

VOLVIA

Insurance terms

Company cars and utility vehicles

VALID FROM 1 JANUARY 2024





Important information about the insurance

How to read the terms and conditions?

We have insured your vehicle fleet with exactly the same make up as it has today. If there are changes to your vehicle fleet, we need to know so that we can ensure you always have the best insurance cover.

We understand that it is easy to forget about the general conditions of your insurance policy. This is why we would like to take this opportunity to remind you about the stipulated care and precautions, limitations and exclusions that we apply to the policy. Information about where to find more information about this in the terms and conditions can be found below. It is important that you are aware of the terms and conditions, as well as the exclusions and stipulated care and precautions, so that your insurance cover with us is valid. The aim is for your ownership of the vehicle to be secure and flexible.

Where and for whom does the insurance policy apply

The insurance policy applies to Swedish registered passenger cars and goods vehicles in the countries covered by the Green Card agreement. The insurance cover applies to the person who has taken out the insurance policy, as the vehicle's owner and primary user.

For passenger cars (Swedish vehicle class 01) and light trucks (vehicle class 50), the maximum cover (excluding third party liability insurance) is limited to a maximum of SEK 4 million. If the car is more than 30 years old, the maximum cover is SEK 1.5 million. Point 1.3 What the insurance covers, contains more information.

It is important to read the terms and conditions regarding exclusions, stipulated care and precautions and other obligations

Information about limitations, exclusions stipulated care and precautions and other obligations can be found in Chapter 3. There is also information in the relevant sections of the terms and conditions, under the headings "This insurance policy does not apply to" and "Stipulated care and precautions". Failure to comply with the stipulated care and precautions may result in reduced or no compensation for loss. Volvia must be informed immediately of any change in circumstances affecting the insurance policy. Read more about this in Chapter 3.5.1.

For extra peace of mind Pluspaket

Is a complete package for your passenger cars (vehicle class 01) providing maximum security on the road. It contains cover for vehicle hire (Hyrbil), accidents in the interior of the vehicle (Olyckshändelse i kupé) and a reduction of the excess in case of intentional damage by a third party in Sweden (Självriskreduktion vid skadegörelse av tredje man i Sverige). Should you suffer loss that is eligible for compensation, you are entitled to a rental vehicle while your own vehicle is being repaired, for a maximum of 65 days. Accidents, major or minor, can take place inside the vehicle. Accidents in the vehicle interior cover will reimburse up to SEK 50,000 for sudden and unforeseen accidents in the interior of the vehicle. Should your vehicle be damaged intentionally, you only have to pay part of the excess, SEK 1,000. Point 2.11 contains more information about Pluspaket cover.

Pluspaket Extra

In addition to Pluspaket cover, this also includes a reduced excess if the vehicle is under car damage warranty (Personvagnsgaranti) Point 2.12 contains more information about Pluspaket Extra.

Rental car compensation

Rental car compensation can only be taken out separately for light trucks (vehicle class 50). If you have taken out our vehicle hire cover, you are fully covered if you suffer loss that is eligible for compensation. You have vehicle hire cover as long as your own vehicle is being repaired for a maximum of 65 days. Most vehicle hire companies offer an excess reduction when you rent a vehicle. The cost of this reduction is not covered by the insurance. Point 2.13 contains more information about Rental car compensation.

Excess waiver/collision with animal

The product does exactly what it says; excess elimination. This means that you do not have to pay an excess if you collide with an animal. In addition to not paying an excess, the insurance policy also pays compensation for damage to clothing worn and damaged in conjunction with the accident. The maximum compensation for clothing is SEK 2,000.

Insurance terms

Company cars and utility vehicles valid from 1 January 2024

Click on the headings to take you to the required section.
To return to this page, click on the text in the top right-hand corner.

Important information about the insurance

1. Validity

- 1.1 Where the insurance applies
- 1.2 Whom the insurance applies for/insured interest
- 1.3 What the insurance applies for

2. Scope

- 2.1 Third party/motor liability insurance
- 2.2 Fire
- 2.3 Glass
- 2.4 Theft
- 2.5 Functional damage
- 2.6 Rescue insurance
- 2.7 Legal expenses insurance
- 2.8 Damage to the vehicle
- 2.9 Excess payments
- 2.10 Storage insurance
- 2.11 Pluspaket
 - 2.11.1 Rental cars
 - 2.11.2 Reduction of excess in the case of intentional damage
 - 2.11.3 Accidents in the car interior
- 2.12 Pluspaket Extra
 - Also contains, besides Plus package, a lower excess if there is a Personvagnsgaranti
- 2.13 Rental cars/Rental car compensation
- 2.14 Excess waiver/collision with animal
- 2.15 Volvia Care

3. Restrictions standard of care requirements and other obligations

- 3.1 Limitations in the event of damages
- 3.2 Standard of care requirements
- 3.3 Neither does the insurance apply to damage occurring in the following special situations
- 3.4 Insurance conditions
- 3.5 If damage occurs
- 3.6 If standard of care requirements or other obligations are not fulfilled
- 3.7 Causing the claim
- 3.8 The following are classed in the same category as the insured party

4. Compensation and valuation

- 4.1 Compensation
- 4.2 Receipt
- 4.3 Repairs
- 4.4 Valuation
- 4.5 Purchases
- 4.6 We do not pay compensation for the following
- 4.7 Emergency repairs
- 4.8 Replacement value compensation
- 4.9 Recovery and collection
- 4.10 Disputes regarding value
- 4.11 Double insurance



5. General terms and conditions

- 5.1 Term of the insurance
- 5.2 Recourse
- 5.3 Statutory limitation
- 5.4 Swedish law
- 5.5 Base amount
- 5.6 Insurer
- 5.7 Personal data (GDPR)
- 5.8 Automatic vehicle damage insurance when the Personvagnsgaranti ceases

6. Special terms and conditions for heavy goods vehicles, trailers and vehicles classes 17, 67 and 05

- 6.1 Consequential loss compensation for heavy goods vehicles and trailers
- 6.2 Terms and conditions, supplementary insurance for heavy goods vehicles
 - 6.2.1 Rescue insurance
 - 6.2.2 Recovery insurance
 - 6.2.3 Contents, robbery and crisis insurance
 - 6.2.4 Motor trade insurance for trailers
- 6.3 Loan liability insurance for heavy goods vehicles and trailers
- 6.4 Terms and conditions, supplementary insurance policies for vehicle classes 17 and 67, short-term hire
- 6.5 Special provisions for taxis, vehicle class 05

7. Appeals against claims settlement decisions

- 7.1 Court
- 7.2 Review, private individuals
- 7.3 Försäkringsförbundets nämnd för rättsskyddsfrågor (The Insurance Association's Board for Legal Protection Issues)
- 7.4 Trafikskadenämnden (TSN) (The Road Traffic Injuries Commission)
- 7.5 Personförsäkringsnämnden (PFN) (Board for Insurance of Persons)

Business insurance

Insurance matters: Tel. 031-345 67 10
Email: foretag@volvia.se

Claims: Tel. 031-345 69 10
Email: foretagsskador@volvia.se

If you require help

In Sweden contact Volvias Iarmcentral
Tel. 0771-45 10 45

Abroad contact SOS International
Tel. +46 771-45 10 45

Heavy goods insurance

Insurance matters: Tel. 031-345 64 00 or
Email: volvia.lastv@if.se

Claims: Tel. 031-345 66 00
Email: volvia.lastv.skador@if.se

Volvia - Business insurance

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1 Validity

1.1 Where the insurance applies

Volvia's insurance policies apply to Swedish-registered cars and lorries in the countries that are covered by the Green Card agreement. The insurance also applies during transit between countries within the validity area. For motorised devices, the validity area is restricted to Sweden, Denmark, Finland and Norway.

The third party insurance applies at all times anywhere in the world in accordance with the Motor Traffic Damage Act, in the event that Swedish citizens, or those who live in Sweden, have been injured as a result of road use involving a Swedish-registered car.

Volvia's additional insurance policies can be taken out on Swedish-registered cars (vehicle class 01) not intended for commercial traffic/hire. Volvia's additional insurance policies can also be taken out on light trucks (vehicle class 50), not for commercial traffic/vehicle hire.

1.2 Whom the insurance applies for/insured interest

The insurance only relates to the policy-holder's interests.

If the vehicle has been purchased on hire-purchase or credit, Volvia is entitled to pay compensation to the seller. Such compensation is paid mainly in accordance with the seller's remaining claim according to the rules in the Consumer Credit Act, the Credit Sales Act or the Credit Sales between Undertakings Act.

If the policy-holder has hired the vehicle, Volvia is entitled to pay compensation to the owner.

1.3 What the insurance applies for

Accidental damage motor vehicle insurance comprises damage to the vehicle insurance, fire insurance, glass insurance, theft insurance and mechanical breakdown insurance. As regards rescue insurance, please refer to section 2.6, and for legal expenses insurance, please refer to section 2.7. For heavy goods vehicles regarding rescue, see section 2.6.1. and 6.2.1, and for recovery see section 6.2.2.

It is evident from the insurance policy what types of insurance are included in the agreement. For damage to be covered by insurance, it is necessary that the damage has occurred suddenly and unexpectedly.

1.3.1 The insurance, except for third party insurance, covers the following property

1. The vehicle.
2. Equipment in or on the vehicle that belongs to the vehicle and can be considered to be normal for a vehicle of the same type and make as the insured vehicle. Audio and video and other electronic equipment is only covered by the insurance if it is permanently installed and designed to be used only in car. "Permanently installed" means that tools are required in order to remove the equipment. Mobile telephones are not covered, although permanently installed accessories such as wiring, holders and hands-free equipment are included.
3. Dismantled vehicle components or equipment in accordance with point 2. If other vehicle components or equipment are installed in their place, the insurance only applies for the vehicle component or equipment that is installed. For cars, light trucks, motorhomes and caravans, however, the insurance applies for an extra set of wheels in addition to the wheels mounted on the vehicle. For motorhomes and caravans intended for commercial hire/loan, the insurance does not apply for an extra set of wheels.
4. For motorised devices, the insurance applies even if the equipment is dismantled from the vehicle at the time of the damage.
5. Fixed fittings on light trucks is compensated at market value of up to SEK 50,000 unless otherwise agreed.
6. The maximum cover for passenger cars (vehicle class 01) and light trucks (vehicle class 50), provided under this insurance policy (excluding third party liability insurance) is SEK 4 million.
7. For cars older than 30 years, the maximum cover provided under this insurance policy (excluding third party liability insurance) is SEK 1.5 million.

2 Scope



2.1 Third party/motor liability insurance

Third party insurance for vehicles that require third party insurance and motor accident insurance for vehicles that do not require third party insurance.

2.1.1 The insurance applies for

According to the rules in the Motor Traffic Damage Act, the insurance applies to personal injury and material damage as a consequence of road use with the vehicle. According to these rules, compensation cannot be paid for damage e.g. to the vehicle or to property being transported with the vehicle. However, each injured driver or passenger receives compensation up to $\frac{1}{2}$ the base amount for simultaneously damaged clothes and other possessions being worn at the time of the injury. This expanded compensation entitlement does not apply to valuables such as cameras, rings and jewellery, nor to money or valuable documents.

Damage/injury outside of Sweden that is not covered by the Motor Traffic Damage Act is regulated in accordance with the legislation in the country where the damage/injury occurred. As regards Swedish citizens or those who live in Sweden, see chapter 1, Validity.

In the event of damage to property, the compensation can be reduced (adjusted) if the person affected has contributed, i.e. himself has liability for the damage having occurred. Irrespective of this, the insurance pays full compensation up to $\frac{1}{4}$ of the base amount. For that part of the damage that exceeds $\frac{1}{4}$ of the base amount, the compensation is reduced in accordance with the rules in the Motor Traffic Damage Act. This extended compensation entitlement does not apply

a) In the event of damage to:

- motorised vehicles
- vehicles that are coupled to motorised vehicles
- track-bound vehicles
- property that is being transported using vehicles of the types mentioned above
- property that belongs to the policy-holder himself or the insured vehicle's user or driver

b) if the owner of the property has been grossly negligent or has caused the damage with intent

2.1.2 Standard of care requirements

The insured party shall immediately notify Volvia if a claim for damages has been made against him and the claim leads to legal action. He must follow Volvia's instructions. If the insurance applies for the claim, Volvia will pay the insured party's legal expenses to the extent these are reasonable and correspond with Volvia's interests in the legal action.

Volvia will not pay any costs that would have been paid by public funds had the application been made.

This is not binding for Volvia if the insured party, without Volvia's permission, admits liability for damages, approves compensation claims or pays compensation. Neither will Volvia be bound by the court's judgement if the insured party has not fulfilled his duty to report.



2.1.3 Excess payments in third party insurance

The insurance applies with an excess, if this is specified in the insurance policy or in the insurance terms and conditions. If more than one excess payment applies to the same damage, the excess amounts are combined.

