

Motor insurance

Alphabet Fleet Services



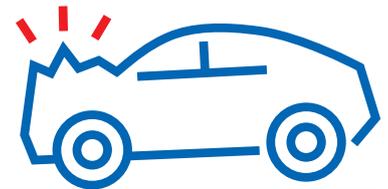
In partnership with



Scope of the insurance

This document provides a summary of information about the insurance policy. You can find complete information in the insurance terms and conditions, which are available on lansforsakringar.se.

The complete insurance terms and conditions in Swedish take precedence over the contents of this document.



Motor third-party liability

Motor third-party liability insurance

The insurance reimburses costs for individuals injured inside or outside the vehicle. The insurance also applies to damage to property belonging to another (such as someone else's vehicle) caused by you.

The insurance does not reimburse costs for damage to your vehicle, items in your vehicle or damage to your own property. Costs for damage to your own vehicle can be reimbursed through vehicle-damage insurance or a valid vehicle-damage guarantee.

Partial hull

Fire

You receive compensation for damage caused by fire, lightning or explosions. You are also entitled to compensation for damage caused by electrical cables after a short circuit.

If you use an engine or vehicle heater, it must be approved by a public authority from an environmental and/or safety aspect and be used according to the manufacturer's instructions. If the prudential requirements are not followed, the compensation for damage may be reduced or excluded.

Theft

If your vehicle is broken into or stolen, you can claim compensation. The condition is that the stolen vehicle has not been found within one month from when you lodge a written claim. If your vehicle is found in a damaged state, or if it has been damaged in the course of an attempted theft, you may also claim compensation for such damage. The vehicle must be left locked with a steering wheel or gear shift lock, and the keys must be kept in a safe place. Otherwise, the compensation for theft will be reduced by 10%, or a minimum of SEK 6,000.

The following coverage and deductibles may apply

Motor third-party liability

Motor third-party liability insurance	10% of the price base amount.
Partial hull	
Fire	5% of the price base amount.
Theft and burglary	5% of the price base amount.
Recovery	5% of the price base amount.
Glass	5% of the price base amount (SEK 200 for repair).
Legal expenses	20% of the price base amount, at least 5%.
Motor and electronics, if the car is not more than eight years old and has been driven	Not more than 100,000 km, 10% of the price base amount. Not more than 150,000 km, 20% of the price base amount.
Animal collision	Highest compensation of 10% of the price base amount.
Vandalism	5% of the price base amount (if it is covered by a vehicle-damage guarantee, then this reimburses part of the deductible).
Crisis assistance	No deductible
All-risk cover	5% of the price base amount.
Rental car/interruption	See terms and conditions.
Vehicle damage	10% of the price base amount (if it is covered by a vehicle-damage guarantee, then vehicle-damage insurance is not taken out).

Note, that other deductibles may have been agreed.

No deductible

If the vehicle is stolen and equipped with tracking equipment approved by us, you will avoid the deductible for theft.

Important limitations for theft

There are special compensation and deductible regulations for some property, such as car sound systems and communications equipment. In the event of theft of audio and video equipment, such as a car radio and navigator for route maps and accessories for these, the deductible is 30% of the cost (lowest theft deductible) for replacement including installation costs or repairs of the stolen equipment.

The accessory deductible does not apply for factory-assembled original equipment.

The maximum amount of compensation for stolen tyres and wheels is SEK 10,000 if no wheel lock was used. This limitation does not apply for vehicle theft.

Compensation for extra lights is provided up to a maximum amount of SEK 10,000.

Recovery

If your car breaks down, is stolen or damaged on the road or during a journey, you will receive:

- roadside assistance and towing to the nearest suitable car repair garage. This also applies to luggage, attached trailer or caravan.

You can also receive:

- the shipment of the car to your place of domicile if the event takes place abroad
- compensation for travel home or the onward journey to the destination of the driver and passengers.

Glass

You receive compensation for windscreens, side windows or rear windows that have been cracked or broken due to flying stones, for example. If you choose to repair instead of changing the glass, the deductible is SEK 200. In cases of glass damage, contact Ryds Glas 020-355 355.

