choose, the lower the price of the insurance.

## BILFÖRSÄKRING PLUS

In addition to what is included in partial cover and comprehensive cover insurance, Bilförsäkring Plus [Vehicle Insurance Plus] also covers

## RENTAL VEHICLES

### Covers

- rental vehicle costs are covered if the insured car could not be used due to damage that is covered by partial cover or comprehensive cover insurance. Compensation is paid at 75% of the cost per 24-hour period and per kilometre. Instead of a rental vehicle, compensation of SEK 200 per day may be provided in the form of an ICA gift card. Compensation is paid for a maximum of 60 days.

If you have partial cover insurance and suffer vehicle damage, payment will be made for a rental vehicle for a maximum of 7 days in the event of damage that would otherwise have been covered by vehicle damage insurance. The same applies to mechanical breakdown, even if the mechanical breakdown insurance has expired due to the age limit or mileage limit having been exceeded.

**A rental vehicle is subject to specific restrictions, including the following**

- the insurance does not cover days lost due to delay on your part
- the insurance does not apply if interruption or standstill compensation is received from motor third party insurance
- the insurance does not provide compensation if your vehicle was deregistered or subject to a driving ban at the time of the damage.

## ASSISTANCE

### Covers

On-the-spot assistance or towing to a workshop in the event of a road traffic accident or other breakdown that prevents further travel in your own vehicle and that was caused by

- an event covered by the insurance
- lack of fuel, a puncture or loss of vehicle keys or keys being locked in the vehicle

If the vehicle cannot be repaired within one hour, we will help you by providing a rental vehicle for up to a maximum of 72 hours.

**Assistance is subject to specific limitations, including the following**

- the insurance can be used a maximum of three times a year
- the insurance does not cover telephone calls, food, accommodation or other costs that you would normally incur during the travel.

## EXCESS COVER

### Covers

- it reduces the ordinary vehicle damage excess to SEK 0 in most cases in the event of intentional damage by a third party and in the event of a collision abroad with another known vehicle. If the vehicle is covered by a vehicle damage guarantee, the excess is instead covered up to SEK 6,000. If the vehicle is only covered by partial cover insurance, you can nevertheless obtain compensation for repairs up to SEK 3,500.

## I Settlement of claims

It is important for you to report damage as soon as possible. You are required to take part in any inspection that we wish to carry out due to the occurrence of damage. Damaged objects must be retained unless we permit otherwise. If you disregard this, the compensation may be reduced or removed.

## J What does the insurance cost?

There are many factors affecting the price of your specific insurance. It depends, among other things, on how old you are, the type of vehicle, where you are registered on the civil register, what excess you choose and your mileage. The quote and the price you are given are valid for 30 days. Taxes, fees or costs that have not been charged or paid by ICA Försäkringar may also be payable.

## K If you change your mind

When you take out the insurance, you have a right of withdrawal that gives you the option of withdrawing from the purchase within 14 days. The cooling-off period begins on the day you take out the insurance and receive information on the right of withdrawal and what is included in the insurance. If you wish to exercise your right of withdrawal, please contact our customer services by telephone or e-mail. If you have already had time to pay the premium, it will be refunded to you minus a deduction for the period for which the insurance was valid. If the right of withdrawal is exercised, ICA Försäkring is entitled to claim a premium corresponding to the period for which the insurance was valid.

## L Renewal of the insurance

The insurance is automatically renewed unless you terminate it at the end of the insurance period and it is clear from the agreement or other circumstances that it will not be renewed. If the insurance is not paid within the prescribed period, we are entitled to terminate it 14 days after a written notice of termination has been sent. If you pay the insurance before then, it will continue to apply.

## M Validity period for the insurance

The insurance is normally valid for one year, even if the vehicle is deregistered during that period, and you renew it by paying the premium for the new period. If you wish to give notice of termination of the policy at the end of the insurance period, you may do so at any time before the end of the period. You may cancel the policy with immediate effect if the need for insurance is removed or in any other similar circumstances. We may terminate your insurance if you or another insured person is in serious breach of your obligations or when particular reasons exist.

## N Inaccurate or incomplete information

If you intentionally or negligently provided incorrect or incomplete information when the insurance was taken out, the compensation may be subject to a special deduction. In more serious cases, this may result in no compensation being paid at all. When assessing the degree of significant intent or negligence and the extent to which and on what conditions we would have granted the insurance policy had we been aware of the actual conditions and circumstances in general.