The insurance applies with an extra excess of 1/10 the base amount, known as criminal excess:

- If the driver has driven the vehicle without having the required driving license or during driving practice when the instructor/student does not satisfy the requirements for permitted practice driving.
- If the body imposing the penalty or judgement that has gained legal force demonstrates that the driver was guilty of drunken driving or was criminally influenced by a substance other than alcohol.
- In the event of intent or serious negligence.

This excess is not applied in the event of drunken driving or the influence of substances other than alcohol if it is evident that these circumstances did not contribute to the occurrence of the damage or injury. Volvia is also entitled to reclaim an amount from the party causing the damage or injury in accordance with the provisions in the Motor Traffic Damage Act.

The insurance for cars (not taxis), trucks with a total weight not exceeding 3,500 kg and motorhomes applies with an excess of SEK 1,000 if the driver was below 24 years of age when the damage or injury occurred (youth excess).

Third party insurance applies with an excess of 1/10 the base amount if the driver, when transporting hazardous goods, does not possess the applicable "certificate of training for drivers of vehicles transporting ADR goods" and when the damage or injury is caused by the goods. Such a certificate (known as an ADR certificate) is required for domestic and international transport of hazardous goods in:

- tanks or tank containers measuring 3 m³ or more
- containers or vessels measuring 450 l or more, and when the combined volume of the container or vessel amounts to 3 m³ or more

Unless otherwise agreed, the excess is twenty times the base amount in the event damage to aircraft or parts of aircraft. This only applies if the damage has occurred at an airport or other location where the aircraft was waiting or where parts of the aircraft were being stored.

If Volvia has an applicable third party insurance certificate with Transportstyrelsen and due to this, or another condition, becomes liable to pay compensation despite that the insurance should not apply in accordance with these terms and conditions, an extra excess of 100% of the base amount will be added.

2.1.3.1 Excess is not applied

- In the event of payment solely for an injured dog or reindeer.
- If the damage or injury occurred when the vehicle was stolen or misappropriated.
- If the damage or injury occurred when a policeman or other official person was inspecting the vehicle.
- If both the policy-holder can demonstrate that a person other than himself or the driver caused the damage or injury or that the damage or injury was caused through defectiveness on the part of another motorised vehicle, and it is not demonstrated that the policy-holder or the driver has contributed nor that defectiveness in their vehicle has contributed to the damage or injury.

The policy-holder, following a demand from Volvia, must pay that part of the paid damages that corresponds to the excess.

However, Volvia may not demand more than 1/10 the base amount from a physical person for one and the same claim. This also applies if the sum of the applicable excess payments in the third party insurance is higher.

Volvia can pass a demand regarding unpaid excess for third party insurance to Trafikförsäkringsföreningen.

2.1.4 Value added tax

On request, the policy-holder must utilise his entitlement to transfer a credit to an insurance company in order to repay the VAT that is paid to the injured party.

2.2 Fire

2.2.1 The insurance applies to damage

- a) Resulting from fire, lightning or explosion.
- b) In electrical cables as a result of a short-circuit, as well as direct consequential damage in electrical components.
- c) Fire caused by third party.*

* *Third party refers to a party other than you which acts without your consent.
Fire refers to fire that has broken out.*

2.2.2 The insurance does not apply to damage

- a) To the engine, exhaust system, tyres and hoses as a result of an explosion in these.
- b) That has arisen as the result of a traffic accident, even if the damage has occurred as a consequence of fire, lightning, explosion, short-circuit or similar.
- c) Short-circuit in components covered by the Machinery damage insurance even if such insurance is not included for the vehicle.



2.2.3 Standard of care requirements

1. Strong current devices and other implements used for heating or drying by the insured party must be approved in accordance with applicable regulations.
2. Regulations announced by law or regulation via the Swedish National Electrical Safety Agency (Elsäkerhetsverket) regarding strong current devices must be observed.
3. Regulations that the authority has issued to prevent or restrict damage and that apply to the insured party or the premises where the vehicle is usually stored must be observed.
4. Electrical cables and components must be professionally installed.
5. Vehicles and equipment must not be used under conditions that impose abnormal stress upon them, this includes that the maximum permitted laden weight of the vehicle must not be exceeded.
6. The manufacturer's instructions on service, maintenance and use etc. must be observed.
7. Units, cranes, lifting devices, tools and other equipment must be installed and used in accordance with the manufacturer's instructions.
8. Service, repairs or installation measures must be carried out in a professional manner.
9. For vehicles and work machinery that are listed in the Swedish Fire Protection Association's (brandskyddsöreningen) rules SBF 127 *, the fire protection requirements must be satisfied. This means, among other things, that a truck and trailer with a chipper or an engine-driven machine that is used in a flammable environment or that handles flammable materials must have a permanently installed fire extinguishing system. Examples of flammable environments include forests, peat bogs, sawmills, timber yards, paint stores, recycling facilities, paper, board and pulp mills, and the petroleum and chemical industries. Examples of flammable materials include wood, wood chips, other chips, peat, paper, waste and petroleum products.

However, the rules regarding trucks used for the transport or handling of flammable fibrous material only apply to vehicles delivered from 1 June 2019.

Examples of these materials include round logs, as well as chips and peat in bulk form.

The vehicles stated must otherwise comply with the requirements of the insurance companies as set out in SBF 127* including cable protection, shut-off devices, hand-held fire extinguishers and annual fire protection inspections by an authorised workshop or other authorised person. The complete rules for different vehicles are available in SBF 127*.

* SBF 127 is published by the Swedish Fire Protection Association. Please contact us if you have any queries about your interpretation of the content.

Vehicles, swap bodies and interchangeable equipment and machinery used underground must also satisfy the requirements set in GRAMKO. If the due diligence requirements are not complied with, compensation for damages may be reduced or eliminated entirely as specified in 3.6.4.

If the standards of care are not adhered to, compensation in the event of damage or injury can be reduced or not be forthcoming in accordance with 3.6.4.

2.2.4 Excess payments

See insurance policy

If during the occasion of injury the Volvo private car is younger than 5 years counted from the first day of registration, the excess is SEK 0 unless agreed otherwise.

For dismantled vehicle components, excess applies in accordance with the insurance policy.

2.3 Glass

2.3.1 The insurance applies for

damage consisting of windscreen, side windows or rear windscreen have being broken through, cracked or shattered. For motorised devices, the insurance also applies to a damaged sunroof.

2.3.2 The insurance does not apply for

intentional damage by third parties, damage that has occurred when the vehicle has collided, overturned or driven off the road. However, this exception does not apply to cross-country scooters (vehicle class 35).

2.3.3 Standard of care requirements

See chapter 3

2.3.4 Excess

See insurance policy

If the damage to a window is repaired instead of replacing the window, an SEK 200 excess is imposed. If the repair is made to a Volvo by an authorised Swedish Volvo dealer, the excess is SEK 100.

The afore-mentioned applies unless agreed otherwise.



2.4 Theft

2.4.1 The insurance applies to damage through

- Theft.
- Misappropriation of the vehicle.
- Attempts at such crimes.
- Intentional damage by third parties to motorised devices and equipment for these, the excess is 5% of the base amount.
- Crisis therapy in connection with theft/burglary.

These events must be reported to the police.

In order for the insurance to apply for equipment in accordance with 1.3.1, it is necessary for the equipment to be permanently secured to the vehicle or kept in the vehicle.

We compensate for the loss of vehicles that have not been recovered within 30 days from the day we received written notification of loss.

The term theft is defined in the Criminal Code. It means that somebody unlawfully takes something that belongs to another person with the intention of keeping or selling it.

Misappropriation of a means of conveyance means that somebody unlawfully takes a vehicle that belongs to another person in order to use it, although with no intention of keeping or selling it.

However, if somebody who has access to a vehicle uses it without permission, this is neither theft nor misappropriation. Instead it is unlawful use, which means that somebody unlawfully uses another person's vehicle that he already has in his possession. The insurance does not apply then. For the same reason, the insurance does not apply either in the case of fraud or embezzlement crimes, e.g. if a rental car is not returned (see embezzlement insurance vehicle classes 17 and 67, see section 6.4.1).

2.4.2 The insurance does not apply for damage or injury

- a) Caused by a person who belongs to the same household as the user or the policy-holder.
- b) In the event of unlawful use, i.e. somebody unlawfully using another person's vehicle that he already has in his possession.
- c) In the case of fraud or embezzlement crimes, for example if a loaned vehicle is not returned.
- d) Through intentional damage by a third party.

If the make, model and age of stolen equipment cannot be confirmed, no compensation is paid out as a rule.

2.4.3 Standard of care requirements

1. Dismantled car components/equipment/wheels that are covered by the insurance must be locked in an area to which only the policy-holder has access. Objects that, due to their size, application or similar, cannot reasonably be locked away, must be stored carefully.
2. Motorised devices and equipment for these must be placed under normal supervision. Consequently, they must not be left unsupervised for an extended period.

Consequently, they must not be left unsupervised for an extended period.

If the standards of care in accordance with 1 and 2 are not adhered to, the following applies instead of that stated in section 3.6. In the event of damage other than that which arises during the theft or misappropriation of the entire vehicle, compensation is normally reduced by 50%. In serious cases this reduction can be higher, to the extent that there may be no compensation at all. This applies for example when the property, despite the obvious risk of theft, is left unsupervised or without other actions being taken that are reasonable considering the circumstances. In certain cases, the reduction can be lower than 50%. In the event of minor negligence, there is normally no reduction.

3. The key to the car must be stored carefully.

When the vehicle is left, it should be locked with approved anti-theft protection. The key must not be left inside or with the car. In the event of negligence, the excess is raised by 10% of the cost of the damage, although at least by SEK 5,000.

Light metal rims must be equipped with approved, lockable wheel nuts. In the event of there being no lockable wheel nuts in place, extra excess of SEK 5,000 is payable.

If the key to a vehicle from model year 1999 or later is lost, it must immediately be decoded from the vehicle's electronic anti-theft protection. In the event of neglect, the excess is raised by 10% of the cost of the damage, although at least by SEK 5,000.

2.4.3.1 Regulations for cars, trucks, motorcycles and motorhomes

Anti-theft protection must be approved by Volvia or by the Swedish Theft-Prevention Association. In cases where it is required that the vehicle has anti-theft protection in accordance with the provisions of the Swedish Road Safety Office, such anti-theft protection is counted as approved.

Motorcycles must be locked with two separate, approved locks. If a U-lock (or chain lock) is used, the loop (or chain) must encircle two of the vehicle's opposite frame sections, e.g. both fork legs.

The locking device for a moped must either be permanently attached to or must encircle two of the moped's opposite frame sections, e.g. both fork legs.

The snow-scooter must be locked with a class 3-lock. If the scooter is placed on a trailer, as well as having a class 3-lock on the scooter, the trailer must also be locked with a drawstring lock.



2.4.4 Excess payments in theft insurance

See insurance policy.

2.4.4.1 Increased excess

If the regulations have not been followed in the event of theft or misappropriation of the vehicle, the excess is increased by 10% of the cost of the damage but shall however amount to a minimum of:

- 1,000 SEK for mopeds
- 5,000 SEK for motorcycles
- 5,000 SEK for snow-scooters
- 5,000 SEK for cars
- 5,000 SEK for trucks
- 5,000 SEK for motorhomes vehicle class 65

Short-term hire vehicle classes 17 and 67 with SEK 10,000 for damage caused by theft when the vehicle is not found within 30 days.

2.4.4.2 Excess for permanently installed electronic equipment

In the event of the theft of permanently installed extra equipment such as car phone (not mobile phone), audio equipment, car navigator, communications radio, police radio, and accessories for these, an additional excess is payable if the cost for reacquisition or repair of the stolen equipment exceeds SEK 5,000 or, for a heavy goods vehicle, SEK 10,000. In addition to the basic excess, 30% of the surplus part of the cost is payable. (Does not apply to factory-installed audio equipment in heavy goods vehicles or in Volvo cars).

Crisis therapy in connection with theft/burglary

The insurance may cover the cost of crisis therapy if you have suffered from any psychological disorders as a direct result of:

- Theft of vehicle.
- Stolen car keys if the offender's intent is to steal or otherwise break into the vehicle.

The driver, passengers and members of your household may also be entitled to crisis therapy in the same situations.

Compensation you are entitled to:

- Crisis therapy by a certified psychologist with up to 10 treatment sessions per insured person.
- Compensation for travel in connection with the treatment sessions if your journeys exceed 30 km per treatment session.
- Expenses for an interpreter in connection with the treatment sessions.

Limitations:

- The time during which the session can take place is restricted to 12 months from the time of the accident.
- Claims up to a maximum of SEK 1,500 per session will be paid with a maximum total of SEK 15,000.
- Crisis therapy can only be provided in Sweden.
- Compensation is not provided for travel from locations outside of Sweden.

Other vehicle types including heavy trucks

In the event of a break-in into the vehicle, theft or misappropriation of the entire vehicle, the basic excess is reduced by half if the vehicle, at the time of the damage, was equipped with an activated alarm approved by Volvia or recommended by the Swedish Theft-Prevention Association.

