

# Car insurance – Alphabet

Safe all the way



Your leasing arrangement with Alphabet also includes one of the best car insurances available. Here you can read more about everything that is covered by the insurance. This is a translation – the Swedish wording of the corresponding document will always prevail in terms of explanation of the coverage of the insurance.

Insurance scope	Deductible*	Terms/Comment
Traffic	10% of pbb	
Fire	5% of pbb	
Glass	5% of pbb	Repair SEK 100
Theft/Burglary	5% of pbb	
Engine/Electronics	– Under 10,000 Swedish miles, 10% of pbb – Above 10,000 Swedish miles, 20% of pbb – Above 15,000 Swedish miles and up to a maximum of 18,000, 30% of pbb	The vehicle may not exceed 8 years according to the first registration date in the Road Traffic Register
Salvage	5% of pbb	
Legal protection	20% of the cost, minimum 5% of pbb	
Liability insurance	5% of pbb. For light trucks, only damage to the passenger compartment applies	
Crisis help	No deductible	Included
Car damage	10% of pbb	
<b>Supplementary insurance included</b>		
Deductible discount SEK 3,000	No deductible	
Extra protection for electric car and charging hybrid	– Extended protection for engine and electronics See deductibles under Engine/Electronics above – Deductible discount car damage guarantee SEK 4,000: no deductible – Salvage in case of discharged battery: deductible SEK 100	The vehicle may not exceed an age of 12 years according to the first registration date in the Road Traffic Register, and must not have a mileage exceeding 17,000 Swedish miles
<b>Optional supplementary insurance</b>		
Rental car	25% of the cost of the rental car	Maximum 65 days in the event of compensable damage

\* pbb = current price base amount SEK 48,300 (2022, source Statistics Sweden)

## Traffic

The motor insurance covers people within or outside the vehicle who are injured. The insurance also applies to damage to someone else's property (for example, someone else's vehicle) that you cause. The insurance does not cover damage to your vehicle, things in your vehicle, or damage to your own property. Damage to your own vehicle can be compensated by the car damage insurance or the current car damage guarantee.

## Fire

### What do you get compensation for?

- Damage caused by fire, lightning, and explosion.

### What is not reimbursed? Some examples:

- Damage to mufflers, tires, or hoses by fire or explosion in them.
- Damage caused by short circuit in cables and wires. Such damage can in some cases be compensated by Engine and Electronics.

IN ASSOCIATION WITH



## Glass

### What do you get compensation for?

- Windshield, side, or rear window that is cracked or crushed.

### What is not reimbursed? Some examples:

- Damage to glass roof and lens.
- Damage in connection with the car colliding, rolling over, or driving off the road.

The above damages can in some cases be compensated by car damage in the full insurance or by a car damage guarantee. In case of glass damage, contact Ryds Glas 0771-411 411 or Carglass 0771-575 575.

## Theft/burglary

### What do you get compensation for?

Some examples:

- Car and car accessories stolen.
- Damage to the car and car accessories in connection with burglary or theft.

### What is not reimbursed? Some examples:

- If someone who has been allowed to use the car does not return it.
- If someone in your household steals the car.

### No deductible?

If your car is stolen when it is equipped with one of our approved tracking equipment that is activated, you avoid the deductible for theft completely.

## Engine and electronics

### What do you get compensation for?

Some examples:

- Damage to engine, electronics, gearbox, and air conditioning system if the car has been registered for a maximum of 8 years from the first registration date. The car must have driven no more than the number of Swedish miles stated in your insurance policy. The insurance terminates as soon as any of the limits are reached.

### What is not reimbursed? Some examples:

- Damage to exhaust pipes, muffler and fuel tank.
- Damage to brakes, wheel bearings, and discs in the clutch.
- Damage caused by wear, manufacturing or construction defects.

## Salvage

### What do you get help with and compensation for?

Some examples:

- Salvage to the nearest workshop, if the car cannot be driven onwards.
- Cost of transporting drivers and passengers to the place where the journey began or to the destination of the journey, depending on what is closest.

### When does the insurance not apply?

- If the car stops due to lack of fuel.

## Legal protection

Applies if you end up in a dispute that can be tried by a general court. The dispute may involve a traffic accident, purchase or sale of the car, or repair.

### What do you get compensation for?

Some examples:

- Your legal costs.
- The other party's costs if you lose the dispute.

### What is not reimbursed? Some examples:

- Dispute in the dissolution of a marriage, partnership, or cohabitation relationship.
- Dispute over amounts lower than half the price base amount.
- Class action.

