

# Driving abroad



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**Länsförsäkringar Assistance Line**  
**Tel: +46(0)8 670 40 00**

# Driving abroad

Here you can read about how your car insurance applies abroad, which documents you need to take with you, and what you should do if damage occurs.



The information in the brochure applies chiefly to car insurance but also to vehicles other than cars, keep in mind that the conditions may differ depending on what kind of vehicle it is.

If you have your home insurance or home owner's insurance with us, you automatically have travel insurance, which is valid for the first 45 days of the trip at no extra cost.

We wish you a pleasant journey!

## How your insurance applies

Your car insurance is valid in all EU and EEA countries, as well as countries connected to the green card system.

If you are driving in an EU country, you only need your insurance documents. On the other hand, if you are driving in a country outside the EU, you should also bring a green card with you in the car.

The green card is proof that you have valid MTPL insurance with Länsförsäkringar. You will find a detailed list of which countries are connected to the green card system, as well as which countries require a green card, on the last page of this brochure.

If you don't have a green card at the border of any country that requires a green card, you will have to pay for extra MTPL insurance at the customs station for the period you intend to use the car in that country, this is called "frontier insurance".

You can order a green card by contacting your local Länsförsäkringar company. You will find their contact information on the last page of this brochure.

## Is your car sufficiently insured?

In other countries, traffic rules and regulations are different than in Sweden, and the compensation amount may be lower. If your car lacks vehicle damage insurance or a motor vehicle damage warranty, we cannot negotiate on your behalf if you are hit by another car. You should therefore make sure your car is completely insured. The insurance will help you on site if your car is damaged, regardless of who caused the accident.

## Our optional coverage MER provides increased security

Our optional coverage MER provides increased security on your trip. With it, you have the right to a rental car if your car breaks down or is stolen.

The MER insurance is valid in the same countries as the ordinary insurance and pays 75 percent of the rental car costs during a reasonable repair period, at most 60 days. You will pay the remaining 25 percent of the cost of the rental car, as well as a loss and damage waiver and any other options.

If you don't need a rental car, you will receive cash compensation of 100 SEK per day. You can also switch between cash compensation and a rental car.

Note that you must always contact the Länsförsäkringar Assistance Line *before* you rent a car.



### **Caravan, camper or trailer**

The MTPL insurance of a tractor unit also applies for connected caravans or other trailers.

It pays to have your car, your home, and your caravan insured with us. If you are involved in an accident that is compensated for by more than one of these insurances, you will only need to pay one excess - the largest one.

If your caravan is damaged during vacation travel, you will receive interruption compensation of 150 SEK per day.

For campers, a corresponding 300 SEK per day will be paid out for interruption compensation.

### **Travel insurance**

Everyone travelling abroad needs travel insurance. If you have your home insurance or home owner's insurance with us, travel insurance is included that is valid for the first 45 days of the trip.

If you become ill or are injured, unconnected to a traffic accident, your travel insurance is valid for repatriation.

### **MTPL insurance**

If you happen to cause damage or injury, we will pay for the damages via your MTPL insurance. If the traffic-related damage happens abroad the laws and regulations of the country where the damage occurred apply, both in determining who caused the accident and in calculating the size of the compensation.\*

If a Swedish citizen or a person residing in Sweden is injured abroad in a vehicle registered in Sweden, they will receive compensation as if the accident had occurred in Sweden.

### **Accidental damage insurance**

Accidental damage insurance means vehicle damage insurance, engine damage and electronics insurance, fire insurance, glass insurance, theft insurance, all-risk insurance, crisis insurance, assistance and salvage insurance, as well as legal protection insurance. These insurances are as valid as when you have your vehicle in Sweden.



\* It is not binding on us if, without our permission, you admit liability for damages, accept a claim for compensation, or pay compensation directly to the counterparty.

# If an accident has occurred



## Insurance claim

If an accident has occurred and another party is involved, it's important that an insurance claim is filled out and signed by both drivers, both to help you get back an excess, for example, but also to pay out the correct compensation to another party.

## Personal injury

If you or any of your passengers are injured in a traffic accident and have visited a hospital, it's important that the doctor print a affidavit with information about your treatment and the medicines that were prescribed. You should also bring any X-ray photography home with you to Sweden. Since Sweden has agreements with other countries on sickness benefits, it is good if you contact Försäkringskassan (the Swedish Social Insurance Agency) to order a European insurance card as early as possible before your trip.

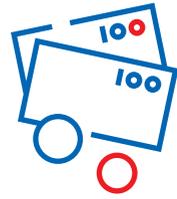
## Damage to your own vehicle

If your vehicle is damaged and the damage is covered by your insurance, you should contact the Länsförsäkringar Assistance Line before you begin repairs. If you have assistance and rescue insurance, it compensates you for towing to the nearest repair shop. Länsförsäkringar Assistance Line can help you with that as well.



## If damage occurs

- All European countries have similar claim forms to the ones we have in Sweden, although in their own languages - that is, a joint accident report form that is filled out jointly at the site of the accident. make sure you always have an accident report form with you in the car. You can get one from us
- Fill in the front page of the accident report form, indicate the number of crosses you and the counterparty marked, and sign it together. Always note the information about the counterparty's name, address, registration number, insurance company, and witnesses. Keep in mind that you shouldn't sign anything you don't understand or agree with. A written accident report form is valid, and in several countries it cannot be supplemented afterward.
- If possible, ask the counterparty for a copy of their green card or other proof of insurance.
- In a number of countries, you must file a police report in the event of a traffic accident. This is why you should always contact the police and not leave the site of the accident before the police have made a report or given you other instructions. Note the name of the police officer who takes your report and the address of the police station.
- Make a drawing and photograph the site of the accident. Also photograph the damage and the positions of your and the counterparty's vehicles, if the police don't. Make sure that the registration numbers of the vehicles are shown in the pictures.
- Make sure that your car is moved to safety. If you have vehicle damage insurance, contact the Länsförsäkringar Assistance Line for help. For contact information, see further on in this brochure. Empty out the car!
- If your vehicle is stolen, a police report must always be made at the site. Make sure you bring the police report home with you to Sweden.
- Always save the receipts for the expenses you had in connection with the damage.