If the vehicle was equipped with extra anti-theft protection approved by Volvia and which was in operation at the time the damage occurred, no basic excess is applied in the event of theft or misappropriation of the entire vehicle.

The afore-mentioned applies unless agreed otherwise.



2.5 Functional damage

Functional damage insurance for cars (vehicle class 01) and light trucks with a total weight of at most 3,500 kg (vehicle class 50).

2.5.1 The insurance applies for

damage to or faults in components listed below that sudden and unforeseen have split and broken by themselves without any external influence:

Engine (for the propulsion of the vehicle)

- Electric motor
- Engine, engine block, cylinder lid and internal components of the engine.

Electrical system, motor (for the propulsion of the vehicle)

- Generator, starter motor, ignition system (not spark plugs/glow plugs), internal high voltage wiring including the vehicle's charging socket, system for energy recovery, AC/DC converter, inverter, converter, On Board Charger (OBC) plus engine control unit. Start-/stop function, not battery.

Battery for driving electric cars (not starter battery/absorbent glass mat battery)

- High voltage battery* (for the propulsion of the vehicle)
- Monitoring of high voltage systems.
- High voltage battery heating.
- (Not starter, auxiliary or consumer batteries. Capacity loss is not covered.)

*60 V DC or more.

Fuel system

- Fuel systems including pumps, injectors, tank fittings, sensors and control systems
- Gas distributor, gas regulator, sensors, valves, sensors and stepping motor (not fuel tank, pipes and filters).

Intake system/exhaust system

- Manifolds, exhaust turbocharger, PowerPulse-system, compressor, EGR, intercooler, lambda probe, particle filter and catalytic converter (only when exhaust values are incorrect).
- AdBlue system (not liquids, tank and hoses) including control systems.

Cooling system

- Engine cooling system, oil cooler and cooler. High voltage battery cooling system.

Power train

- Power transmission including gearbox, (not worn clutch and consequential damages), transfer case, rear differential, drive shaft, propeller shaft, wheel bearings and electrical control systems.

Braking system

- Brake booster, master brake cylinder, anti-lock brakes including electrical control system, vacuum pump and electric parking brake i.e. electric function in the brake caliper including control system.

Steering

- Steering gear, pump, control system (not tie rods, rod ends or steering column).

Suspension

- Pump for air and hydraulic suspension.

Electronics

- Main central electronics module, on-board diagnostics, instrument cluster, trip computer, cruise control, rain sensor (including controls, sensors and control system), steering lock/ignition switch, card reader.
- LED, laser and Xenon lights, refers to factory-installed headlights including sensors and control system (not glass or headlight housing).
- Motor unit for electric tailgate (opening-/closing function).

Climate control system

- Factory-installed climate control system including sensors, damper motor and control system and factory installed fuel heaters.

Safety systems

- SRS-system including airbag, sensors, safety belts, tensioners, steering systems.
- ESC-/DSTC/ Dynamic stability control/traction control system including sensors and control systems.

Factory-installed active safety systems

- Collision mitigation system (CMS), Adaptive Cruise Control (ACC), Distance alert, Collision warning with auto brakes, Driver Alert Control (DAC), Lane Departure Warning (LDW), City Safety, Hill Descent Control (HDC), Roll Stability Assist (RSA), Trailer Stability Assist (TSA), Blind Spot Information (BLIS), Emergency Break Light (EBL), Whiplash Protection System (WHIPS).

Factory-installed information and communication system

- Audio system, auxiliary sockets, USB- sockets and Bluetooth, antenna, antenna amplifier, GPS, monitors/displays, parking assistance including sensor, Volvo on Call (VOC) and telephone including hands-free and microphone.



Validity

For vehicles which have not undergone service in accordance with the manufacturer's instructions, a limited or no compensation at all is provided from the Machinery damage insurance in accordance with a) and b) if damaged components and/or consequential damage of the damaged component may have been affected by missed service.

- a) Compensation is paid by 50% of the assessment of damage amount before the excess deduction if the vehicle on one (1) occasion has not undergone service in accordance with the manufacturer's instructions.
- b) No compensation is paid if the vehicle on more than one occasion has not undergone service in accordance with the manufacturer's instructions.

This also applies if service has been missed in the period before the insurance was taken out. If the insured cannot show that the vehicle has undergone service, this constitutes missed service. If the policyholder cannot demonstrate that the vehicle has been serviced as detailed above, it will be deemed that service has not been performed in line with the manufacturer's instructions. Proof that service has been performed must be demonstrated by a cash receipt, workshop invoice with a work and material specification or through registration and documentation at the general agent or manufacturer.

2.5.1 Validity cars and light trucks

The insurance applies until the car has driven 150,000 km or is 8 years old based on the first registration date. The insurance ceases when one of the limits is reached.

2.5.2 The insurance does not apply to damage or faults

- a) Arising as a result of theft, fire, traffic accident or other external causes.
- b) As a result of the owner not being able to prove that the age and driving distance of the vehicle is within the limitations set by the insurance.
- c) Caused by repairs that have obviously been executed incorrectly.
- d) Caused by the use of components that do not conform with the serial design of the vehicle, e.g. through tuning *.
- e) Faults to connector and electrical wiring (except airbag system).

* However, the exclusion for tuning does not apply to Volvo cars that have Volvo's power optimization (original tuning) installed at a Volvo-authorized dealer.

2.5.3 Standard of care requirements

1. The manufacturer's instructions regarding fuel, service, maintenance, etc., of the components listed above must be followed.
2. The car must not be driven in such a way that the engine and power transmission are subjected to abnormal stress.
3. Service, repair or installation measures must be professionally carried out.

If the standards of care are not adhered to, compensation in the event of damage or injury can be reduced or not be forthcoming in accordance with 3.6.4.

2.5.4 Excess payments in functional damage insurance

The base amount

- If the car, when the damage is incurred, has been driven a maximum of 50,000 km, the excess payable is 5% the base amount.
- If the car has been driven 50,000-80,000 km, the excess payable is 20% of the cost of the damage, but with a minimum of 5% the base amount being payable.
- If the car has been driven 80,000-100,000 km, the excess payable is 25% of the cost of damage, but with a minimum of 8% the base amount being payable.
- If the car has been driven 100,000-120,000 km, the excess payable is 30% of the cost of the damage, but with a minimum of 13% the base amount being payable.
- If the car has been driven 120,000-150,000 km, the excess payable is 35% of the cost of the damage, but with a minimum of 17% the base amount being payable.

The afore-mentioned applies unless agreed otherwise.

Not the base amount

- If the car, when the damage is incurred, has been driven a maximum of 50,000 km, the excess payable is SEK 2,000.
- If the car has been driven 50,000-80,000 km, the excess payable is 20% of the cost of the damage, but with a minimum of SEK 2,000 being payable.
- If the car has been driven 80,000-100,000 km, the excess payable is 25% of the cost of damage, but with a minimum of SEK 3,500 being payable.
- If the car has been driven 100,000-120,000 km, the excess payable is 30% of the cost of the damage, but with a minimum of SEK 5,500 being payable.
- If the car has been driven 120,000-150,000 km, the excess payable is 35% of the cost of the damage, but with a minimum of SEK 7,500 being payable.

The afore-mentioned applies unless agreed otherwise.



2.6 Rescue insurance

2.6.1 The insurance applies for

The insurance applies for cars, light goods vehicles and heavy goods vehicles. For additional terms and conditions for goods and borrowed trucks, see section 6.2.1.

The insurance applies for such transportation of drivers, passengers and insured vehicles as has become necessary due to incidents as specified below.

The insurance also covers any attached trailer regardless of whether the insured traction vehicle was damaged in the incident.

2.6.1.1 Transportation of drivers or passengers who are injured while travelling with the vehicle

- a) To the nearest hospital or doctor.
- b) To a hospital or domicile in the Nordic region if the doctor in charge of the person's care certifies that transport is necessary considering the patient's condition.
- c) To the domicile in the Nordic region if the journey with the vehicle cannot continue. The travel cost for passengers is also paid if the interruption to the journey is due to the driver having been injured while travelling with the vehicle and none of the other passengers on the journey can drive the vehicle home.
- d) To the domicile in the Nordic region of a driver or passenger who has died due to his injuries.

2.6.1.2 Transportation of driver or passengers when the vehicle has been damaged, has stopped functioning for some other reason or has been stolen

- a) To the domicile in the Nordic region if the vehicle has been damaged so seriously that it cannot be repaired so as to make it roadworthy within a reasonable amount of time considering the continued journey.
- b) To the domicile in the Nordic region if the vehicle has been stolen and is not recovered within a reasonable time for the journey to continue (normally three days).

2.6.1.3 Transportation of vehicle when the driver or passenger has suffered from

An acute illness or has died, to the vehicle's domicile in Sweden if the journey has to be interrupted and the vehicle has to be left behind.

2.6.1.4 Transportation of vehicles that have been damaged, have stopped functioning for some other reason or have been stolen

- a) To the nearest brand garage for that specific make that can repair the vehicle. This also applies to functional stoppages due to the vehicle's key having been lost, damaged or locked inside the vehicle.
- b) To the nearest brand garage in Sweden if the damage was incurred abroad and is so serious that it cannot be repaired to a safe standard within such time as can be deemed reasonable with regard to the continuation of the journey.
- c) To the vehicle's domicile in Sweden if the vehicle has been stolen and is recovered after the journey has continued in another way.

Transportation of a vehicle in accordance with 2.6.1.4 a) and b) is not compensated if the damage to the vehicle is compensated through accidental damage motor vehicle insurance or vehicle damage guarantee. However, compensation is paid for the collection of a repaired vehicle in accordance with 2.6.4.2 d).

2.6.2 The insurance does not apply

- a) In the event of stoppage due to a lack of fuel or due to obvious neglect with regard to the care and maintenance of the vehicle.
- b) For additional costs caused by goods that have been transported with the vehicle or trailer.
- c) For passengers in taxis.

2.6.3 Standard of care requirements

See chapter 3.

2.6.4 Compensation rules

2.6.4.1 Personal transport

- a) If transport to a doctor or hospital takes place with a private vehicle, compensation is paid equivalent to the amount that is normally paid from third party insurance.
- b) Journeys home to the domicile in the Nordic region are compensated at the cost of the journey using the cheapest means of transport. The journey to the destination can be paid for instead of the journey home if this is cheaper. The travel cost for passengers is paid at most to the location where the passenger started the journey or to the vehicle's domicile if the passenger should have concluded his journey there.
- c) Transport of a deceased person must be approved in advance by Volvia.



2.6.4.2 Vehicle transport

- a) Transport home or collection of vehicles must be approved in advance by Volvia.
- b) Instead of transport to the nearest workshop in accordance with 2.6.1.4, repairs on site can be paid for provided this is not more expensive.
- c) The cost for collection or transport home of vehicles is compensated at most with an amount corresponding to the value of the vehicle. In the case of an unrepaired vehicle, this refers to the value after the damage.
- d) The collection of an undamaged or repaired vehicle is the responsibility of the policy-holder. Volvia will pay reasonable travel expenses for the driver from the domicile to the place where the vehicle was left or where it was recovered following a theft. In addition, a daily subsistence allowance is paid in accordance with the state travelling compensation regulations and reasonable hotel expenses during the time it takes to bring the vehicle home. If there are particular reasons, Volvia can take charge of collecting the vehicle.
- e) Operating expenses for vehicles that are collected by the policy-holder are not compensated. If Volvia takes charge of the collection or transport home, the policy-holder must pay the fuel and ferry costs he has saved as a result.
- f) Deductions are made for any saved fuel costs. Passenger and vehicle transports must be carried out in the most inexpensive way.

Compensation is paid to the extent that there is no entitlement to compensation according to law or special statute, other insurance, guarantee, rescue subscription or other agreement.

Volvia does not pay VAT when the policy-holder or the car owner/hirer out is responsible for such tax.

2.7 Legal expenses insurance

2.7.1 Whom the insurance applies to

The insurance applies to the insured vehicle's owner, user and driver (the insured parties) in these capacities. The insurance does not apply to an individual who has used the vehicle unlawfully.

2.7.2 Which disputes the insurance applies to

The insurance applies to disputes that can be examined by district and city courts, courts of appeal or the Supreme Court.

If the dispute is examined or processed by a board, another authority or body (e.g. in the case of internal review within Volvia) other than the above, the insurance does not cover the examination/processing.

2.7.2.1 Which disputes the insurance does not apply to

- a) Disputes that, during legal examination, must be heard in accordance with chapter 1 § 3 d) first paragraph of the Code of Judicial Procedure (known as minor cases). However, this exemption will not be applied to disputes arising from the insurance agreement.
- b) Disputes that are linked to agreements concerning the performance of a profession or service, as well as other business enterprises.
- c) Disputes relating to demands or other claims arising from professional hiring out of the vehicle.
- d) Disputes concerning damages or other claims resulting from crime.
- e) Disputes where the insured party does not have a justified interest in having his claim processed.
- f) Disputes between part-owners of the vehicle.

