



Söderberg  
& Partners

S&P GROUP INSURANCE

# Vehicle insurance

We have negotiated a pre-tendered vehicle insurance solution for our clients. The solution has better terms and a lower price than most competing solutions. It is well suited for clients whose vehicles mainly include private vehicles.

*Vehicle insurance is provided by Protector Insurance. Protector is a Nordic insurance company that offers insurance to companies and public sector operators through selected insurance brokers.*

**PROTECTOR**  
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# Vehicle insurance

The group solution for vehicle is particularly suitable for vehicle fleets, which mainly consist of privately used cars.

The insurance solution includes a conditional guarantee. This means that if the content of your previous policy is better than the solution we offer, the group solution will cover your previous policy accordingly. **This additional coverage is valid for 5 years.**

So, our solution covers at least what your current insurance is, and even a little on top, but at a lower price.

You can choose the coverage you want for insurance from the following:

- Motor liability insurance
- Partial or full casco
- Windscreen cover
- Replacement car cover
- Consequential loss cover
- Salvage cover
- Towing service

## Additional benefits for our group solution clients

### Price advantage

Quick and easy pricing. If your vehicles have not suffered a particularly large number of claims, you will receive a discount on your insurance premium. The cost is typically reduced by about 10%.

### High-quality and quick claims service

The insurer prioritises the claims handling of our clients included in the group solution. Claims are processed quickly and with high quality. We carry out continuous quality control of claims handling and continuously develop it together with the insurer.

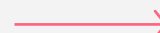
If you are not satisfied with the claim handling or decision, our experts and lawyers will help you handle the matter.

### Security in price negotiations

As a large group, we are best placed to influence changes in the price of your vehicles in connection with renewals. We will only accept clear and justified price changes, such as price increases related to increased damage or an increase in the inflation.

### Clear invoicing

You can choose to be invoiced in 1, 2 or 4 instalments and there are no additional costs. There will be no separate invoice or credit note for each vehicle change, but invoicing will be balanced by invoicing instalments. This way, you can easily keep track of your insurance premiums and invoices.



## Extensions we have negotiated to your insurance coverage

### ALL VEHICLES

Stationary accessories and fittings	Maximum compensation amount EUR 50 000. In the case of heavy machinery, additional accessory are compensated by way of derogation from the terms and conditions, even if they have not been agreed to be insured in the insurance contract and considered when determining the insurance premium.
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### CARS AND VANS

Serial damage	Only one deductible is charged if the policyholder has several vehicles insured with Protector and they have been damaged simultaneously because of fire, theft or vandalism. The prerequisite is that the vehicles have been stopped and the power switched off in the same place. If the deductibles for damaged vehicles differ, the highest deductible will apply.
Refuelling safety	In accordance with the insurance clause PSF204, refuelling protection covers towing, emptying the fuel tank and cleaning the vehicle's fuel system when the vehicle is refuelled with the wrong fuel. However, the coverage does not cover possible engine breakdowns.
Crisis security	In accordance with the insurance clause PSF205, crisis cover covers crisis therapy for the driver and fellow passengers of the insured vehicle because of a serious accident.
Damage inside the vehicle	The maximum amount of compensation is EUR 5,000. By way of derogation from the conditions, damage caused by a vehicle load or an object, person or animal in the vehicle is also compensated. In vans, the insurance is limited to the driver's compartment and does not apply to damage inside the luggage compartment.
Loss of keys or similar booting devices	Maximum compensation amount EUR 1 500. In the event of loss of keys or equivalent start-up devices, the immobiliser re-encoding and a new key or start-up device shall be replaced. Before coding is carried out, the vehicle shall be locked by a mechanical locking device which cannot be opened with the vehicle's lost key.

### HEAVY MACHINERY

Barrier above the road	Deviating from the terms and conditions, a lower special deductible: 10% of the amount of claim to be compensated. However, minimum of the amount of the collision protection deductible. The special deductible applies only to trucks (vehicle category N2, N2G, N3, N3G), trailers (vehicle categories O3 and O4) and buses (vehicle category M2, M2G, M3, M3G).
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### ELECTRIC VEHICLES (PASSENGER CARS ONLY)

Towing due to exhaustion of propulsion	By way of derogation from the conditions, if the traction battery of an electric vehicle runs out of power, towing to the nearest charging station or charging the battery on site will be compensated. The towing service provider must be the service provider closest to the accident site. Protector has the right to appoint a service provider to be used for the transport of the object of insurance or for on-site assistance.
Substitute car (electric)	An electric car of up to the same size as the insured vehicle will be replaced as a substitute car, if one is available from Protector's partner. If the vehicle is rented from a partner other than the one designated by the insurance company, the insurance company will pay the rental costs up to the contract price list of the designated partner. Otherwise, according to the terms and conditions, a car of the same size as the insured vehicle will be reimbursed, but no more than a category D car and an additional 5 cents per kilometre.

### UNREGISTERED MACHINERY

Missing machinery	Work machines purchased by the customer during the current insurance period are automatically covered by the insurance. If the machine was purchased before the beginning of the current period and was not reported to Protector at the start of the insurance or at the time of renewal, the coverage is not valid.
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