



Farm Insurance

Pre-purchase and post-purchase information

Applicable commencing January 1, 2022

Our Farm Insurance is for customers who conduct small-scale farming or equestrian operations and for customers who conduct forestry operations in their own forest. This is general information that you are entitled to receive before you buy the policy, so it is important that you read it. The insurance contains important limitations and requirements regarding a duty of care. If specific coverage is particularly important to you, you should find out whether it is included in the insurance policy. The complete terms and conditions are available on our website. You can also contact us and we will send them to you. This is a translation from Swedish to English of the summary information you are entitled to before you buy farm insurance. In the event of a dispute concerning the content and interpretation of this information, the original Swedish wording always prevails. We provide advice on this insurance product.

Who and what the insurance covers

Our Farm Insurance is for customers who conduct very small-scale farming or equestrian operations, with turnover of SEK 50,000 or less, and for those who conduct forestry operations in their own forest. It is also for customers who own farm buildings adjacent to their home or holiday home. Contact us if you are liable for payment of VAT on anything other than your forest, since you may need more comprehensive insurance coverage than you would get with Farm Insurance. The Farm Insurance terms and conditions do not apply to your home or your personal effects. Such property is, instead, covered under the terms and conditions for homeowner insurance, holiday home insurance, and/or home insurance.

What property is covered under the insurance?

We divide up your insured property as follows.

- Farm buildings: this includes farm buildings and outbuildings, including the fixed equipment and furnishings in these buildings. The buildings must be listed in the insurance policy in order to be insured.
- The farm's land facilities: this includes facilities that do not belong to any building, such as roads, bridges, wells, pumps, fences, and paddocks.
- Movable property on the farm: this is divided into farm personal property, other people's farm personal property, drawings, records, money, and documents of value in the operations.

Farm personal property

Farm personal property is the personal property you have so that you can run your operations on the farm. This includes, for example, machinery, wagons, tools and related equipment (including fuel and spare parts), the farm's livestock and equipment, feed, and bedding for the animals, the farm's crop products, and unharvested crops. Horses are not covered under the insurance, but items such as saddles and sulkies that you own are covered.

Third-party farm personal property

Third-party farm personal property is farm personal property that you borrow, lease, or rent. Animals are not included in third-party farm personal property.

What does the insurance indemnify for?

The basic coverage includes property insurance, liability insurance, legal expenses insurance, and crisis insurance. You can also purchase extra coverage (supplementary insurance).



The property insurance coverage under Farm Insurance indemnifies for, among other things, the following:

- fire, explosion, and soot damage;
- theft, poaching, and vandalism;
- collision, impact, and transport damage;
- storm, hail, and snow load damage;
- water, oil, and other leakage damage;
- additional expenditures and loss of rent for a maximum of one year;
- damage to interior glass, window glass, and door glass of the farm buildings.

How much indemnification will be paid?

The farm's movable property and the farm's land facilities have the highest indemnification amounts.

- Farm personal property: SEK 250,000, and you can extend the coverage to SEK 500,000.
- Third-party farm personal property: SEK 50,000.
- Drawings and records: SEK 50,000.
- Money and documents of value: SEK 3,000.
- The farm's land facilities: SEK 150,000.
- Additional expenses and loss of rent for at most one year: SEK 50,000.
- Sanitation after discharge of liquid: SEK 1,500,000.

The amount of indemnification depends, among other things, on what was damaged or stolen. Age and wear and tear also affect the value. We will decide how you will be indemnified, for example whether an item will be repaired or replaced in another way.

Your farm buildings are either fully insured or first-risk insured. Regardless of how the building is insured, a claim is valued according to the same rules, which are stated in the insurance terms and conditions. We deduct from the indemnification on the basis of age; this is called an age deduction. In the case of full-value insurance, there is no amount limit. In the case of first-risk insurance, the indemnification is limited to the limit of coverage specified in your insurance policy.

What is not indemnified?