2.7.3 Solicitor or defence counsel

For the insurance to be valid, you must contract a representative to represent you in negotiations and any legal proceedings. The representative must also:

1. Be a member of the Swedish Bar Association (solicitor) or be a lawyer who is employed by a law firm, or
2. Be able to prove that at some point during the past three years he/she has been appointed as counsel as per the Legal Aid Act in a case of a similar nature and that he/she is still suitable as such counsel, or
3. In some other satisfactory way be able to prove that he/she is particularly suitable for the assignment.

Examination of the representative's suitability under 2.7.4 item 2 or 3 can at the request of the representative, the insured party or Volvia, be performed by the Insurance Association in accordance with "Instructions for the Insurance Association's examination procedure regarding the suitability of the representative".

Volvia, as well as solicitor, is entitled to request examination of solicitor fees and costs by the Agency Costs Committee (Ombudskostnadsnämnden). Other approved representatives' fees and costs can be examined by the Swedish Insurance Federation's committee for matters regarding legal protection (nämnd för rättsskyddsfrågor).

As regards disputes or cases abroad, the insured party must engage a representative approved by Volvia.

2.7.4 What expenses the insurance compensates

The insured party can receive compensation for costs in accordance with that set out below if they are necessary and reasonable and if they cannot be paid for by the opposing party or the state.

- a) Solicitor's and defence counsel's fees and expenses. Fees are paid for reasonable time and at most in accordance with the hourly cost standard that the National Swedish Judiciary Administration applies when stipulating tariffs in certain cases. Compensation for the legal representative's time is reimbursed in



accordance with the Swedish Court's regulations for calculating compensation for reimbursement of the legal representative's time.

- b) Costs for investigations before trial, provided that the investigation has been ordered by the insured party's solicitor.
- c) Expenses for production of evidence in legal proceedings and arbitration proceedings.
- d) Handling charges in the court.
- e) Court costs that the insured party has been instructed to pay the opposing party or the state following the court's or the arbitrator's examination of the dispute or the case.
- f) Court costs that the insured party, during mediation during the legal proceedings, has undertaken to pay the opposing party on the condition that it is obvious that the court would have instructed him to pay court costs of a greater amount had the dispute been examined.
- g) Cost of mediation in accordance with chapter 42 § 17 of the Code of Judicial Procedure.

Compensation can – to the extent to which Volvia finds appropriate – be paid prior to the final settlement of the dispute.

2.7.4.1 The insurance does not pay compensation for

- a) Own work, loss of income, travel and subsistence or other expenses for any of the insured parties.
- b) Execution of judgements, decisions or agreements.
- c) Additional costs arising from hiring several representatives, changing representatives or hiring representatives from an area other than your place of residence.
- d) Remuneration to arbitrators.
- e) Costs that are not remunerated by the state because the matter of legal aid in accordance with § 10 section 1 p 9 of the Legal Aid Act can be deferred while other similar cases are being tried, or if it can be assumed that such a judgement would have been made had the insured party otherwise been entitled to legal aid.
- f) Solicitor's expenses that are not paid through legal aid as a consequence of the insured party having changed solicitors or chosen a solicitor who, considering the circumstances, was not considered suitable.
- g) Value added tax when the policy-holder or the car owner/hirer out is responsible for such tax.

2.7.5 Maximum compensation

The insurance reimburses the legal representative's fee for a maximum of 100 hours of work. This amount is reduced by the amount of the deductible in accordance with item 2.7.9.

For each dispute, the insurance pays reimbursement for a total maximum amount of SEK 250,000, of which at most SEK for own investigation costs and SEK 30,000 and SEK 30,000 for witness compensation.

A(1) dispute is considered to exist if two or more of the insured parties are on the same side. Two or more disputes that are essentially based on the same events or circumstances are also counted as one (1) dispute. There may therefore only be one (1) dispute although the claims in question are not based on the same legal grounds. If more than one dispute can be heard in the same court action according to chapter 14 of the Swedish Code of Judicial Procedure they should be treated as one (1) dispute.

2.7.6 When is the insurance valid

Legal cover is provided in accordance with the terms and conditions for the motor vehicle insurance that applied at the time of the incidents and circumstances that form the basis of the dispute.

2.7.7 Geographic scope

The claim is to be based on an event or circumstance that has been shown to have been covered by the insurance validity area in accordance with chapter 1.

2.7.8 Recourse

To the extent that compensation is paid as a result of the insurance, Volvia joins in the insured party's entitlement in relation to the opposing party or the state.

2.7.9 Excess

The deductible is 20% of the cost, but not less than SEK 1,000 unless agreed otherwise.

2.8 Damage to the vehicle

2.8.1 The insurance applies for damage

- a) Caused by a traffic accident, other external incident or through intentional damage by a third party.
The excess is 10% of the base amount in the event of intentional damage by a third party on a bus, heavy truck or trailer.
- b) While the vehicle is being transported on another means of transportation.
- c) To a loading device that is installed on a truck or a trailer for this, even if the damage has occurred in a



different way from that specified in a). Compensation is also paid for damage caused to the vehicle by the loading device. Loading devices include cranes, tipping gear, tailgate lifts, pumps or other devices that are used to load or unload the vehicle in question.

- d) To crane booms that are installed on mobile cranes through boom rupture.
- e) To the vehicle that has been caused by a device for roadwork or snowploughing that is installed on the vehicle.
- f) That is caused by units, tools or cranes mounted on motorised devices.
- g) That is caused to motorised devices by goods or similar having come loose from an installed unit, tool or crane.
- h) To devices for roadwork or snowploughing mounted on motorised devices.
- i) In accordance with that stated in a) on unregistered trailers coupled to agricultural tractors covered by Volvia's damage to vehicle insurance. Compensation of at most one base amount is paid.
- j) During winter road maintenance with lorries and motorised devices. The excess in such cases is 5% of the base amount for trucks and 3% for motorised devices. In addition to the vehicle, the insurance covers snowploughs, sanding or gritting units, even if the equipment belongs to a party other than the policy-holder.
- k) In the event of vehicle damage that has arisen a result of a 'vertical' collision, there is an extra excess of 40% of the base amount for heavy trucks and trailers for these.
- l) In the event of a collision with an animal (see 2.8.1), the vehicle damage excess is reduced by half if the lorry, in accordance with vehicle class 20, is equipped with bull bars.

Incorrect refuelling

Misfueling means that the wrong fuel was introduced in the vehicle fuel tank, other tank or container. We will pay claims up to a maximum of SEK 15,000 with a deduction for the excess. (no reimbursement for fuel is made in the event of misfuelling)

2.8.2 The insurance does not apply to

Damage that is referred to in fire insurance, theft insurance or mechanical breakdown insurance. (Fire damage as a direct consequence of a road traffic accident or other external causes to your own car is compensated through your fire insurance.)
Damage caused by animals or insects inside the car, such as damage to furnishings or wiring.

2.8.3 Standard of care requirements

The manufacturer's instructions regarding assembly and use of machinery, cranes, loading devices or equipment must be complied with.

2.8.4 Excess payments

See insurance policy.
For cars (not taxis), light trucks with a total weight not exceeding 3,500 kg and motorhomes, the excess is raised by SEK 1,000 if the driver was below 24 years of age when the damage occurred (youth excess).
The vehicle damage insurance applies with an extra excess of SEK 5,000 if shortcomings are found in the vehicle's statutory equipment with regard to tyres/rims. Applies to vehicles with a total weight not exceeding 3,500 kg.

2.9 Excess payments

2.9.1 Excess payments, general

For every instance of damage when compensation is paid, a deduction is made of the excess stated in the insurance policy and the insurance terms and conditions.
Percentage excess payments are either a percentage of the base amount or a percentage of the cost of the damage. In the latter case, the excess is calculated on that part of the cost of the damage that exceeds the basic excess.
If the policy-holder suffers several excess payments at the same time, the insurance applies with one excess payment, the highest according to the following.

- When compensation is to be paid from several types of insurance in the vehicle insurance.
- When compensation is to be paid from both vehicle insurance with Volvia and corporate property insurance, for a single legal entity.
- When compensation is to be paid from both vehicle insurance with Volvia and private property insurance with another company.
- When compensation is to be paid from both the goods vehicle's and the trailer's damage insurance with Volvia.
- When compensation is to be paid from both vehicle and haulier liability insurance with Volvia.

This does not relate to excess payments for third party, legal expenses or property insurance, which must



always be paid over and above other excess. The insurance applies with a maximum of two excess payments if the policy-holder has several vehicles insured with Volvia and these are damaged at the same time as a result of fire, theft or glass damage, or through intentional damage by a third party.

2.9.2 For heavy trucks the following applies

- In the event of intentional damage by a third party, the excess is 10% of the base amount if the insurance encompasses vehicle damage insurance with Volvia.
- In the event of vehicle damage that has arisen as a result of a 'vertical' collision, there is an extra excess of 40% of the base amount for heavy trucks and trailers for these.
- In the event of a collision with an animal (see 2.8.1), the vehicle damage excess is reduced by half if the goods vehicle, in accordance with vehicle class 20, is equipped with bull bars.

2.9.3 For vehicles for short-term hire, vehicle classes 17 and 67

An excess of 50% of the base amount applies in the event of embezzlement insurance.

For the remaining excess payments, see under each section and refer to the insurance policy.

2.10 Storage insurance

2.10.1 The insurance applies for

damage through:

- a) Fire insurance.
- b) Theft insurance.
- c) Legal expenses insurance.
- d) Insurance for intentional damage by a third party, other external incident or damage during transport on another means of transportation.
- e) Glass insurance.

The insurance compensates for damage that arises when the car is deregistered from Transportstyrelsen and is not being used in any respect and is in Sweden.

It is evident from the insurance policy what types of insurance are included in the agreement.

The conditions for motor vehicle insurance apply where appropriate.

In the case of theft or damage by third parties while the vehicle was not stored in a private garage, the excess is increased by SEK 1,000.

2.11 Pluspaket

The Pluspaket for private cars (vehicle class 01). The plus package includes rental cars, reduction of the deductible for cases of intentional damage and accidents that occur in the car interior.

The insurance letter states whether the plus package is included in the agreement.

2.11.1 Rental cars

2.11.1.1 The insurance applies for

- Compensation to the extent of 75% of the combined daily and kilometre cost, not including fuel, if the car cannot be used due to damage for which compensation is payable according to the terms and conditions.
- Compensation is payable during the time it takes to repair the damaged car, but for a maximum of 65 days.
- The cost of hiring a standard equipment car that, in terms of size, is equivalent to the insured vehicle. Rental car compensation is payable on account of vehicle damage even if there is no vehicle damage insurance or if the car has been driven too far or if it is too old for the functional damage insurance to be valid.
- Instead of rental car compensation, cash compensation amounting to SEK 200 per day can be paid. The policy-holder, during the time vehicle is off the road, can switch between a rental car and compensation for consequential loss.
- If a vehicle that is equivalent in terms of size is not available, Volvia cannot be held responsible.
- If the car is not repaired, compensation is payable for the period that can be deemed reasonable in order to acquire an equivalent car, normally 14 days from the date on which we proposed the settlement.

2.11.1.2 The insurance does not apply for

- Additional costs that have arisen as a result of Volvia's instructions not being followed.
- The period during which the policy-holder waits for repairs, if the vehicle is roadworthy.
- Fuel.
- Time that is lost due to delay or negligence on the part of the policy holder.
- That part for which loss of use/consequential loss insurance is payable from third party insurance or accidental damage insurance.
- If the vehicle, at the time the damage occurred, was deregistered or barred from being driven.



- The cost for reduction of excess.

2.11.1.3 Standard of care requirements

The car must be rented from a car rental company specified by Volvia or, in the case of travel outside Sweden, by SOS International.

2.11.2 Reduction of excess in the case of intentional damage

2.11.2.1 The insurance applies for

Compensation amounting to that part of the basic excess of the vehicle damage insurance/guarantee exceeding SEK1,000 in the case of intentional damage by a third party. If there is no vehicle damage insurance/guarantee, the maximum compensation payable is SEK 2,000. You must report intentional damage by a third party to the police.

2.11.3 Accidents in the car interior

2.11.3.1 The insurance is valid for

Sudden and unexpected accidents to the car interior. The highest reimbursable amount for damages is SEK 50,000 before deduction for excess. The insurance is valid for cars that are 15 years old or less, calculated from the first registration date.

If there is no insurance against vehicle damage/warranty, the maximum reimbursable amount for damages is SEK 1,500.

2.11.3.2 The insurance is not valid for

- Damages caused by animals.
- Damage to components as per Volvia's functional damage insurance.
- Damages to the car's convertible top (fold-down or removable) and all parts associated with the car top.
- Damage covered by the Fire and Theft Damage Insurance.

2.11.3.4 Excess

SEK 1,500

2.12 Pluspaket Extra

Also contains, besides Pluspaket, a lower excess if there is a Personvagnsgaranti (PV guarantee).

2.12.1 The insurance covers

Only insured cars with the Volvo, Polestar, Renault or Dacia brand with a current Personvagnsgaranti (PV guarantee).