Legal expenses

The vehicle's owner or the person who is driving the vehicle can be compensated for counsel or solicitor fees and court costs. This can include disputes arising in conjunction with collision damage or when buying, selling or repairing the vehicle.

You are never entitled to compensation for criminal cases on the grounds of gross negligence, drunken driving and unlawful driving.



Motor and electronics cover

The insurance reimburses costs for damage to motor, gear box and power transmission if the vehicle has been driven not more than 150,000 km and is not more than eight years old. The insurance does not reimburse costs for damage to, for example, exhaust pipes, silencers or damage resulting from wear and manufacturing defects.

Animal collision

The insurance reimburses costs for damage to the vehicle resulting from animal collision. The highest compensation in connection with claims is 10% of the price base amount.

Vandalism – excess reduction

The insurance reimburses costs for vandalism of the vehicle caused by another person. The deductible is 5% of the price base amount. For vehicles with a valid vehicle-damage guarantee, compensation is paid for the vehicle-damage guarantee deductible, minus the deductible as described above.

Crisis assistance

Crisis assistance offers access to conversational therapy and legal advice, following, for example, an unpleasant road-traffic accident. This applies to the policyholder, the vehicle driver and passengers. The insurance reimburses costs for up to ten treatment sessions with a conversational therapist as a result of a reimbursable claim.



All-risk cover

Applies for private vehicles that are not more than eight years old. All-risk cover compensates certain sudden and unforeseen damage, such as interior damage. If you fill your vehicle with the wrong type of fuel, the maximum compensation can amount to SEK 6,000. The same amount applies for lost or damaged keys. For light trucks, All-risk applies only to damage to the passenger compartment. All-risk does not cover trailers or rental vehicles.

The insurance reimburses costs for:

- damage to interior fittings resulting from a paint spill
- damage to the inner roof resulting from loading
- key loss/damage
- misfuelling: cost for towing to a repair garage and tank cleaning.

The insurance does not reimburse costs for:

- damage caused by animals
- events covered by fire, theft and burglary, windscreens, engine damage, recovery, crisis assistance, legal-expenses insurance or vehicle-damage insurance.

Optional coverage MER

This optional coverage is for people who always need access to a vehicle. If your vehicle breaks down or is stolen, the MER cover pays 75% of the daily and mileage costs for a rental vehicle for up to 45 days. If you do not rent a car, SEK 100 will be paid in compensation per day. Always contact Länsförsäkringar before you rent a car, on 0771- 666 400.

Animal collision and vandalism

If you collide with an animal or someone vandalises your vehicle, the insurance compensates the damage. The deductible for these incidents is SEK 1,000.

Vehicle damage

The insurance reimburses costs for damage resulting from a road-traffic accident or other external accident and damage during transport on other transport equipment. If the car is covered by a vehicle-damage guarantee, and only your own vehicle is damaged, the application is made directly to an authorised car workshop. Remember to make your application within 30 days. You can also report the damage directly to Länsförsäkringar.

Safety during a journey

What can I do to make it as safe as possible when I travel by car? The following are seven simple tips that are highly important for safety:

- adapt your speed to the prevailing road conditions
- keep your distance to the vehicle in front
- be well rested, particularly when driving long distances
- take a nap, to avoid falling asleep at the wheel
- do not text or use social media when driving
- always use a handsfree if you must use the telephone
- ensure that children are wearing safety belts in the car.

Wildlife accidents – bear this in mind

In the event of a collision with a large wild animal, you must report the accident to the police. It is mandatory to mark the location of the accident. These animals include bear, wolf, wolverine, lynx, elk, deer, roe deer, wild boar, mouflon sheep and eagle.

Be vigilant:

- Take the warning signs for wildlife seriously.
- Wild animals are in motion during dawn and dusk.
- During the spring, elk cows reject their 12-month calves and there is a significant risk that these appear on the roads.
- Berry pickers and hunters moving in the landscape also cause wildlife to move.
- Wildlife is more likely to use cleared roads during snowy winters.
- An elk or roe deer is often followed by one or more other animals.

