

Living Abroad



Information and facts before purchasing – November 2023

This is a summary of what our Living Abroad insurance policy cover. The insurance also contains important limitations and safety regulations. These are shown under the heading “Important limitations and safety regulations in the insurance”. You are entitled to receive this information before you purchase the insurance policy. It is therefore important that you read this information together with the quote so that you clearly understand what the policy covers. We recommend that you save this document.

For full terms and conditions, please visit the website if.se. You can also obtain them by contacting our Customer Service department. Compensation for loss or damage is always subject to the full terms and conditions of the policy.

Living Abroad is an insurance for you as a residential in Sweden when planning to live abroad for a certain time due to work or studies. The insurance can be valid for up to five years. There is also a cover for your personal belongings and there are three insurances amounts to choose among, SEK 50,000, SEK 100,000 or SEK 250,000.

Insurance overview

	Living Abroad
Liability	●
Legal assistance	●
Assault cover	●
Personal property cover	●
Away-from-home cover	●
Costs due to accident or illness	●
Extended travel cover	●
Accidental damage movables	●
Crisis	●

Who is insured under the policy?

The insurance policy covers you as the policy holder and all members of your household who is staying with you abroad and is listed on your policy.

Where does the policy provide cover?

The insurance is valid for up to five years and applies at the place of residence stated in the policy when the purpose of the residency abroad is to study or work. The insurance also applies for private travel outside of the place of residence for up to 45 days. If your private belongings are damaged outside of the insured residence you may receive reimbursement up to SEK 30,000.

What is insured?

MOVABLES

The insurance cover movable property that you own privately or that you have hired or borrowed for private use. The insurance sum is stated on your policy. For certain items of personal property, compensation is limited as follows:

- money SEK 4,000
- valuable documents totalling SEK 10,000
- golf equipment, in total SEK 10,000
- per bicycle/electric vehicle* SEK 15,000
- collections of coins, bank notes and stamps totalling SEK 10,000
- foodstuff SEK 5,000
- property left in car overnight SEK 5,000
- movables used in business activities SEK 3,000

*This concerns electric vehicles that, according to Transportstyrelsens definition, is equate to bicycles (the compensation is not limited to SEK 15,000 regarding vehicles intended for persons with a physical disability).

What is not insured?

- buildings, other real estate and immovable property
- motor vehicles, caravans and other trailers
- boats and other watercraft and aircraft
- animals

What is insured under the policy?

(Please see above for a list of what is included in each policy.)

LIABILITY

If a claim is made against you for injury that you have caused to another person or damage to their belongings, we will investigate whether you are liable for damages and pay any damages up to SEK 5,000,000.

LEGAL ASSISTANCE

In certain cases, we will pay solicitors' fees and legal costs should you become involved in a dispute that may be referred to a district court. Maximum compensation is SEK 300,000, of which SEK 30,000 for own investigation and SEK 30,000 for witness compensation. Fees to your attorney is covered for reasonable time spent, no more than 100 hours, and according to the cost standard established by the Court Agency (Domstolsverket). The dispute must have occurred during the period when the insurance was valid and you must have had insurance with us or another insurance company for a continuous period of at least two years.

ASSAULT COVER

If you are the victim of assault in which deliberate violence is used, you are entitled to compensation for assault. The amount of compensation depends on the type of crime you were exposed to.

PERSONAL PROPERTY COVER

You will receive compensation if your personal property is damaged or lost in the following circumstances:

- fire or lightning
- theft as a result of your home being burgled or theft of belongings that you have with you when you are away from home
- leakage, i.e. if water is leaking in an unforeseen manner from the pipework system or from connected appliances (wash-basin, sink, etc.) or from a bathroom, shower room or laundry room
- natural disasters, e.g. storm, flooding or landslide
- road traffic accident.

If your home becomes uninhabitable because of fire or water damage, we will pay any additional costs to enable you to stay or store your personal property elsewhere.

AWAY-FROM-HOME COVER

The maximum amount of compensation that you can receive if your possessions are damaged or lost when you have them outside your home is SEK 30,000.

