

Questions and answers regarding trafikförsäkringsavgiften (the motor insurance fee)

Trafikförsäkringsföreningen (TFF) is a collaboration agency for Sweden's motor insurance companies.

We regulate traffic injuries caused by unknown, uninsured and foreign vehicles.

We also charge owners of uninsured motor vehicles a fee. The fee goes to compensation for people who have been injured or had something destroyed by an uninsured or unknown vehicle.

What is the motor insurance fee?

It is a fee that we at TFF, according to §34 of the motor traffic damage act, have the right to charge for vehicles lacking motor insurance.

What is the fee used for?

The motor insurance fee is used to compensate traffic injuries caused by uninsured or unknown vehicles.

How is the fee calculated?

The fee is ten per cent higher than the highest motor insurance premium used by any insurance company in their tariffs during the same time period for a vehicle of the same vehicle type and with the same type of usage. Since 01-07-2007, the fee founding premium contains a maximum of 32 per cent tax.

Factors such as make, model and geographic zone have no significance when calculating the fee. The fee is always charged with a minimum of 200 SEK .

What vehicles should have motor insurance?

Motor insurance duty is regulated in §2 of the motor traffic damage act. A motor driven vehicle that is registered in the road traffic register and has not been temporarily deregistered must have motor insurance. A motor driven vehicle that is not registered or has been temporarily deregistered must also have motor insurance if it is used in traffic.

From what day is the vehicle to be insured?

The vehicle must be insured straight away from the day you purchase, or in another way take over the vehicle.

Who is liable to sign motor insurance?

The owner is to keep the vehicle insured. In cases of credit purchase or leasing, the vehicle is to be insured by the proprietor. If the owner is not of age, the vehicle is to be insured by the legal guardian.

The owner has a duty to keep their vehicle insured even if:

- it is not driven
- it is in such poor condition that it is impossible to use
- it has been given a driving ban
- it is stolen
- it has been given to a car dealership for sale
- a person other than the owner holds a motor insurance for the vehicle

Temporary deregistration

The vehicle can be temporarily deregistered if it is not to be used during a given time, or if it has been stolen. Once the vehicle has been temporarily deregistered, it no longer has to have motor insurance. Temporary deregistration is valid from the date on which a complete application is received by Transportstyrelsen (The Transport Agency).

You can report temporary deregistration in the following ways:

- via the webpage: www.transportstyrelsen.se
- via Transportstyrelsen's service phone: +46 (0)771 25 25 25
- in writing on the proof of registration

For more information, see your proof of registration, or go to Transportstyrelsen's webpage: www.transportstyrelsen.se

Deregistration

The vehicle is to be deregistered if it has been scrapped or exported.

Deregistration is to be reported in writing to Transportstyrelsen. For more information, see your proof of registration, or go to the webpage: www.transportstyrelsen.se. Deregistration is valid from the date on which a complete application is received by Transportstyrelsen.

Incorrect owner details in the road traffic register

If details in the road traffic register regarding owner and ownership are incorrect, you have to contact Transportstyrelsen.

Unpaid insurance premium

An insurance company has the right to cancel a motor insurance if the premium is not paid on time. The company has the insurance responsibility until the date when the cancellation comes into force. The company has the right to premium payment until that date. Generally, the company transfers the premium demand to TFF.

Late premium payment

If a premium is paid to the insurance company after the date on which the insurance is cancelled, a new insurance is valid from the day after the premium payment. The premium payment does not take any effect backwards in time.



Trafik
försäkrings
föreningen