Prevent burglary and theft

By using simple measures, you can prevent or reduce the risk of theft:

- park your car preferably in a busy location and in an area that is illuminated at night
- make sure you remove items that are likely to be stolen from the car, such as mobile phones, laptops, cameras, DVDs, valuable clothing etc.
- always lock your car
- do not keep keys, ID cards or papers, your wallet or similar items in your car
- do not pack your car the evening before a long trip

If you are the victim of a theft, remember to:

- Report it to the police at your location, even when abroad.
- Complete and send in a claims notification. Do not forget to sign your claim. Enclose the police report.
- In the event of a theft of accessories, enclose the receipt and guarantee.

Green Card for foreign travel

To travel in certain countries in Europe, you will need proof that the vehicle has motor third-party liability insurance, what is known as a Green Card. If you do not have a Green Card when you arrive in one of these countries, you will be required to pay a premium for the time you are planning to use the car in that country, even though you are covered by your Swedish motor third-party liability insurance.

Countries that require a Green Card include Albania, Andorra, Morocco, Romania and Serbia.

Reporting a claim

Report in the first instance

1) Using the claims notification form

Complete the claims notification form together as carefully as possible, without discussing the issue of responsibility with any counterparty. Describe what happened. The question of responsibility (appraisal of negligence) is determined by Länsförsäkringar.

The following points are most important in the claims notification:

- Claim date.
- Personal injury.
- Witnesses (name, address and telephone number or a personal identity number is sufficient). Passengers can also be witnesses, regardless of family relationship.
- The policyholder for a company car is the employer.
- Both of the vehicle registration numbers.
- Counterparty's insurance company.
- The name and personal identity number of both drivers.
- Circumstances. Only tick the boxes for your own situation and count the number of ticks.

The counterparty does the same.

- Make as accurate a sketch as possible.
- Both parties must sign, the signatures have nothing to do with the issue of responsibility. They only show that you have completed the points above together. Take one part each of the form. Complete the remainder of the page and the reverse of the page at a suitable occasion. Send the claims notification to
Länsförsäkringar Sak
Box 300
SE-831 24 Östersund
Or send an e-mail to alphabet@lfz.se

2) By telephone

Phone in your claims notification directly on 0771-666 400. Opening hours Monday to Friday 8 a.m. to 5 p.m., Wednesdays 9 a.m. to 5 p.m. You will quickly receive help from our claims adjusters.

Outside of office hours, contact Länsförsäkringar's on-call claims number, 020-59 00 00.

If you have an accident abroad:
Phone SOS International +46 8 670 40 00.

Insurance

The vehicle is insured with Länsförsäkringar Sak Försäkringsaktiebolag (publ) through a partnership with Alphabet Fleet Services. Individual insurance policies for each car are not issued by Länsförsäkringar.

The agreement between your company and Alphabet Fleet Services details the extent of the car insurance and current deductibles.

Contact persons Alphabet Fleet Services
Tel: 08-585 360 70
Postal address: Box 776, SE-191 27 Sollentuna
E-mail: fleetsupport@alphabet.com.

Practical advice in the event of an accident

Help the injured:

- check that the injured person can breath
- avoid moving the injured person
- give mouth-to-mouth resuscitation if required
- stop heavy bleeding by placing pressure bandages on the wound
- give the injured person warm clothing, but not liquids.

Set up warning triangles

You could also ask another person to warn other road users. A warning triangle is available in the car. Distance 50-100 metres.

Phone 112 for the Police, Ambulance or Fire Brigade and state:

- your name
- where the accident has occurred
- how many are injured
- if anyone is trapped
- if you believe there is a risk for fire
- which telephone number you are dialing from.

If you have an accident abroad

Phone SOS International,
+46 8 670 40 00.
You can also phone
Länsförsäkringar's on-call claims
number for urgent claims
020-59 00 00.