The insurance does not cover, among other things:

- damage caused by storm, hail and snow load which is related to defective construction, design, or material, attack on the bearing framework, negligent maintenance, or attack by rot or insect pests;
- motorized vehicles subject to the Traffic Damage Act;
- trailers subject to mandatory registration;
- quad bikes;
- watercraft or aircraft;
- greenhouses and property inside them;
- animals other than cattle, sheep, goats, pigs, and poultry.

Duty of care

Take care of your property

In order for us to be able to indemnify you in full in the event of a claim, you must comply with the duty of care requirements stated in the insurance terms and conditions. Otherwise, the indemnification may be reduced or not paid at all. The amount of the reduction will depend on how your own negligence affected the damage and the extent of that damage.

Here are some of the most important requirements

- Make sure the roofs of your farm buildings are shoveled so that large amounts of snow do not accumulate on the roofs.

- Store movable property such as tools, workshop equipment, equestrian equipment, and chainsaws in a workshop, tack room or other room/premises locked with an approved locking device which is at least class 3.
- When you repair, rebuild, or add on to a building, you must comply with the requirements set out in the Swedish National Board of Housing, Building and Planning (Boverket) building regulations, the recommendations of the Swedish Agricultural Fire Safety Committee (LBK), and regulations issued by the local building committee or other authority.
- Follow the advice and instructions in our publication Your Farm's Safety on how to prevent and limit damage. Download it from our website or contact us and we will send it to you.

We are happy to advise on damage prevention measures that will improve the safety of your property, animals, and the people on your farm. Some of these measures will reduce the price of your insurance.

Liability insurance

If you cause injury to a person or damage to property, you may become liable in damages. This insurance provides you with coverage if someone brings a claim for damages related to the property or business covered by the insurance.

This is what we help you with

- We investigate whether you have liability in damages.
- We negotiate with the claimant.
- We defend the action against you if there is a trial and we also pay the litigation costs.
- We pay the damages that you are liable to pay.

The maximum amount of indemnification is SEK 5,000,000. In the event of damage to property that you borrow, lease, rent, or take custody of, the maximum indemnification is SEK 80,000.

What is not indemnified?

The insurance does not cover, among other things, claims for damages that are not related to the ownership or use of your farm or forestry property, or claims made against you as the owner or operator of a boat or motorized vehicle (but not a riding lawn mower or electric wheelchair).

Legal expenses insurance

This is financial coverage that applies if you are involved in a legal dispute related to the ownership or use of your farm or forestry property. You receive indemnification for your attorney's fees and litigation costs. The maximum amount of indemnification is SEK 240,000.

What is not indemnified?

Certain disputes are excluded from legal protection, such as administrative cases and environmental cases other than those specified in the terms and conditions, civil disputes for amounts less than one-half the statutory price base amount, and criminal cases.

Crisis insurance

The insurance covers the cost of treatment by a psychologist or therapist if you and your family are affected by, for example, a fire on the farm or the death of a close relative. The insurance provides indemnification for a maximum of 10 support calls per person.

Deductibles

The basic deductible is shown in your insurance policy. Some occurrences are subject to separate deductibles. Here are some examples.

- Storm, hail and snow load – the deductible is 10% of the amount of the claim, but not less than SEK 10,000 and not more than SEK 100,000.
- Flooding – the deductible is 10% of the amount of the claim, but not less than SEK 10,000.
- Legal expenses – 20% of the costs but not less than the basic deductible.
- Liability – 30% of the amount of the claim, but not less than SEK 40,000 and not more than SEK 400,000, if the damage is caused by hazardous hot work.

Supplemental insurance policies

Here is a brief description of our supplemental insurance policies. Separate, more detailed information is available for each supplemental insurance policy.