In the case of a claim that is compensated through your PV guarantee, the insurance reduces the PV guarantee excess excluding VAT by SEK 3,000. The amount is deducted from the excess stated in the vehicle service and guarantee book/booklet.

2.13 Rental cars/Rental car compensation

Rental cars/Rental car compensation for light goods vehicle (vehicle class 50). It is evident from the insurance policy what types of insurance are included in the agreement.

2.13.1 The insurance applies for

- Compensation by 75% of the total day and kilometre cost, not fuel, if the vehicle cannot be used due to damages which are recoverable under the terms and conditions.
- Compensation is provided for the time it takes to repair the damaged vehicle, however, a maximum of 65 days.
- Compensation by vehicles which correspond to the insured vehicle. Rental car compensation is payable on account of vehicle damaged even if there is no vehicle damage insurance or if the car has been driven too far or if it is too old for the functional damage insurance to be valid.
- Instead of rental car compensation, cash compensation amounting to SEK 400 per day can be paid.
- If an equivalent vehicle is not available, Volvia cannot be held liable.
- If the vehicle is not repaired, compensation is payable for the period that can be deemed reasonable in order to acquire an equivalent vehicle, normally 14 days from the date on which we proposed the settlement.

2.13.2 The insurance does not apply for

- Additional costs that have arisen as a result of Volvia's instructions not being followed.



- The period during which the policyholder waits for repairs, if the vehicle is roadworthy.
- Fuel.
- Time that is lost due to delay or negligence on the part of the policyholder.
- That part for which loss of use/consequential loss insurance is payable from third party insurance or accidental damage insurance.
- If the vehicle, at the time the damage occurred, was deregistered or had a driving ban imposed on it.
- The cost for reduction of excess.

2.13.3 Care requirements

The vehicle must be rented from a car rental company specified by Volvia or, in the case of travel outside Sweden, by SOS International.

2.14 Excess waiver/collision with animal

Excess waiver/collision with animal for cars (vehicle class 01) and light trucks (vehicle class 50). It is evident from the insurance policy whether Excess waiver/collision with animal is included in the agreement.

2.14.1 The insurance applies for

Compensation of basic excess on vehicle damage insurance/car damage warranty in the event of a collision with animals that suddenly and unexpectedly enters the carriageway.

Compensation is also provided for clothes that were being worn and were damaged in conjunction with the accident.

Maximum compensation for clothes is SEK 2,000.

In the absence of vehicle damage insurance/guarantee, the cost of the damage is compensated, although at most at an amount corresponding to the lowest vehicle damage excess.

Excess Elimination Animal Collision applies to cars and light trucks that have at least partial accidental damage motor vehicle insurance or vehicle damage insurance with Volvia.

2.14.2 The insurance does not apply for

2.14.3 Standard of care requirements

In the event of injury to a reindeer or domesticated animal, it is necessary to notify the animal's owner or, if this person cannot be found, to notify the police.

Any collision with elk, roe deer, deer, wild boar, bear, wolf, wolverine, wildcat, otter, eagle or mouflon must be reported to the police.

A certificate from the police or the animal's owner must be sent to Volvia along with the notification of damage.

2.15 Volvia care

Traffic accident insurance – Volvia in collaboration with If.

Definitions:

The insured vehicle - The vehicle that has third party insurance with Volvia.

The insured party - The driver and passengers in the vehicle at the time of the accident.

A What the insurance applies to

In the event of physical damage that has occurred as a consequence of road use with the insured vehicle, the insurance supplies private specialist medical care, operation and in-patient care, after-care, as well as necessary and reasonable travel and accommodation expenses, for the driver of the insured vehicle as well as for accompanying passengers in the vehicle.

B Where the insurance applies

The insurance applies to the driver and all passengers up to the maximum permitted number for the vehicle model. "The insured" (below) means the driver and passengers traveling in the insured's car.

A precondition for the validity of the insurance contract is that the insured party is resident in Sweden and is 16 years or older. Resident in Sweden here means that the insured party has his or her actual residence and is registered in the country.

C Where the insurance applies

The insurance applies in the event of traffic accidents occurring within the countries covered by the so-called Green Card agreement.

The insurance applies to healthcare within Sweden that is provided by If's Vårdplanering.

D When the insurance applies



For each occasion of injury, care is provided for a maximum period of five years. Claims in this agreement relate to the time of the accident.

E What the insurance covers

1. Specialist medical care

Medical care in the form of examination, diagnosis and treatment is carried out by doctors indicated by If Vårdplanering.

Special medical treatment must have been preceded by an examination by and referral from a general practitioner or company doctor.

2. Operations and in-patient care

Operations, care and treatment take place at a hospital that is included in the If Vårdplanering network or at another hospital which is more appropriate from a treatment perspective.

The treatment in hospital must have been preceded by an examination by a general practitioner or company doctor. Prior to an operation and in-patient care at another hospital that is more appropriate from a treatment perspective, approval must be obtained from If Vårdplanering.

3. Aftercare - rehabilitation

Compensation is payable for necessary, reasonable aftercare and rehabilitation costs as prescribed by a doctor in connection with care under item 2 above. Aftercare and rehabilitation shall, in the first hand, be carried out in the patient's hometown in Sweden but can, if medically motivated from a treatment perspective, be performed at the hospital in which the insured party is being cared for. If Vårdplanering must give approval for the aftercare or rehabilitation prior to it being started.

4. Treatment by a registered physiotherapist

The insurance covers ten treatment sessions by a registered physiotherapist after a referral from the doctor who performed the specialist treatment. Treatment is carried out by one of the registered physiotherapists, chiropractors or naprapaths who are included in If's network. If Vårdplanering must give approval for the treatment prior to it being started.

5. Medical aids

The insurance compensates for the cost of medical aids prescribed by an authorised doctor and which can be considered reasonable and necessary for the healing of traffic accident injuries. Medical aids for permanent use are not compensated.

6. Travel and accommodation

Compensation is provided for the insured party's necessary and reasonable travel and accommodation expenses in conjunction with treatment in accordance with points 1-2. If the insured party has to undergo a major operation, the insurance can also provide compensation for the travel and accommodation costs for close relatives. Before the journey commences, approval must be obtained from If Vårdplanering.

F Exceptions

The insurance does not cover the consequences of illness or other ill health or complaints, or the consequences of accidents other than the traffic accident that occurred in the insured vehicle. The insurance does not cover dental treatment. Nor does the insurance cover psychological injuries.

G The insurance does not apply

If the driver has driven the car without the consent of the insured. Neither is the insurance valid for taxis or cars that are registered for short-term hire.

Other restrictions and requirements regarding standard of care can be found in section 3.

H Actions in the event of injury

In the event of traffic injury, the insured shall contact his/her doctor. If the doctor refers the insured party to a specialist doctor's examination or an operation, the insured party must contact Volvia within 14 days or as soon as possible.

Volvia then notifies this contact to If Vårdplanering, which contacts the insured party to plan the treatment.

The insured party must ensure that If Vårdplanering receives the requested information and certificates that If Vårdplanering considers necessary in order to establish the entitlement to care and continued treatment.

The costs for certificates and investigations requested by If Vårdplanering will be paid for by If Vårdplanering.

Claims for compensation must be substantiated with an original receipt.

Diagnosis and primary treatment of acute traffic accident injuries must be carried out in the home area or, when staying away from the home area, in the area where the person is staying.

Continued treatment within the framework of the emergency period can take place at a private hospital or another hospital which is more appropriate from a treatment perspective.

The insured shall comply with the above instructions. If the insured neglects to comply with the instructions, thereby causing If damage, the compensation that would otherwise have been paid can be reduced to such an extent as is reasonable in the circumstances. This rule is not applied if the negligence is minor.

I Miscellaneous

In the event of dissatisfaction with the settlement of claims, disputes or complaints, please contact:

- Vårdplanering (Only applies to Volvia Care)
- National Board for Consumer Complaints
- Ordinary Court of Law



3 Restrictions, standard of care requirements and other obligations

3.1 Limitations in the event of damage

The insurance does not cover damage incurred when

1. The insurance does not apply for damage, loss, claims or demands whose occurrence or scope has been directly caused by, or is linked to, breaks in power station and/or regulating dams for hydroelectric power production. Dams refer to natural or artificial damming of water. This exception does not apply to personal injury. The provision applies to fire, glass, theft, mechanical breakdown, rescue, legal expenses and vehicle damage insurance.
2. If faults are covered by a guarantee or other undertaking, see also 3.3 p 4.
3. During competition with the vehicle or training for such competition or driving on an enclosed track, unless Volvia has specifically accepted this.
4. The vehicle has been driven on tracks made for driving with motor vehicles, for example, Anderstorp, Gotland Ring, Mantorp, Nürburgring etc. (this exclusion does not apply to third party liability insurance).

The insurance neither applies to damage

1. Through rust, corrosion, cold, wetness or humidity. Damage that has occurred as a direct and immediate consequence of events specified in vehicle damage is paid for.
2. That consists of wear or can be attributed to insufficient maintenance.
3. On vehicle components with design, manufacturing or material faults, if the damage has been caused by the fault.
4. If the vehicle has been utilised for military purposes, or if the vehicle has been used for police activities, e.g. emergency call-out.

3.2 Standard of care requirements

1. The vehicle may not be used if the driver does not hold the driving licence that is required for the driving of mopeds, cross country scooters or tractors/equivalent, is not old enough or, in the case of practice driving, if the instructor/pupil does not fulfil the requirements for permissible practice driving. In the case non-compliance with this requirement, compensation will normally be reduced by 100%.
2. The vehicle may not be used if the driver has a level of alcohol or other substance in his/her blood that is in excess of the legal limit. In the case of non-compliance with this requirement, compensation will normally be reduced by 100%.
3. The vehicle may not be used if a driving ban has been imposed on it. In the case of non-compliance with this requirement, compensation will normally be reduced by 100%.
4. The vehicle may not be used under conditions that entail abnormal stresses on the vehicle.
5. The manufacturer's instructions regarding supply of electrical current, fuel, service, repair, fitting of equipment and accessories and equipment, care and maximum loading must be followed. In the case of non-compliance with this requirement, compensation will normally be reduced by 100%.
6. Before the vehicle is used on ice covered water, the driver is to seek assurance that the ice has sufficient bearing capacity. In the event of negligence we normally deduct 50% of the claim. In the case of gross negligence, this deduction can be increased and claims can even be rejected.
7. Before motorised devices from boats, barges or similar vessels are used, the driver must ensure that the vessel has sufficient load-bearing capacity.
8. The vehicle must be equipped in accordance with the applicable laws and regulations.
9. The insured vehicle may not be used during or in connection with criminal activity, riot, gang violence, hooliganism or similar violent activity. If this occurs, this may result in reduced or no compensation.

If the standards of care have not been adhered to, compensation in the event of damage or injury can be reduced or not be forthcoming in accordance with 3.6.4.



3.3 Neither does the insurance apply to damage occurring in the following special situations

1. War damage

The insurance does not apply for damage associated with war, war-like incidents, civil war, revolution or unrest.

However, the insurance does apply in certain cases.

The preconditions are:

- That the damage has occurred outside Sweden and within three months following the outbreak of the unrest.
- That the vehicle was in the affected area before the outbreak, and remained there without interruption until the day that the damage occurred.
- That the insured party has not participated in the events, has not worked as a reporter or similar and has not allowed anyone else to use the vehicle for such purposes.

Under the same preconditions, Volvia also pays out through:

- Rescue insurance – necessary additional charges for travel home.
- Theft insurance – loss of the vehicle due to it having been confiscated or having to be left behind in the event of evacuation or internment.

In the event of damage where the Motor Traffic Damage Act is applicable, third party insurance applies.

2. Nuclear damage

The insurance does not apply to damage to property or in the event of liability for damages, if the damage has been caused directly or indirectly by a nuclear process.

3. Force majeure

The insurance does not apply to losses that can arise if the damage investigation, repairs or payment of compensation is delayed due to war, war-like events, civil war, revolution or unrest, or due to official action, strike, lockout, blockade or similar event

4. Guarantees etc.

The insurance does not apply to damage for which the supplier or some other party is responsible in accordance with guarantee or similar undertaking. However, the insurance does apply if the insured party can demonstrate that the party that made the undertaking is unable to fulfil it. The insurance does not apply for damage or faults that are caused by manufacturing defects or design faults.

5. Breakthrough of water dam

Compensation is not provided for damage whose occurrence or extent is directly or indirectly caused by or associated with the breakthrough of a water dam.

6. Sanctions limitation

The insurance is not valid for damages or payments of any benefits to the extent that the terms and conditions for such protection, the compensation for such damages or the terms and conditions for such benefits would expose Volvia to any types of sanctions, prohibition or restriction under a UN resolution, trade sanctions or economic sanctions, laws or regulations issued by the EU, Great Britain, Northern Ireland or USA.

