

# If you think we have handled a case incorrectly



Always begin by contacting the person who handled the case. They may be able to provide you with further information and clarify any misunderstanding. If you are still dissatisfied and wish to have the case reviewed, you have the following options.

## IF'S CUSTOMER OMBUDSMAN

The Customer Ombudsman can review most types of cases and thus investigate how the case was handled and the decision concerning the issue of compensation. However, there are exceptions to this.

The Customer Ombudsman does not review cases that are being decided by a court of law, by arbitration or by another external body, such as a commission – nor cases in which the dispute has been reviewed by any of these bodies.

### HOW DOES IT WORK?

The Customer Ombudsman acts impartially and independently. Write down your views and send them to the Customer Ombudsman by post. Always state the insurance or case number.

If you have any questions, you can contact us by telephone.

Once you have reported your case, you will be kept informed of the progress of the matter. After the Customer Ombudsman has reviewed your case, his/her written decision will be sent to you.

Your request for review by the Customer Ombudsman must be received within one year from the date you received notification of our decision. The review is free of charge.

**Postal address:** If's Customer Ombudsman, SE-106 80 Stockholm

**Telephone switchboard:** +46 (0)771 43 00 00

**E-mail:** kundombudsmannen@if.se or by completing the form under Customer Ombudsman at if.se

## Other routes for review

If you would rather have your case reviewed by a body other than Customer Ombudsman, the following options are available.

### THE NATIONAL BOARD FOR CONSUMER DISPUTES (ARN)

- However, the Board does not review disputes relating to medical assessments.
- NB! Only private individuals may use ARN.
- Application to ARN must be made within one year after you have provided your claim to If.

**Telephone:** +46 (0)8-508 860 00

**Postal address:** Box 174, 101 23 Stockholm, Sweden

**Internet:** www.arn.se

### THE BOARD FOR INSURANCE OF PERSONS

The Board for Insurance of Persons (PFN) reviews cases relating to life, health and accident insurance, which requires a medical assessment. The Board also examines denials – partial

or complete – of applications for life, health and accident insurance. Application for review of the PFN must be within one year from the date of submitting your complaint to If.

**Telephone:** +46 (0)8-522 787 20

**Postal address:** Box 24067, 104 50 Stockholm

**Internet:** www.forskringsnamnder.se

### THE BOARD FOR LEGAL PROTECTION INSURANCES ISSUES

The Board for Legal Protection Insurance Issue (FNR) reviews cases regarding disputes in legal expenses and corresponding part in motor insurance. Application to FNR must be made within one year after you have provided your claim to If.

**Telephone:** +46 (0)8-522 787 20

**Postal address:** Box 24067, 104 50 Stockholm

**Internet:** www.forskringsnamnder.se

If you live in another EU country, the EU Commission's online platform, <http://ec.europa.eu/odr>, can also be used to file a complaint to ARN, PFN and FNR.

### COURT OF LAW

- You may take your case to a court of law. If you decide to do so, contact your nearest District Court for information. If you have legal expenses cover with us, the same terms and conditions apply even in the case of a dispute with If.
- If you wish to have your case decided by a court, you must remember to request this within a certain period of time. This is called the period of limitation. This applies even if the case is being reviewed by other bodies. The period varies depending on the legislation and any agreement, etc. that apply with regard to your case. You can obtain further information about the period of limitation for your case from our case handler.

### WOULD YOU LIKE TO KNOW MORE?

If you would like more information about these or other insurance matters, please contact us or Konsumenternas försäkringsbyrå (the Swedish Consumers' Insurance Bureau).

**Telephone:** +46 (0)8-22 58 00

**Visiting address:** Karlavägen 108

**Postal address:** Box 24215, 104 51 Stockholm, Sweden

**Internet:** www.konsumenternasforsakringsbyra.se

**N.B. Always include If's claim number in your application.**