## Liability insurance

Liability insurance gives you compensation if something is damaged inside the car or in the truck's driver's compartment due to a sudden and unforeseen event.

### What do you get compensation for?

Some examples:

- Furnishings destroyed by spilled paint.
- Cost for salvage to the workshop and cleaning of the tank if you have refuelled using the wrong fuel.

### What is not reimbursed? Some examples:

- New locks and ignition locks.
- Injuries caused by animals.

### Maximum compensation

SEK 50,000.

## Crisis help

Applies if you suffer from mental illness as a result of an injury that is compensated by the insurance.

### What do you get compensation for?

- 10 treatment sessions with a therapist or psychologist, to whom we will refer you.

## Car damage

### What do you get compensation for?

- External damage to your car in a traffic accident, damage or other external accident, e.g. a tree falling over the car or that you hit a lamppost. Damage is included in the half-insurance for company-owned cars and light trucks.

### What is not reimbursed? Some examples:

- Damage caused by cold, moisture, humidity, rust, or corrosion.
- Damages that are not caused by external events, e.g. car parts that come loose because they are not properly screwed on.



## Supplementary insurance

### Deductible discount SEK 3,000

Applies if you

- are a victim of damage
- receive an approved parking damage
- collide with an animal
- need to get your car salvaged and the salvage is reimbursed by the insurance.

Damage or parking damage does not include damage caused by an accident, for example that someone accidentally scratches your car with a shopping cart or with a bicycle.

#### What compensation do you get?

- If you have our full insurance, your deductible for car damage is reduced by SEK 3,000.
- If you have a car damage guarantee, the deductible for it is reduced by SEK 3,000.
- If you have our half insurance, you will receive compensation for repair costs up to SEK 3,000.
- The deductible is reduced by SEK 1,500 for a company-owned car.

Valid twice during an insurance year.

#### When do you not receive a discount or compensation?

- If the damage was done by someone in your household.

### Extra protection for electric car and charging hybrid

Signed for electric cars and charging hybrids (cars that can be charged via the electricity grid) from model year 2016.

#### What do you get compensation for?

- **Extended protection for engine and electronics**  
The insurance applies if the car
  - is a maximum of 12 years old from the first registration date
  - has been driven a maximum of 17,000 Swedish miles.

The insurance ends when one of the limits is reached.

### Damage service

If the accident should occur, all types of damage must be reported, regardless of whether it concerns glass damage, burglary damage, parking damage, car damage, or damage. This is to receive full compensation for your rental car in connection with a compensable damage, which Trygg-Hansa compensates 75% for up to 65 days.

Supplements such as elimination of deductibles, choice of towbar, etc. are not reimbursed. It is important that you state the claim number you received from Trygg-Hansa when you get in touch

- **Deductible discount car damage guarantee SEK 4,000**  
Up to SEK 4,000 in reduced deductible for damage covered by the car's car damage guarantee.
- **Salvage in case of discharged battery**  
In addition to salvage in the events that are included in the basic protection, you also receive compensation for salvage in the event of a discharged battery against a deductible of SEK 100.  
Applies during travel if the car cannot be driven onwards because the battery for propulsion is discharged.

### Rental car

Compensation if your own car is stolen or damaged so that you cannot use it. Applies if the theft or damage is compensated by the car insurance.

#### What do you get compensation for?

- 75 percent of the daily and kilometre cost for car rental in Sweden and abroad.
- If you choose not to rent a car, you get SEK 200 per day for a company-owned car and a light truck.
- If the car is a traffic school car, you will receive a fixed amount per day; see the insurance terms and conditions.

You receive compensation for up to 65 days, and you can switch between renting a car and receiving compensation in cash. You receive compensation for up to 65 days, and you can switch between renting a car and receiving compensation in cash.

#### What is not reimbursed? Some examples:

- Cost of fuel for the rental car.
- Costs for insurance through the car rental company.
- Additional costs if you rent a car that is larger than your own car.

#### Withdrawal period

Two days waiting period for a traffic school car.

with the repair shop and the car rental company.

If you suffer damage that is covered by the car damage guarantee and you are responsible for the damage, you will have to pay two deductibles. A traffic deductible for the counterparty's insurance company and a deductible for the car damage guarantee for the car workshop.

**You report damage** by calling Trygg-Hansa on **0771-111 110** or go to **trygghansa.se/foretag**. Then select "Report damage" and "Vehicles and traffic damage".