In most cases, we recommend that your car is repaired temporarily so that it can be driven home.

Keep invoices and receipts. If you have received a rental car through our optional coverage MER, and the rental car is damaged, we will pay the difference between the deductible on your car insurance and the deductible on the rental car insurance.

Many rental companies require a creditcard as payment and a debit card may not be accepted.

Note that you must always contact the Länsförsäkringar Assistance Line before you rent a car.

Your journey home should be planned so that your own car can be collected fully repaired.

If this isn't possible, you may only use the rental car for travel directly to your home district. After that, it should be returned to the rental car company. In the event of damage abroad, the driver and passengers who were travelling in the insured vehicle have the same personal injury protection in the rental car as they did during travel with their own car.

### Vehicle repatriation

If you need to make use of assistance and rescue insurance for repatriating your vehicle, contact the Länsförsäkringar Assistance Line.

The following documents must remain in the vehicle:

- Keys for the vehicle.
- Proof of registration.
- The green card, in the countries where this is required.
- Any customs documents.

### Injury to another person or another person's property

If you injure another person or damage another person's property, you should refer them to the green card bureau or the MTPL insurance bureau in that person's home country or in the country where the damage occurred. More information is available on [www.tff.se](http://www.tff.se) and addresses for green card agencies can be found on [www.cobx.org](http://www.cobx.org). Remember to report the damage to Länsförsäkringar as soon as possible - preferably via our Web site, [lansforsakringar.se](http://lansforsakringar.se) - and to submit a filled-out accident report form.

### Länsförsäkringar Assistance Line - the best help abroad

If you run into a problem and need assistance, you can contact the Länsförsäkringar Assistance Line, which has a 24-hour emergency answering service that can help in the event of damage. Swedish-speaking staff can help you with towing, refer you to repair shops, and arrange a rental car if needed. If you are having difficulties making yourself understood, for example at the repair shop, the Länsförsäkringar Assistance Line can also offer help with an interpreter. The Länsförsäkringar Assistance Line can also help with contacting a doctor or hospital, and repatriation if needed.

Assistance Line Tel +46(0)8 670 40 00

### Remember

#### Have access to these documents when travelling abroad:

- Proof of registration.
- The "green card" - necessary in certain countries.
- Insurance policy letter.
- Proof of motor vehicle damage warranty, if the vehicle has such a warranty.
- An international driver's license, which is required in some countries, can be obtained through a motorist organization.
- Accident report form.
- This brochure.
- A credit card, if you need a rental car. Many car rental companies require one.

#### Do you know what applies, where you're going?

For example

- a number of countries prohibit studded tires
- what applies, dimmed headlights or running lights?
- if you are renting a car, is personal injury protection valid for the driver?

Find out what applies before you travel so that you are properly prepared. There is often information on touristagency and other websites.

# Countries **where** your vehicle insurance is valid



The green card is mandatory upon arrival in countries marked with *		Länsförsäkringar Assistance Line Telephone: +46(0)8 670 40 00	
Albania*	Ireland	Moldova*	Slovakia
Andorra	Iceland	Monaco	Slovenia
Azerbaijan*	Israel*	Montenegro*	Spain
Belgium	Italy	The Netherlands	Great Britain and Northern Ireland
Bosnia-Hercegovina*	Croatia	Norway	Czech Republic
Bulgaria	Latvia	Poland	Tunisia*
Cyprus	Liechtenstein	Portugal	Turkey*
Denmark	Lithuania	Romania	Germany
Estonia	Luxembourg	Russia*	Ukraine*
Finland	Macedonia*	San Marino	Hungary
France	Malta	Switzerland	Belarus*
Greece	Morocco*	Serbia	Austria
Iran*			

Contact Länsförsäkringar or your insurance provider.

Länsförsäkringar Bergslagen 021-190100 | Länsförsäkringar Blekinge 0454-302300 | Dalarnas Försäkringsbolag 023-93000 | Länsförsäkringar Gotland 0498-26 18 50  
Länsförsäkringar Gävleborg 026-14 75 00 | Länsförsäkringar Gäinge-Kristianstad 044-19 62 00 | Länsförsäkringar Göteborg och Bohuslän 031-63 80 00 | Länsförsäkringar Halland  
035-15 10 00 | Länsförsäkringar Jämtland 063-19 33 00 | Länsförsäkringar Jönköping 036-19 90 00 | Länsförsäkringar Kalmar län 020-66 11 00 | Länsförsäkring Kronoberg  
0470-72 00 00 | LF Norrbotten 0920-24 25 00 | Länsförsäkringar Skaraborg 0500-77 70 00 | Länsförsäkringar Skåne 042-633 80 00 | Länsförsäkringar Stockholm 08-562 830 00  
Länsförsäkringar Södermanland 0155-48 40 00 | Länsförsäkringar Uppsala 018-68 55 00 | Länsförsäkringar Värmland 054-775 15 00 | Länsförsäkringar Västerbotten 090-10 90 00  
Länsförsäkringar Västernorrland 0611-36 53 00 | Länsförsäkringar Älvsborg 0521-27 30 00 | Länsförsäkringar Östgöta 013-29 00 00