3.4 Insurance conditions

3.4.1 Information forming the basis for the premium

The premium for the motor vehicle insurance is fixed on the basis of different variables such as type of vehicle, place of business, type of usage, annual mileage, class of premium, traffic insurance bonus, accidental damage reduction, carrying capacity etc. The insured must present correct, complete details when taking out the insurance. Further, the insured must notify Volvia immediately if the details on which the agreement is based are incorrect or if they need to be changed.

3.4.2 Bonus

The insurance applies with a bonus entitlement if this is stated in the insurance policy.

The bonus means that the policy-holder receives a discount on the third party insurance premium if no claims are made during the course of a year.

Bonuses are applied to third party insurance. Discounts are also available on accidental damage motor vehicle insurance. The size of the discount varies between vehicle classes. The third party insurance's bonus forms the basis for the discount. Any damage that leads to a payment from the third party insurance results in the bonus being reduced (bonus reduction) as from the next principal due date following the occurrence of the damage.

If the afore-mentioned payment takes place after renewal of the insurance has been sent or after a premium has been paid for the renewed insurance, Volvia is entitled to, during the current insurance period, take out an additional premium equivalent to this premium impact.

The bonus is not reduced:

- In the event of payment solely for an injured dog or reindeer.
- If the damage or injury occurred when the vehicle was stolen/misappropriated.
- If the damage or injury occurred when a policeman or other official person was inspecting the vehicle.
- If the policy-holder can demonstrate that a person other than himself or the driver caused the damage or



injury or that the damage or injury was caused through defectiveness on the part of another motorised vehicle, and it is not demonstrated that the policy-holder or the driver has contributed nor that defectiveness in their vehicle has contributed to the damage or injury.

3.4.3 Reminder charge

Volvia is entitled to make a charge for issuing reminders for the payment of premiums.

3.5 If damage occurs

3.5.1 Damage must be notified to Volvia without delay

In addition, the party requesting compensation must:

- In the event of theft or other misappropriation or attempt at such a crime, break-in, robbery, assault, damage or parking damage, notify the police of the place where the damage occurred and submit a certificate regarding this to Volvia.
- In the event of damage that has occurred during transport on another means of transportation, notify the damage to the haulage company.
- Submit specified demands for compensation if other insurance applies for the same damage; notify Volvia about this.
- At Volvia's request, submit information and provide verifications, proof, doctor's certificates and other documents that Volvia requires in order to settle the claim.

When damage has been incurred or is deemed to be imminent, the insured must do his/her best to prevent or limit the damage. We will pay reasonable compensation for this if the insured is not entitled to compensation from elsewhere.

If another party is liable to pay compensation, the insured must provide us with all the details to allow us to retain any right we may have against that party.

If the insured party ignores regulations regarding rescue measures, the compensation can be reduced or lost in accordance with the reduction rules in section 3.6.4.

3.5.2 Inspection

The party that requests compensation is obliged to assist with the inspection/investigation that Volvia wants to carry out as a result of the damage that has occurred. This also applies to electronic scans of vehicle data. Damaged objects must be kept available for possible inspection/investigation.

3.6 If standard of care requirements or other obligations are not fulfilled

3.6.1 Incorrect or incomplete information when the insurance was taken out

If the policy-holder has supplied Volvia with incorrect or incomplete information when the insurance was taken out, the compensation can be reduced by a set deduction. This applies if the incorrect or incomplete information was supplied intentionally or as a result of significant negligence. Consideration is also given to the significance of the information to the damage or its scope, and to the circumstances in general.

3.6.2 Consequences

If the insured party ignores the obligations in accordance with 3.5.1, 3.5.2 and 4.3, the compensation can be reduced or lost in accordance with the reduction rules in section 3.6.4. The deduction is 10% of the compensation in addition to any excess, although at least SEK 1,000.

The deduction can be increased in more serious cases, even up to a level where no compensation at all is paid. Important factors are the degree of intention or negligence, the extent to which and on what terms Volvia would have issued the insurance had Volvia been aware of the actual situation and the circumstances in general.

The deduction can be reduced if it is unreasonably large or if there are mitigating circumstances. The deduction can also be cancelled.

For third party insurance, Volvia is only entitled to the outstanding premium if incorrect or incomplete information has resulted in too low a premium.

3.6.3 Incorrect or incomplete information when settling claims

If the party that is entitled to compensation after the claim has intentionally or as a result of gross negligence incorrectly indicated or kept secret or concealed something of importance for the assessment of his entitlement to compensation from the insurance, the compensation that he would otherwise have been entitled to can be reduced according to what is deemed reasonable bearing in mind the circumstances.



3.6.4 Ignoring regulations in the insurance terms and conditions

If the insured party has not adhered to the regulations in the terms and conditions, the compensation as far as it relates to him can be reduced by a set deduction. This applies if the regulations have been ignored intentionally or through negligence.

Consideration is also given to the significance of the procedure with regard to the damage or its scope, and to the circumstances in general.

For reductions in the traffic damage compensation, the Motor Traffic Damage Act applies.

3.6.4.1 In the event of failure to notify a change in the circumstances that were indicated when the insurance was taken out, the following applies

- Deductions are made at 10% of the compensation in addition to any excess, although at least SEK 1,000.
- The deduction can be increased in more serious cases, even up to a level where no compensation at all is paid. Important factors are the degree of intent or negligence, the terms on which Volvia would have accepted continued insurance and the circumstances in general.
- The deduction can be reduced if it is unreasonably large or if there are mitigating circumstances.
- For third party insurance, Volvia is only entitled to the outstanding premium if failure to notify a change has resulted in too low a premium.

3.6.4.2 When regulations in the terms and conditions are ignored that are there to prevent or limit damage, the following applies

- Deductions are made at 10% of the compensation in addition to any excess, although at least SEK 1,000
- For heavy goods vehicles, the deduction is 20% of the compensation in addition to any excess, although at least SEK 1,000. In certain cases special rules apply regarding deductions. These are specified in relevant conditions.
- The deduction can be increased in more serious cases, even up to a level where no compensation at all is paid. Important factors are the degree of intent or negligence, as well as the circumstances in general.
- The deduction can be reduced if there are mitigating circumstances.

3.6.4.3 When regulations in the terms and conditions are ignored regarding rescue measures and the settlement of claims 3.6.1, the following applies

- Deductions are made at 10% of the compensation in addition to any excess, although at least SEK 1,000.
- The deduction can be increased in more serious cases.
- The deduction can be reduced if it is unreasonably large or if there are mitigating circumstances.

3.7 Causing the claim

If the insured party has caused the claim intentionally or through gross negligence, compensation will not be payable in respect of that party. Neither will compensation be payable if the insured party aggravates the consequences of a claim. This is also the case if it must be supposed that the insured party acted or neglected to act in the knowledge that this involved a significant risk that the damage would be incurred or aggravated.

3.8 The following are classed in the same category as the insured party

- a) An individual who, with the policyholder's consent supervises the insured property.
- b) An individual who, with regard to the insured property, has a significant shared economic interest with the insured party, unless special reasons contradict this.
- c) Employees in leading positions in the company or on site.



4 Compensation and validation

4.1 Compensation

Compensation is paid at most at an amount that corresponds to the damage, valued in accordance with the provisions set out below. In the event of damage/theft, Volvia is entitled to decide upon the form of compensation.

With regard to repairs, see also 4.3.

Volvia assumes ownership rights to the vehicle or parts that have been replaced unless otherwise agreed.

4.1.1 Payment of compensation

Volvia must pay compensation at the latest one month after the party entitled to the compensation has performed that specified in 3.6.1, 3.6.2 and 4.3. Life annuities are paid successively, however.

If the party requesting compensation is obviously entitled to at least a certain amount, Volvia will pay this on account for the final compensation.

When this applies to property that is being repaired or replaced, Volvia will pay compensation at the latest one month after the party entitled to the compensation has demonstrated that the property has been repaired or replaced.

4.1.2 Interest

If compensation is paid after the end of the month specified in 4.1.1, Volvia will pay penalty interest in accordance with the Interest Act.

During a police investigation or valuation in accordance with 4.10, however, Volvia will only pay interest at the Swedish Central Bank's reference rate. Interest is not paid if the amount is less than SEK 50.

4.2 Receipt

In order to be able to assess a compensation claim, the party that is requesting compensation must, at our request, provide information and verifications, evidence of doctor's certificates, receipts and other documents.

4.3 Repairs

Repairs may – in addition to that which follows from section 3.6.1 Rescue measures – only be carried out with Volvia's approval. Concerning the choice of repairer, repair method and materials, Volvia's instructions must be followed. Volvia is authorised to act on behalf of the insured party in relation to whoever is carrying out the repair. Damaged objects must be kept available for possible inspection.

4.4 Valuation

Calculation of cash compensation is based on the value of the vehicle in general trade (in Sweden) immediately before the damage.

If an equivalent second-hand replacement part is available, this should be used for the repair.

These rules apply correspondingly in the event of damage to part of the vehicle or to equipment.

In the case of theft of wheels on passenger cars/lightweight lorries, deductions are generally made at 15% per year for the tyres and 10% per year after 5 years for rims. The maximum deduction for tyres is 60%, and 50% for rims.

4.4.1 Valuation of radio and tele equipment

Audio, video and other electronic equipment are valued at what it costs to purchase new equivalent equipment. For this type of equipment, deductions are made for age and wear at 10% for each full year that has passed since the equipment was new. The maximum deduction is 50%. For heavy goods vehicles, the maximum deduction is 70%. The deduction does not apply in the case of factory-installed audio equipment in Volvo and Renault cars from the year 2000 or later.

Other car accessories

Deductions (for age and wear) are usually made of other car accessories such as roof boxes, child seats or auxiliary lights by 10%, for each full year that has passed since the equipment was new, the maximum deduction is 50%.



4.5 Purchases

Volvia is entitled to specify the point of purchase.

4.6 We do not pay compensation for the following

Volvia does not pay:

- a) Costs for improvements or modifications to the vehicle or equipment, which are carried out in conjunction with the damage being repaired.
- b) Additional costs due to Volvia's instructions regarding the point of purchase in accordance with 4.5 not being obtained or not followed.
- c) The cost of paint that does not correspond to that which the vehicle had in the mass-produced version. However, we will compensate for brands or registered design company symbols that refer to the company at which the car is registered.
- d) Any reduction in value following repair due to the damage.
- e) Additional costs through repair work on overtime or through spare parts having to be shipped in a way other than customary means of transportation, unless Volvia has specifically approved the added cost.
- f) Normal wear when the vehicle has been used in conjunction with theft or other misappropriation.
- g) Value added tax when the policy-holder or the car owner/hirer out is responsible for such tax.
- h) Additional cost for damage to cars that deviate from the factory version. (Does not apply to cars that are adapted for disabled persons).
- i) Additional cost if SOS/Volvia does not succeed in providing a car of a corresponding size or if, due to local circumstances, a rental car cannot be provided, SOS/Volvia cannot be held responsible.
- j) Damage resulting from the fact that the vehicle deviates from the factory design.

4.7 Repair in urgent cases

In emergency cases, such repairs as necessary can be carried out in order for the journey using the vehicle to continue. A precondition for this is that the repair takes place after consultation with Volvia. Volvia's instructions must be followed. Contact us or SOS international when travelling abroad.

4.8 Replacement value compensation

Damaged private cars that have been mass produced are replaced with a new car of the same or equivalent make, type and model year as the damaged car (replacement value compensation).

Replacement value compensation is provided on condition that

1. The damage has occurred within one year of the car being registered for the first time (the time during which the car was preregistered by the car dealer is not counted).
2. The policy-holder has owned the car without interruption since it was first registered (pre-registration by the car dealer is not counted).
3. The car has driven a maximum of 20,000 km.
4. Reasonable repair costs for the car and the equipment that is included in the car's market value are expected to exceed 50% of this price at the time of the accident. If the equivalent car is no longer available on the new car market, the calculation is performed according to the latest known approximate price (new price). When performing the calculation, value added tax or other comparable tax are included in the costs.

At the same time, damaged equipment is replaced with new if it was included in the car's market value. If special reasons exist, we are entitled instead to pay for the damage in cash. We then pay what it would cost to procure a new car.

4.9 Recovery and collection

If compensation is payable for the damage to the vehicle, payment is also made for any necessary recovery from the site of the damage to the nearest workshop that can repair the vehicle. If the damage has occurred abroad, payment is also made for transport to the nearest repair workshop in Sweden, if Volvia considers that this is necessary to carry out the repair.

If a theft insured vehicle is found in a location other than where it was misappropriated, payment is made for the policy-holder's reasonable expenses for collection of the vehicle. If there are particular reasons, Volvia can take charge of collection. Volvia decides whether payment can be made for transport to a location other than the domicile.

In the event of damage to motorised devices in Sweden, Volvia pays compensation (after the completed repair) for reasonable transport costs from the workshop to the workplace where the damage occurred or to the depot provided the cost is not any higher.

Volvia pays for reasonable recovery and transport costs which, along with the vehicle damage, exceed the excess that applies for each type of insurance. Does not apply to transported goods.