COSTS DUE TO ILLNESS OR INJURIES

- If you fall ill or have an accident, you can receive reimbursement for medical care expenses, travel expenses (e.g. additional costs to return home) and additional costs for board and lodging. This also applies for holiday trips up to 45 days.
- You will also receive reimbursement for the cost of emergency dental treatment up to a maximum of SEK 5,000.
- You will also receive reimbursement for additional expenses if you have to curtail your stay due to a close relative at home becoming seriously ill.

EXTENDED TRAVEL COVER

The Extended travel cover applies during the first 45 days of private holiday travel. By holiday travel we mean travel from the place of residence costing at least SEK 1,000 per person or SEK 2,000 per household or trips intended to last for at least two nights.

- Cancellation protection – if you have to cancel your trip due to illness or accident, we will provide compensation for the costs that you are unable to recoup from your tour operator. Maximum compensation is SEK 40,000 per insured and SEK 120,000 in total.
- You can receive reimbursement for unused travel expenses if you were unable to complete a large part of the trip due to illness or an accident. Maximum compensation is SEK 1,200 per day and insured and SEK 40,000 per insured in total.

In the event of one if the following situations the insurance also applies to trips between the country of residence and Sweden.

- If, due to an accident, you arrive too late for a trip that has been booked and paid for in advance, we will pay the cost involved in catching up on the trip. Maximum compensation is SEK 20,000 per insured person.
- If you arrive at your destination at least six hours later than planned due to delay of public transportation you may receive some compensation.
- You may receive some compensation if your luggage fails to turn up at your destination on time.

ACCIDENTAL DAMAGE INSURANCE MOVABLES

When insured personal property is damaged or lost through a sudden, unforeseen, external event. Provides cover up to SEK 30,000.

CRISIS COVER

Reimbursement for the cost of consultations with a psychologist following a traumatic injurious event. Provides cover up to SEK 1,500 per treatment and up to SEK 15,000 in total.

REIMBURSEMENT OF EDUCATION COSTS

If you or a close relative becomes seriously ill or injured and you interrupt your education, you can receive compensation for paid education costs that cannot be reimbursed by the school/university. Maximum compensation is SEK 40,000 per academic year and SEK 20,000 per semester.

Important limitations and safety regulations in the insurance

The insurance policy contains certain limitations. For instance, there are terms and conditions under which the insurance is not valid in certain situations and there are terms and conditions on so-called safety regulations i.e. instructions explaining how to act in order to minimise the risk of loss, damage and injury. Failure to observe safety regulations may result in a reduced claim payment. For more information about which safety regulations apply for each claim, please refer to the full terms and conditions at if.se. Some of the main limitations/regulations in the insurance are listed below.

FIRE

You must not use candles, open flame or embers in a way that poses a serious risk of starting a fire. You must not leave candles or a fire without attention, the same applies for cooking pots on the stove. You must not smoke in bed.

WATER DAMAGE

You must make sure that taps do not leak and that they are always fully turned off when not in use.

LEGAL EXPENSES

Certain types of disputes are not covered by the legal protection in your home insurance. For example, you cannot receive compensation for disputes with someone with whom you are or have been married to or living together with. Disputes regarding custody of children however can be compensated. You also cannot receive compensation for disputes regarding small amounts (småmål), criminal cases or disputes related to your work.

THEFT

There are limitations on the amount of compensation we will pay you for certain items, e.g. money, valuable documents, golf equipment and bicycles. Your home must be locked when left unoccupied. As a rule, outside the home, possessions should be locked away if you must leave them unattended. Possessions that are particularly prone to theft are subject to special limitations. Outside of the home (this also applies to attics and cellars), compensation is limited to SEK 30,000. Compensation is limited to SEK 5,000 when property is kept in the car overnight.

ACCIDENTAL DAMAGE INSURANCE MOVEABLES

Accidental damage insurance does not cover bicycles, money, valuable documents or items that are borrowed.

You must manage your property so that it is not exposed to a significant risk of damage or loss.

COVER FOR ILLNESS OR INJURIES

You are not entitled to reimbursement for costs related to an injury or illness for which symptoms existed before your trip to or from the insured place of residence.

EXTENDED TRAVEL COVER

There are safety regulations associated with 11.2-3 in the Terms and Conditions. You have to be at the airport (or point of departure) at least two hours before commencing your trip. There needs to be at least two hours between connecting flights when traveling within Europe, and three hours in the rest of the world.