- **All Risk Insurance – Farm Personal Property.** If you want to extend the coverage for your machinery and equipment, you can purchase coverage for loss or damage caused by a sudden and unforeseen event.
- **Special Farm Buildings.** If you have buildings on your farm that are built in a special way, such as timbered or artistically decorated buildings, this insurance makes it possible for you to restore the building in the same way following damage.
- **Forest Insurance.** We offer three different types of insurance coverage for your forest. *Forest Insurance Max* indemnifies for damage to your forest or young stand caused by, for example, fire, storm, snowfall, insects, and fungi, as well as damage to your regeneration growth caused by drought, frost, fungus, voles, insects, and capercaillie. In addition, the insurance provides coverage for sudden and unforeseen damage. Examples of damage that can be sudden and unforeseen include forestry plants damaged by grazing, rubbing, or wild boar. *Forest Insurance More* indemnifies for damage to your forest or young stand caused by, for example, fire, storm, and snowfall, as well as damage to your regeneration growth caused by drought, frost, fungus, voles, insects, and capercaillie. *Forest Insurance Basic* indemnifies you for damage caused by fire.
- **House Longhorn Beetle and Carpenter Ant Insurance.** The insurance indemnifies for the clean-up and repair of a building that has been attacked by house longhorn beetles or carpenter ants.
- **Beekeeping Insurance.** The insurance covers your beekeeping operations and provides coverage in the same scope as the basic coverage under the Farm Insurance. In addition, the insurance also covers damage caused by wild animals, spraying, and dusting.

If your details change

It is important that you tell us if any information you have provided to us changes. Examples of changes in the information may include if you receive income from your operations that exceeds SEK 50,000 per year (excluding income from forests) and if there is new construction, extension, or conversion of the farm's buildings. Incorrect information may affect your ability to receive indemnification if something happens.

Price of the insurance

The price of your Farm Insurance is determined by several factors, such as where you live, the size of the buildings, and whether you have full-value insurance or first-risk insurance. The limits of coverage you

choose for the farm personal property also affect the price. Another factor is the deductible. If you choose a higher deductible, the price you pay will be lower. The price of your insurance is shown in your insurance policy or in the quote you received.

Term of the agreement

The insurance is taken out for one year and is valid from the date stated in the insurance policy, unless we have agreed otherwise. Your insurance will take effect the day after you apply for insurance, unless we agree on a different policy period.

If, by law, the insurance contract does not become valid until after you have given us written notification of your acceptance of our offer of insurance, the insurance will take effect at 00:00 on the day after your acceptance, unless we have agreed on a different time.

Swedish law applies to the agreement and all communication between the parties is in Swedish.

Insurance policy

The agreement between us comprises the insurance policy and the complete insurance terms and conditions. What you want to have insured must be included in the insurance policy. Please read through the policy and contact us immediately if something is missing or incorrect so that we can correct it.

Payment of premiums

New insurance coverage must be paid within 14 days from the date on which we sent you the notice of payment.

Consequences of unpaid premiums

If you do not pay the premium in time, we are entitled to terminate your insurance cover. The insurance cover will cease 14 days after we send you written notice of termination. If you pay the premium within these 14 days, the cover will apply as normal.

Renewing the insurance policy

Your insurance is normally renewed if it has not been terminated at the end of the insurance period, unless the agreement states, or other circumstances dictate, that the policy is not to be renewed.

Right to terminate the insurance

You have the right to terminate the insurance with immediate effect if your insurance needs cease or if any other similar circumstance occurs. We can terminate your insurance if there are grounds for doing so under the Insurance Contracts Act.

Your right of withdrawal

When you purchase a product or service via the internet or telephone, known as a "distance contract" you are entitled to cancel the purchase within 14 days. Contact us in such a case and we will assist you. If you have already made payment, your money will be returned with a deduction for the cost of the time that you had the insurance.

More detailed information about your right of withdrawal is stipulated in the Swedish Act on Distance Contracts and Off-Premises Contracts.

Use of personal information

Below is a brief description of how we process personal information. Complete information about how we process your personal information is found in *Behandling av personuppgifter*, which can be found on our website lansforsakringar.se/personuppgifter. You can request

that this information be sent to you by contacting your regional insurance company.