The recovery of vehicles covered by vehicle damage insurance after driving into a ditch or equivalent is paid for, even if the vehicle has not been damaged. The applicable vehicle damage excess payment is deducted. Loss or inconvenience as a result of not being able to use the vehicle is only paid for if Volvia has specifically undertaken to do so in accordance with the insurance agreement.

4.10 Disputes regarding value

In the event of a dispute concerning the value of damage to property, you may request that the valuer, who is appointed by the Swedish Chamber of Commerce, expresses an opinion on the valuation. If the valuer determines a figure that is higher than we have set, we will pay the full valuation cost. Otherwise you pay SEK 1,500. The valuer is to apply the valuation rules stated in the terms and conditions. You will be given the opportunity to present your own findings and express your own views. In their statement, the valuer must indicate how he/she calculated the value of the damages. Volvia only pays one valuation.

4.11 Double insurance

If the same interest has been insured against the same danger with several companies, each company is responsible to the insured party as if that company alone had issued the insurance.

However, the insured party is not entitled to higher compensation from the companies than that which jointly relates to the damage. If the sum of the liability amounts exceeds the damage, the responsibility is divided between the companies according to the ratio between the liability amounts.



5 General terms and conditions

The following are some of the provisions that are applicable for the insurance agreement between the insured party and Volvia. Further to these, the rules for consumer insurance contained in the Swedish Contracts Act (FAL) are applicable.

5.1 Term of the insurance

The term of the insurance is the period for which the insurance agreement has been entered into.

The term of the insurance begins at 00.00 on the day that is specified in the insurance policy or at the time determined by the circumstances. If the insurance is taken out on the starting day, the term of the insurance begins at the time when the agreement is reached.

If the start of the term of the insurance cannot be established in accordance with the above paragraph, the term of the insurance will begin at 00.00 on the day after the day when the policy-holder notified Volvia that he wanted to take out the insurance.

If the insurance is to be taken out by means of the policy-holder paying the premium or if the insurance is otherwise only valid on the condition that the premium is paid before the term of the insurance, this term does not begin until 00.00 on the day after the premium has been paid.

The term of the insurance for a renewed insurance begins when the previous term expires (regarding renewal, see 5.1.2).

5.1.1 Volvia's liability during the term of the insurance

Volvia's liability for insurance claims commences at the start of the term of the insurance and lasts until the expiry of the term, or until the insurance ceases to be valid due to termination or for some other reason.

The liability can be set for a different time by agreement, if there is reason for this with regard to the insurance requirement.

The policy-holder is obliged to pay a premium only for the time during which Volvia is liable.

5.1.2 Renewal of the insurance

At the expiry of the term of the insurance, the insurance is renewed automatically unless otherwise indicated by the agreement or the circumstances.

However, renewal does not take place if, at the expiry of the term of the insurance, the insurance has been terminated so as to cease at this time, or the policy-holder has taken out a corresponding insurance with another company.

5.1.3 Policy-holder's entitlement to terminate the insurance

5.1.3.1 At the expiry of the term of the insurance

If the policy-holder wishes to terminate the insurance at the expiry of the term of the insurance, he may request termination at any time before this.

5.1.3.2 During the insurance period

The policy holder may give notice of termination of the insurance prior to the expiry of the term of the insurance if:

- Volvia has materially neglected its obligations in respect of the Insurance Contracts Act or of the insurance agreement.
- The need for insurance is removed or if another similar situation arises.

5.1.4 Volvia's entitlement to terminate the insurance

5.1.4.1 At the expiry of the term of the insurance

Volvia's termination only applies if written notification of the termination has been sent to the policy-holder at the latest 14 days before the expiry of the term of the insurance.

5.1.4.2 During the insurance period

Volvia may terminate the insurance during the term of the insurance if the policy holder or the insured party has materially neglected his/her obligations in respect of Volvia.

Volvia's termination comes into effect 14 days after the day when Volvia sent written notification to the policy-holder regarding the termination.

Regarding termination due to delay in payment of the premium, that which is prescribed in 5.1.6.5 applies.



5.1.4.3 Delayed notification

If the policy-holder demonstrates a probability that the notification in accordance with 5.1.4.1 or 5.1.4.2 has been delayed or not received due to circumstances over which he could not have had any control, the insurance will cease at the earliest one week after the day when he received the notification and at the latest three months after the day when Volvia sent the notification to him.

5.1.5 Amendment of the terms and conditions

5.1.5.1 In the event of renewal of the insurance

In the event of renewal of the insurance, Volvia is entitled to change the terms and conditions. If Volvia has given written notification of the changes to the terms and conditions, the renewed insurance including the said changes shall apply and be valid for such term and on such terms and conditions as Volvia has offered. In the case of company insurance, if notification of changes has been sent later than 14 days prior to the expiry of the term of the insurance, they will start to apply 14 days after dispatch.

5.1.5.2 During the insurance period

At Volvia's request, the terms and conditions of the insurance can be changed during the term of the insurance if the policy holder or the insured party has materially neglected his obligations in respect of Volvia.

The termination comes into effect 14 days after the day when Volvia sent written notification to the policy-holder regarding the amendment.

5.1.6 Payment of premium

5.1.6.1 First premium

The first premium for the insurance must be paid within 14 days of the day when Volvia sent the premium notice to the policy-holder.

5.1.6.2 Immediate premium payment

If the insurance is to be taken out by means of the policy-holder paying the premium or if the insurance is otherwise only valid on the condition that the premium is paid before the term of the insurance begins, that which has been agreed in such cases will apply.

5.1.6.3 Premium for renewed insurance

Premium for renewed insurance must be paid at the latest on the day when the new insurance term begins. However, the premium does not need to be paid earlier than one month after Volvia has sent out the premium notice to the policy-holder.

5.1.6.4 Split premium

If several premium periods have been agreed, the premium for each period after the first period must be paid at the latest on the first day of the period. However, premiums that relate to periods longer than one month do not need to be paid earlier than one month after Volvia has sent the premium notice to the policy-holder.

5.1.6.5 Consequences of late payment

If the premium is not paid on time, Volvia may terminate the insurance such that it ceases 14 days after the day on which written notification was sent to the policy-holder regarding the termination.

However, if the policy-holder demonstrates a probability that the notification has been delayed or not received due to circumstances over which he could not have had any control, the insurance will cease at the earliest one week after the day when he received the notification and at the latest three months after the day when Volvia sent the notification to him.

5.1.6.6 Payment after the insurance has ceased

If the policy-holder pays a premium after the insurance has ceased in accordance with 5.1.6.5 he is thereby considered to have requested a new insurance starting from the day after the day on which the premium was paid. If Volvia does not wish to grant insurance in accordance with the policy-holder's request, he must be notified of this in writing within 14 days following the payment day. Otherwise a new insurance will be deemed to have been taken out in accordance with the policy-holder's request.

5.1.6.7 Special provision for insurance premium

Volvia can assign claims in respect of unpaid insurance premiums to Trafikförsäkringsföreningen.

5.1.7 Payment of additional premium

If the agreed premium has been raised during the term of the insurance, the additional premium must be paid within 14 days following the day when Volvia sent off the premium notice.



5.1.7.1 Consequences of delay

If the additional premium is not paid on time, Volvia may recalculate the term of the insurance for the altered insurance with regard to the premium that has been paid.

Once written notification of such recalculation of the term of the insurance has been sent to the policy-holder, the insurance will apply for the shorter period following on from the recalculation, although for at least 14 days after the notification has been sent.

5.2 Recourse

To the same extent that Volvia has paid compensation for damage, Volvia takes over the insured party's entitlement to demand compensation from whoever is responsible for the damage or according to the undertaking is liable for the damage.

To the same extent that Volvia has paid compensation from third party insurance, Volvia is entitled in accordance with the Motor Traffic Damage Act to reclaim compensation from the person who caused the damage with intent or through gross negligence or negligence in association with drunken driving.

In addition, Volvia can demand recourse in accordance with the Motor Traffic Damage Act against railway or tram proprietors.

5.3 Statutory limitation

Those who wish to claim compensation from third party insurance lose their entitlement if they do not commence the action within ten years of the damage.

Those who wish to claim compensation from the rest lose their entitlement if they do not commence the action against the insurance provider within ten years of the date when the condition which in accordance with the insurance agreement entitles to such cover started.

With regard to claims for losses that occurred before 1 January 2015, the following apply. Any person wishing to claim compensation, loses their right to this if no claim is made against Volvia within three years of them becoming aware that a claim could be brought, and otherwise within ten years of the earliest date that a claim could have been brought. In order to obtain legal cover in a dispute, the event(s)/circumstances forming the basis of the dispute must have occurred during the period of the insurance policy.

If the person entitled to the compensation has notified the claim to Volvia within the time specified in the first paragraph, he always has six months to commence the action after Volvia has taken a final position on the matter of compensation.

5.4 Swedish Law

Swedish Law applies to the insurance agreement.

5.5 Base amount

Base amount refers to the basic amount in accordance with the National Insurance Act. In the insurance terms and conditions, it refers to the base amount that applied for January in the year when the damage occurred.

5.6 Insurer

The insurer is If Skadeförsäkring AB (Publ) reg. no. 516401-8102.

5.7 Personal data (GDPR)

We process the personal data of our customers in compliance with the data protection regulation and other applicable data protection and insurance legislation. We safeguard the privacy of our customers when processing their personal data. We only process the personal data of our customers when it is necessary to manage the insurance and fulfil our obligations, such as when taking out the insurance policy and for the settlement of claims. Personal data may also be used for marketing purposes through email or text messages etc. We receive personal data directly from our customers, from people representing the customer, from the registers of the various authorities, and from credit reporting companies. We do not provide personal data to outsiders without prior consent or without the support of the law.

We record telephone calls for quality and training purposes and to ensure the call was correctly executed. More detailed information on the processing of personal data is available at:

<http://https://www.volvia.se/hantering-av-personuppgifter>



5.8 Automatic vehicle damage insurance when the Personvagnsgaranti ceases

If the vehicle has a Personvagnsgaranti, we automatically supplement the insurance with vehicle damage insurance when the PV guarantee expires. We assume that the guarantee has a duration of three years and that it expires when the car is three years old calculated from the date of first registration in the Vägtrafikregistret [Swedish Road Traffic Register].

You receive a new insurance certificate as confirmation and charges for vehicle damage insurance are payable via the payment method that you previously selected. Please contact us if you require another excess level or wish to remove the vehicle damage insurance.

6 Special terms and conditions for heavy goods vehicles, trailers and vehicle classes 17, 67 and 05



6.1 Consequential loss compensation for heavy goods vehicles and trailers

Goods vehicles and trailers in vehicle classes 20-21.

Consequential loss insurance applies for heavy goods vehicles (total weight above 3,500 kg) and for heavy trailers (total weight above 1,999 kg) that have at least partial accidental damage motor vehicle insurance and vehicle damage insurance. If the partial accidental damage motor vehicle insurance or vehicle damage insurance ceases, the consequential loss insurance also ceases. It is evident from the insurance policy whether consequential loss insurance is included in the agreement.

Compensation is paid in accordance with the following

1. If the insurance refers to goods vehicles, consequential loss compensation is provided
 - a) In the event of fire, theft or vehicle damage to the insured vehicle for which compensation is payable, as well as in the event of a sudden unforeseen event that has affected the engine or power transmission.
 - b) If the insured vehicle cannot be utilised as a consequence of damage in accordance with point 2a) on trailers with Volvia vehicle damage insurance. Compensation is then paid at half the relevant amount in accordance with point 4.
2. If the insurance refers to trailers, consequential loss compensation is provided
 - a) In the event of fire, theft or vehicle damage to the insured vehicle for which compensation is payable.
 - b) If the insured vehicle cannot be utilised as a consequence of damage in accordance with point 1a) on goods vehicles with Volvia vehicle damage insurance. Consequential loss compensation is provided either by Volvia being responsible for
 - Daily compensation in accordance with point 4 or
 - Reasonable cost for hiring another equivalent vehicle. Volvia is entitled to determine which form of compensation is to be applied
3. Compensation is provided for reasonable repair time and/or the time the vehicle is lost due to theft.

If the damaged vehicle cannot be repaired or if the stolen vehicle is not recovered, compensation is paid for the time that can be considered reasonable to procure an equivalent vehicle.

Waiting period means that compensation is not paid during a set time (waiting time). This is calculated from the first working day after the day on which the damage occurred, or from the first repair day if the vehicle could be used despite the damage or if damage suddenly and unexpectedly occurred in the vehicle's engine or power transmission.

The waiting time is 5 working days.

If the insured is covered by both third party liability insurance and property insurance in Volvia (e.g. Åkarförsäkring), the waiting time is reduced by 2 days.

If it is the first case of consequential damage in 24 months involving the same vehicle, where Volvia is to pay compensation, the waiting time is reduced by 2 days.

If both of these conditions are fulfilled, the waiting time is reduced with 1 day.

In the event of the theft of the vehicle, compensation is paid from the day when Volvia received the notification of the claim.

In the event of theft of the vehicle, no waiting time applies, with compensation being paid as of the first working day after the date on which the damage was incurred.

Consequential loss compensation is paid for a maximum of 60 working days.

