



Dina  
Försäkringar



# PRIVATE CAR

Fancy car or family car, regardless the model, it needs an insurance. Read more about our car insurance here and what it can help you with if something happens.

# WHAT KIND OF INSURANCE DO YOU NEED?

See our insurance solutions, calculate prices and find your nearest Dina-company at [www.dina.se](http://www.dina.se)

## BASIC COVERAGE

### Third-party insurance

Pays compensation if you are injured in a road traffic accident or if you injure a third party or damage property that belongs to a third party in connection with an accident. The youth deductible is SEK 1,000 if someone other than the policy holder caused the accident and if the driver is under the age of 24.

### Third-party, fire and theft auto insurance

Pays for damage due to fire, mechanical damage, windscreen/window damage, theft and if you need breakdown recovery or legal assistance. Expanded coverage is included, and you can receive compensation for interior damage, loss of keys and misfueling until the car is 8 years old and/or has been driven for 120,000 kilometers.

Advantages of our third-party, fire and theft auto insurance:

- Mechanical damage is valid for 8 years or 120,000 kilometers. Also applies to batteries for electric and hybrid cars, as well as to directly imported cars
- The deductible for glass damage is only SEK 1,495 per windscreen/window. The deductible for repairs is SEK 200
- There is no deductible for theft if the car is equipped with an approved gearbox lock, hidden tracking equipment or marked with a microdot/transponder, such as Datatag®.

### Vehicle damage

Pays for damage to your car in the event of a road traffic accident, external accident or vandalism. The deductible for vandalism is low, SEK 2,000, and you can choose the deductible for car damage: SEK 3,000, 4,500, 6,000, 9,000 or 15,000.

## ADDITIONAL COVERAGE

### Assistance – no deductible and rental car if towing is needed

If the car breaks down and needs to be towed, there is no deductible in your third-party, fire and theft auto insurance. You can also get a rental car for a maximum of three days if the damage cannot be repaired on site. The insurance also covers running out of fuel or electricity.

### Collisions with animals – no deductible for damage caused by wildlife

If you hit an animal, you can receive compensation for repair costs up to SEK 6,000. You can also choose to use this cover to instead pay your full deductible for your collision cover or collision cover warranty. There is no deductible for collisions with animals.

### Rental car – lower cost for rental car when your car is damaged

If the car cannot be used because of damage or breakdown, you can receive three-quarters of the daily and kilometer cost of a rental car for a maximum of 65 days, or SEK 150 per day if you do not want a rental car. The supplementary car rental insurance can be used even if you have a car damage claim without having that specific cover. It does not cover running out of fuel.

## CLAIMS ASSISTANCE 24/7

Dina Försäkringar provides 24/7 claims assistance, where you can call if you need help, on +46 (0)771-77 10 00.



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