REIMBURSEMENT OF EDUCATION COSTS

Compensation is not provided for study materials, board or lodging. Costs related to time before the studies were interrupted are not reimbursed.

Compensation payments

MOVABLE PROPERTY

As a rule, compensation for stolen or damaged goods is paid at market value, i.e. what it would cost to buy the equivalent item in secondhand condition. For items that are relatively new – where the market value is at least 70% of what the corresponding new article costs – you will receive compensation commensurate with what the new item costs provided you buy it within six (6) months. Our full terms and conditions include a table showing how we calculate the market value of certain items.

Excess

An excess is the amount of money that you yourself have to pay towards a claim. The excess is stated in your insurance letter. For legal expenses cover, the excess is 20% of the cost, although no lower than the excess that otherwise applies to the insurance policy.

Calculating the price of your insurance

When we calculate the price, we take several factors into account: the amount of the sum insured, your age, the number of members in the household and the place of residence abroad.

Easy to pay

The insurance is paid through your Internet bank with an electronic invoice and you can choose to pay annually or every six months. Please, be aware that the payment through your internet bank must be possible during your stay abroad.

Personal data

We are processing personal data of our customers in compliance with the applicable insurance and data protection legislation.

More information about processing personal data can be found at: if.se/personuppgifter.

When you have purchased your insurance

We will send the policy schedule and other insurance documents to you. Please check that the information contained in the policy schedule is correct. The insurance starts when it is paid and is valid for one (1) year at a time. The insurance is automatically renewed.

Information about the insurer

The insurer is If Skadeförsäkring AB (publ), Organization number 516401-8102, 106 80 Stockholm, phone 0771-655 655. The insurer is registered with Companies registration office and is under the Swedish Financial Supervisory Authority supervision (Finansinspektionen, Box 7821, 103 97 Stockholm, 08-408 980 00, finansinspektionen@fi.se, fi.se). The insurer also act under the Consumer Agency's supervision regarding marketing and advertising (Consumer Agency, Box 48, 651 02 Karlstad, 0771-42 33 00, konsumentverket@konsumentverket.se, konsumentverket.se).

If Skadeförsäkring does not provide advice as referred to in the Insurance Distribution Act.

If Skadeförsäkring employees who sell insurance receive a fixed monthly salary regardless of the amount of insurances sold. In cases where variable compensation is obtained it is based only on less part of quantitative criteria.

If we do not agree

Always begin by contacting the person who handled your case. They may be able to provide you with further information and clarify any misunderstanding.

IF'S CUSTOMER REPRESENTATIVE (KO)

If you are still not satisfied, you can contact the Customer Representative (KO) who reviews most cases free of charge. You need to do so within twelve (12) months of receiving notification of If's decision.

THE NATIONAL BOARD FOR CONSUMER DISPUTES (ARN)

It is also possible to refer your complaint in most cases to the department that deals with insurance matters at the National Board for Consumer Disputes.

THE SWEDISH PERSONAL INSURANCE BOARD

You can also contact the Swedish Personal Insurance Board, which is an industry-wide board that can assist in cases that require a medical assessment.

THE SWEDISH BOARD FOR LEGAL PROTECTION INSURANCE ISSUES

You may refer your case to this Board if you wish to appeal a decision regarding your legal expenses cover.

COURT OF LAW

As with other disputes, you can also refer your case to a court of law.

CONSUMER ADVICE AND GUIDANCE

If you require advice and assistance, contact your Municipal Consumer Advisor, or visit the Swedish Consumer Agency's information service at hallakonsument.se or the Swedish Consumers' Insurance Bureau at konsumenternas.se.

Advice and assistance when purchasing insurance

If you would like to find out more about our insurance or about insurance cover that is especially important for you, please call us on +46 (0)771-655 655. If you require further advice and assistance, contact your Municipal Consumer Advisor, or visit the Swedish Consumer Agency's information service at hallakonsument.se or 0771-525 525 or the Swedish Consumers' Insurance Bureau at konsumenternas.se or 0200-22 58 00. You can also find out more, calculate costs and purchase insurance directly at if.se.