The personal information that we collect about you is used in accordance with applicable laws and regulations. Information is collected so that we can sign and fulfil insurance contracts, take action that you request before an agreement has been reached, provide a complete overview of your commitments with the Länsförsäkringar Alliance, make legal claims and conduct marketing. Your personal information may also be used for statistics, market and customer analyses, product development, to prevent claims and for other purposes specified in the complete information *Behandling av personuppgifter*. Notify us if you do not want your personal information used for direct marketing.

Your personal information is primarily intended for use by the Länsförsäkringar Alliance, but we may also disclose it in certain cases to companies, associations and organisations with which the Länsförsäkringar Alliance collaborates, both within and outside the EU and EEA. We may also disclose your personal information to the authorities if we are obliged to do so by law. Details about your non-life insurance and claims to non-life insurance may also be disclosed to people in the same household as you.

You can always receive information concerning the personal information that we process about you. Personal information responsibility rests with the company that is specified as the insurer on your offer or your insurance policy or to whom you have submitted your personal information for another reason. General information, such as your name, contact details and information about your commitments, is also used in the Länsförsäkringar Alliance's shared customer register. All of the companies in the Länsförsäkringar Alliance are jointly responsible for the use of such personal information.

Registering a claim

To reduce the insurance companies' costs for compensation based on inaccurate information, insurance companies use an industry-wide claims register (known as GSR). This register contains certain information about claims and details about who has claimed compensation and is used solely in connection with claims adjustment. This means that we can find out if you have previously made any claims with another insurance company. In order to reduce insurance companies' claims costs through operations to combat insurance-related crime and to recover stolen insured property, data on reported stolen property may be passed to Larmtjänst.

The entity responsible for this personal data is GSR, address: GSR AB, Box 24171, SE-104 51 Stockholm, Sweden and Larmtjänst, address: Larmtjänst AB, Box 24158, 104 51 Stockholm, larmtjanst.se.

If we do not agree

If you are not satisfied with a decision or the way in which your case was handled, we would naturally be pleased to re-consider your case. First contact the claims adjuster who was responsible for your case or the complaints officer/customer representative. You will find information about who is the complaint manager at your regional insurance company on our website. Complaints are handled promptly.

If you are still dissatisfied, you can contact the Swedish National Board for Consumer Disputes, which handles non-medical disputes, at arn.se, +46 8 508 860 00.

You can also have the case tried by a court of law. Your legal-representative costs are often reimbursed under the legal-expenses cover included in your household insurance. In such a case, you pay only the deductible.

The Swedish Consumers Insurance Bureau can provide general information about insurance issues, konsumenternas.se, +46 20 022 58 00. Konsumentverket (the Swedish Consumer Agency) also provides guidance: hallakonsument.se Your municipal consumer advice department can also provide advice and information about insurance.

More information is available from our website.

About Länsförsäkringar

Länsförsäkringar comprises 23 independent regional insurance companies that offer customers a complete range of banking and insurance services. Animal and crop insurance is offered through Agria Djurförsäkring and total solutions for reliable mortgage transactions are provided through Länsförsäkringar Fastighetsförmedling. Your quote or your insurance policy states the regional insurance company that is your insurer.

We are subject to the supervision of the Swedish Financial Supervisory Authority. Finansinspektionen, Box 7821, 103 97 Stockholm, +46 8 408 980 00, finansinspektionen@fi.se, fi.se.

Regarding marketing, we are also under the supervision of the Swedish Consumer Agency. Konsumentverket/KO, Box 48, 651 02 Karlstad, 0771-42 33 00, konsumentverket@konsumentverket.se, konsumentverket.se.

Our employees who sell insurance receive a fixed salary. In some cases, they also receive variable commission, which is mainly based on quality and only to a lesser extent on quantity.

Bring both your banking and your insurance to us

We can offer you comprehensive banking and insurance solutions that can give you extra benefits. We provide banking services for you as an individual and for your business. We offer insurance policies for your home, motor vehicle, and animals, for example. We also offer personal insurance for you, your family, and your employees. Contact us and we will tell you more.

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Contact Länsförsäkringar or your insurance broker.