## O Obligation to notify an increase in the risk

You must notify us without undue delay of any circumstance specified in the agreement that is of material importance in order for the risk to be changed, e.g. your annual mileage. Failure to do so may lead to a reduction in insurance compensation. In cases of more serious negligence, compensation may be removed altogether.

## P If we are not in agreement

Our goal is satisfied customers. If you are not satisfied with how your case is being dealt with, you must first contact the person who dealt with the case. That is often sufficient for the situation to be cleared up.

### Review

If you are dissatisfied with a decision, you can ask to have it reviewed. The entire case will then be reviewed by someone other than your claims adjuster. After that, you can ask for the decision to be reviewed by ICA Försäkrings' internal board. You have received information on how to go about this along with your decision.

### Complaints Manager

You have a right at all times to contact the ICA Försäkring Complaints Manager, even though he or she is unable to change your decision. By putting forward your views, you help us develop the business. The easiest way to reach the Complaints Manager is by email: klagomalsansvarig.icaforsakring@ica.se. You can also send a letter to ICA Försäkring, Klagomålsansvarig, 504 82 Borås.

### Other channels for advice and investigation

If you are a private individual, you can obtain advice on issues relating to insurance or claims settlement by contacting

- Konsumenternas Försäkringsbyrå, Box 24215, 104 51 Stockholm, tel. 0200-22 58 00, [www.konsumenternas.se](http://www.konsumenternas.se)
- Konsumentverket, Box 48, 651 02 Karlstad, tel. 0771-42 33 00, [www.konsumentverket.se](http://www.konsumentverket.se)
- Hallå Konsument, Box 48, 651 02 Karlstad, tel. 0771-525 525, [www.hallakonsument.se](http://www.hallakonsument.se)

At [hallakonsument.se](http://hallakonsument.se), you will also find contact details for consumer guidance in your municipality, which you can contact for help and advice.

### The National Board for Consumer Complaints

If you are a private individual, you have the option of contacting Allmänna Reklamationsnämnden (ARN) [the National Board for Consumer Complaints]. ARN has a specific department that investigates insurance cases, though it does not investigate cases that require medical knowledge. For more information on the cases ARN investigates, see their website. [www.arn.se](http://www.arn.se), Box 174, 101 23 Stockholm, tel. 08-508 860 00, [arn@arn.se](mailto:arn@arn.se).

### Swedish Insurance Boards:

- Trafikskadenämnden [Road Traffic Injuries Commission], [www.trafikskadenamnden.se](http://www.trafikskadenamnden.se), which investigates personal injury as a result of travelling in traffic.
- Nämnden för Rättsskyddsfrågor [the Board for Legal Protection Insurance Issues] and Ombudskostnadsnämnden [the Board for Counsels' Expenses] investigate cases concerning legal expenses insurance.
- Personförsäkringsnämnden [the Personal Insurance Board] investigates matters concerning medical assessment in health and accident insurance or home and travel insurance.
- Ansvarsförsäkringens Personskadenämnd [the Board for Bodily Injury Liability Insurance] investigates cases concerning compensation for personal injury within liability and assault insurance that have been settled on the basis of tort law.

For more information on cases investigated by the Swedish Insurance Boards, see their website, [www.forsakringsnamnder.se](http://www.forsakringsnamnder.se). Svensk Försäkrings Nämnder, Box 24067, 104 50 Stockholm, Tel. 08-522 787 20, [info@forsakringsnamnder.se](mailto:info@forsakringsnamnder.se). There is always the option of bringing an action in a general court, [www.domstol.se](http://www.domstol.se)

### Legal expenses in the event of a dispute with ICA Försäkring

If you have insurance that contains a legal expenses element, that legal expenses element may also apply in the event of a dispute with us. Legal expenses insurance is valid under the conditions set out in the insurance terms and conditions. You must specifically apply for legal expenses at the company where you have legal expenses insurance.

## Other information about the insurer

ICA Försäkring AB, corporate ID no. 556966-2975, is a subsidiary of ICA Banken AB, corporate ID no. 516401-0190. The office address is Sandlidsgatan 3, Borås. ICA Försäkring's website is at [icaforsakring.se](http://icaforsakring.se)

## Personal Data

The personal data provided to ICA Försäkring is processed in accordance with applicable data protection legislation and the company's guidelines. Information on how personal data is processed is available at [icaforsakring.se](http://icaforsakring.se). If you provide ICA Försäkring with personal data on persons other than yourself, e.g. on persons in your household, we request that you forward the information on ICA Försäkring's personal data processing to those persons.