Compensation is not paid:

- For days on which the vehicle can be used, despite the damage.
- If the vehicle at the time of the damage is temporarily deregistered or barred from being driven.
- For days that have been lost due to a delay or other omission on the part of the policy-holder.

4. Consequential loss compensation is paid according to the following table.

The numbers given in the table are percentages and relate to the corresponding portion of the base amount. Each daily compensation is rounded up to the nearest SEK 10.



The figures given below relate to percentages of the base amount.

Annual mileage class	Vehicle total weight kg	Goods vehicle Trailer					trailer
		0-40 000 km	40 001-70 000 km	70 001-100 000 km	100 001-130 000 km	130 001-	trailer
1st to the	-9 999	1,3	2,5	2,9	3,0	3,5	0,8
15th day	-14 999	1,5	2,8	3,3	3,3	3,9	1,0
	-19 999	1,7	3,2	3,7	3,7	4,3	1,3
	-22 999	1,8	3,5	4,0	4,1	4,7	1,5
	23 000-	2,0	3,8	4,3	4,5	5,1	1,7
16th to the	-9 999	1,1	2,0	2,0	2,3	2,3	0,8
25th day	-14 999	1,3	2,3	2,3	2,7	2,7	1,0
	-19 999	1,5	2,7	2,7	3,1	3,1	1,3
	-22 999	1,7	3,0	3,0	3,5	3,5	1,5
	23 000-	1,8	3,3	3,3	3,9	3,9	1,7
26th to the	-9 999	1,0	1,7	1,7	1,9	1,9	0,6
40th day	-14 999	1,1	2,0	2,0	2,3	2,3	0,8
	-19 999	1,3	2,3	2,3	2,7	2,7	1,1
	-22 999	1,5	2,7	2,7	3,1	3,1	1,3
	23 000-	1,7	3,0	3,0	3,5	3,5	1,5
41st to the	-9 999	0,8	1,3	1,3	1,5	1,5	0,6
66th day	-14 999	1,0	1,7	1,7	1,9	1,9	0,8
	-19 999	1,1	2,0	2,0	2,3	2,3	1,1
	-22 999	1,3	2,3	2,3	2,7	2,7	1,3
	23 000-	1,5	2,7	2,7	3,1	3,1	1,5

For vehicles that are older than one year (claim year minus model year), the percentage figures in the table are reduced by 0.1 per year, although a maximum of 0.4 for vehicles that are 5 years old or over.

6.2 Terms and conditions, supplementary insurance for heavy goods vehicles and attached trailers

It is evident from the insurance policy what types of insurance are included.

6.2.1 Rescue insurance

The goods

If the policy-holder has haulier liability insurance with Volvia for the goods being transported with the vehicle, the insurance also applies for the cost of onward transport of the goods to the destination in accordance with the previous paragraph.

Borrowed forklift truck

The insurance also applies for damage caused by the driver to a forklift truck or loader he has temporarily borrowed in conjunction with loading or unloading his own vehicle.

If the driver, when temporarily borrowing the forklift truck, causes damage with the forklift truck or loader to other property belonging to the forklift truck's owner, the insurance will pay for such damage up to five times the base amount.

The insurance is not valid for damage to or caused by a temporarily borrowed forklift truck or loader if the loan or the use took place within the consent of the owner of the forklift truck or loader.

Replacement driver

The insurance pays compensation for reasonable expenses if, after the journey has begun, an ordinary driver suffers an accident or sudden illness that, according to a medical certificate, means that he/she is unable to carry out his/her work. Applies to a single journey of over 200 kilometres.

The insurance does not apply when any compensation is payable under another insurance policy or in the event of failure to comply with provisions relating to driving times and rest periods existing at that time.

6.2.2 Recovery insurance

6.2.2.1 The insurance covers the vehicle and the coupled trailer

The insurance applies to recovery costs that have arisen due to damage or other functional stoppage experienced by the vehicle during the journey or in association with the journey with the vehicle.

Compensation is paid for reasonable recovery costs to the nearest workshop that can repair the vehicle, or to the depot if the cost is no higher.

The insurance applies in those countries that are covered by the Green Card agreement.



6.2.2.2 The insurance does not apply if

- a) The vehicle was banned from driving at the time of the functional stoppage.
- b) The driver did not have a valid driving license.
- c) The driver was under the influence of alcohol or other substance.
- d) The stoppage was caused by a lack of fuel or obvious neglect with regard to the maintenance of the vehicle.

6.2.3 Solvency, Mortgages and Crisis Insurance

6.2.3.1 The insurance applies for

6.2.3.1.1 *The driver's personal property*

The insurance applies for the driver's personal property (although not money or valuable documents) that is damaged while travelling with the vehicle. The maximum compensation amount is 20% of the base amount per loss.

6.2.3.1.2 *Robbery insurance*

The insurance applies for robbery/assault in conjunction with transport. Compensation is paid for money and valuable documents belonging to the policy-holder or for which the policy-holder is responsible. The insurance also applies to the driver's clothes and glasses which are damaged during a robbery or assault.

The insurance amount is at most one base amount for each damage.

Damage that has occurred must be notified to the police.

6.2.3.1.3 *Crisis insurance*

Crisis therapy

For an insured party who is involved in one of the following incidents and for whom this causes a psychological crisis.

- a) Road accident.
- b) Accident at work in connection with the use of motorised equipment or heavy lorry.
- c) Robbery, threat or assault in connection with travel in the vehicle.

Robbery, threats and assault must be reported to the police.

Legal advice

For an insured party who, in connection with travel in the vehicle, is subjected to robbery or some other violent crime or threat thereof.

The insured party is

- a) The driver of the insured vehicle.
- b) Employed by the policy-holder.
- c) Spouse or cohabitant of the insured party in accordance with the above, who dies as a result of such an incident that involves entitlement to compensation in accordance with the above provisions on Crisis therapy.

Form of compensation

The period during which therapy and advice is given is limited to twelve months from the date of the incident.

Crisis therapy

- a) A maximum of ten occasions of treatment per insured party and incident. Treatment is performed by a psychologist assigned by the Global Medical Center. All treatment is performed in Sweden, even if the accident occurs abroad.
- b) Compensation is also given for the insured party's necessary, reasonable costs, using the cheapest form of transport for travel in Sweden.

Where psychological consultation is required, contact Global Medical Support.

Legal advice

A maximum of thirty minutes per insured party and incident.

6.2.3.2 The insurance does not apply for

6.2.3.2.1 *The driver's personal property*

The insurance does not apply to the extent compensation for the damage can be paid from another insurance or guarantee.

6.2.3.2.2 *Robbery insurance*

The insurance does not apply if the person subjected to the robbery or assault has contributed to or promoted this.



6.2.3.2.3 Crisis insurance

The insurance does not apply for treatment costs that arise in connection with the insured party having committed or having been party to a wilful criminal act.

Duty of care

The policyholder must not be exposed to obvious risk of being injured. However, this does not apply if it exists reasonable reason

6.2.4 Motor trade insurance for trailers

It is evident from the insurance policy which types of insurance are included in the insurance.

6.2.4.1 The insurance applies for

- a) Trailers that the policy-holder has undertaken to transport on another's behalf and where, according to the contract, the policy-holder is liable for damage to the trailer.
- b) Damage that has occurred during ongoing transport, i.e. from the time the trailer was coupled to the traction vehicle until it was uncoupled from said vehicle.

6.2.4.2 The insurance does not apply for

- a) trailers that the policy-holder or its subsidiaries own, hire or lease.
- b) damage that can be compensated for through other insurance.

The excess payment is detailed in the insurance policy.

6.3 Loan liability insurance for heavy goods vehicles and trailers

Volvia's loan liability insurance pays the difference between the market value at the time the damage occurred and the remaining loan liability with Volvo Financial Services or Volvofinans if the vehicle is to be redeemed by Volvia on account of an insurance claim. The insurance is applicable for vehicles that are a maximum of 24 months old calculated from the first date of registration.

6.4 Terms and conditions, supplementary insurance policies for vehicle classes 17 and 67, short-term hire

6.4.1 Embezzlement-/fraud insurance

The insurance is taken out as a supplement to partial accidental damage motor vehicle insurance and compensates for the insured vehicle if a rental vehicle is not returned at the time agreed and if the vehicle has not been recovered within 30 days thereafter.

The conditions for compensation being paid are:

- Customary hire contracts are prepared.
- Normal checks have been carried out prior to hiring out.
- Notify non-returned vehicles to the police authority in the same way as for damaged caused by theft.
- A documented identity check is performed, by checking that the photograph, signature and personal identity number on a valid driving license conforms to the person hiring the car.

Documentation should be presented in the event of any insurance claim.

The hirer out is liable to take the necessary measures to get the vehicle back. For the insurance, an excess of 50% of the base amount per embezzlement-/fraud claim applies unless agreed otherwise.

6.4.2 Mechanical breakdown

The components and terms and conditions for claims of service in accordance with chapter 2.5 also apply for vehicle classes 17 and 67.

Mechanical breakdown insurance, vehicle class 17 private car.

The insurance applies until the car has driven 150,000 km or is 8 years old based on the first registration date. The insurance ceases when one of the limits is reached.



Excess

- If the car, when the damage is incurred, has been driven a maximum of 50,000 km, the excess payable is SEK 2,000.
- If the car has been driven 50,000-80,000 km, the excess payable is 20% of the cost of the damage, but with a minimum of SEK 2,000 being payable.
- If the car has been driven 80,000-100,000 km, the excess payable is 25% of the cost of damage, but with a minimum of SEK 3,500 being payable.
- If the car has been driven 100,000-120,000 km, the excess payable is 30% of the cost of the damage, but with a minimum of SEK 5,500 being payable.
- If the car has been driven more than 120,000 km, the excess payable is 35% of the cost of the damage, but with a minimum of SEK 7,500 being payable.

The afore-mentioned applies unless agreed otherwise.

Mechanical breakdown insurance, vehicle class 67 light goods vehicle.

For light trucks, the insurance applies until the vehicle is 8 years old, based on the first registration date, or has driven 100,000 km. The insurance ceases when one of the limits is reached.

Excess

- If the car, when the damage is incurred, has been driven a maximum of 50,000 km, the excess payable is SEK 2,000.
- If the car has been driven 50,000-80,000 km, the excess payable is 20% of the cost of the damage, but with a minimum of SEK 2,000 being payable.
- If the car has been driven 80,000-100,000 km, the excess payable is 25% of the cost of damage, but with a minimum of SEK 3,500 being payable.

The afore-mentioned applies unless agreed otherwise.

6.5 Special provisions for taxis, vehicle class 05

Volvia's supplementary insurance policies are specially designed for private cars and can therefore not be taken out for taxis. The same also applies to mechanical breakdown insurance.



7 Appeals against claims settlement decisions

Contact Volvia for a review.

7.1 Court

As with all other disputes, you can turn to the court to have your case examined. Contact your nearest district or city court for more information. The legal expenses insurance – within the framework of the provisions in the terms and conditions – also applies in disputes with Volvia.

Note that if the dispute relates to valuation, this must be examined in accordance with the condition's general provisions 4.10.

7.2 Review, private individuals

If agreement cannot be reached on the level of compensation in the case of damage or for the rest concerning the insurance agreement, private individuals are nevertheless entitled to take their case further. First and foremost, contact should be made with Volvia for the case to be reviewed. You can also call Volvia's Customer Ombud on telephone number 031 – 345 67 50 or send an e-mail to kundombudet@volvia.se.

7.3 Försäkringsförbundets nämnd för rättsskyddsfrågor (The Insurance Association's Board for Legal Protection Issues)

It is possible to refer to this Board with regard to appeals against decisions relating to your legal protection insurance.

Försäkringsförbundets nämnd för rättsskyddsfrågor
Box 24067
104 50 Stockholm, Sweden
Telephone: +46 (0)8-522 787 20

7.4 Trafikskadenämnden (TSN) (The Road Traffic Injuries Commission)

It is compulsory for Volvia to examine certain matters relating to compensation for personal injuries from the motor insurance at the TSN without such being requested by the injured party (known as compulsory cases). These matters are specified in the Board's regulations available on their website.

The TSN also examines disputes concerning compensation for personal injuries from motor insurance in non-compulsory cases at the request of the injured party (known as dispute settlement cases).

Trafikskadenämnden (TSN)
Box 24048
104 50 Stockholm, Sweden
Telephone: +46 (0)8-522 787 00
Website: trafikskadenamnden.se
E-mail: info@trafikskadenamnden.se

7.5 Personförsäkringsnämnden (PFN) (Board for Insurance of Persons)

The Board adjudicates disputes concerning personal insurance policies that require a medical assessment. The Board also adjudicates disputes concerning rejection, in whole or in part, of the application for individual personal insurance. An application for adjudication by PFN must be made within one year of the date that you submitted your complaint to If.

Personförsäkringsnämnden (PFN)
Box 24067
104 50 Stockholm, Sweden
Telephone: +46 (0)8-522 787 20
Website: forsakringsnamnder.se