

Information and facts before purchasing

HOUSE INSURANCE

January 2018



This is a summary of what our buildings insurance policies cover. The insurance also contains important limitations and safety regulations. These are shown under the heading "Important limitations and safety regulations in the buildings 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.

CHOOSE COVERAGE TO MATCH YOUR REQUIREMENTS

Buildings insurance includes cover for the structures of your home and the household content. If you wish, you can choose to insure your house only. There are three policies to choose from; Buildings Insurance, Buildings Insurance Extra and Buildings Insurance Super.

DIFFERENT LEVELS OF COVER	HOUSE INSURANCE	HOUSE INSURANCE EXTRA	HOUSE INSURANCE SUPER
Liability, legal expenses	✓	✓	✓
ID theft	✓	✓	✓
Assault cover	✓	✓	✓
Personal property cover, movables	✓	✓	✓
Away-from-home cover	30 000	50 000	80 000
Travel cover	✓	✓	✓
TravelXtra			✓
Accidental damage insurance movables		✓	✓
Electronics replacement cost			✓
Crisis	✓	✓	✓
Fire, vandalism	✓	✓	✓
Leakage	✓	✓	✓
Extended leakage cover			✓
Natural disaster cover	✓	✓	✓
Installations, glass and sanitation	✓	✓	✓
Pest cover	✓	✓	✓
House inspection			✓
Dry rot			✓
Accidental damage insurance building		✓	✓
Capped deduction for age			✓
Major loss Xtra			✓
Under-insurance guarantee			✓

WHO IS INSURED UNDER THE POLICY?

The insurance policy covers you as the policy holder and all members of your household who are listed on your policy. It applies to you in the capacity of private individuals. The buildings insurance also applies to any other person who is the owner or occupant of the insured property.

WHERE DOES THE POLICY PROVIDE COVER?

The insurance policy applies inside the insured home and also within the Nordic region. It covers the first 45 days of travel anywhere in the world. If your belongings are damaged or lost when you have them with you outside of your home, you will receive up to SEK 30,000 (SEK 50,000 if you have Home Insurance Extra or SEK 80,000 if you have Home Insurance Super).

WHAT IS INSURED?

COVER FOR THE PHYSICAL STRUCTURE OF YOUR HOME

- The structure of your home and other buildings on its land that are stated in the policy schedule, e.g. a garage and outbuildings.
- Fixtures and fittings belonging to these buildings.
- Land, garden, walls, fences, flagpoles, lighting fixtures and jetty belonging to the dwelling, up to SEK 500,000.

HOME INSURANCE

Movable property that you own privately or that you have hired or borrowed.

For certain items of personal property, compensation is limited as follows:

- money SEK 4,000
- valuable documents totalling SEK 10,000

- per bicycle SEK 15,000
- collections of coins, bank notes and stamps totalling SEK 10,000
- foodstuff SEK 5,000

If your belongings are damaged or lost when you have them with you outside of your home, the maximum you will receive is the amount for away-from-home cover.

Note: The insurance policy does not cover

- motor vehicles, caravans and other trailers
- boats and other watercraft and aircraft
- animals

WHAT IS INCLUDED IN THE INSURANCE POLICY?

LIABILITY

We conduct an investigation and provide payment in the event that you are liable for damages, in your capacity as a property owner, or because you have injured someone or caused damage to someone's property and pay any damages up to SEK 5 million.

LEGAL EXPENSES

In certain cases, you may receive compensation for solicitors' fees and legal costs should you become involved in a dispute that may be referred to a district court. We pay up to SEK 250,000.

ID-STÖLD

Assistance to mitigate any harmful effects and to protect against wrongful claims if you become a victim of identity theft.

ASSAULT COVER

We pay assault compensation if you are assaulted or are the victim of any other criminal or sexual misconduct. The amount depends on the crime.

PERSONAL PROPERTY COVER, MOVABLES

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

- theft as a result of your home being burgled or theft of belongings that you have with you when you are away from home. Note: To be entitled to compensation in the case of burglary in the home, the thief must have entered without permission. As a rule, outside the home, possessions should be locked away if you must leave them unattended.
- 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. Note: Bathrooms, shower rooms and laundry rooms must have a floor drain and be built in compliance with the building standards and trade regulations in force at the time of construction.
- fire and natural disasters, e.g. storm, flooding or landslide.

If your home becomes uninhabitable because of fire or water damage, we will pay any additional costs for up to 24 months 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.

TRAVEL COVER

The insurance policy applies for the first 45 days of each private journey (not business trips) whose duration is expected to be more than 48 hours or undertaken abroad. The insurance policy provides cover for all insured members of your family, whether you are travelling independently or together.

- If you fall ill or have an accident during the trip, you can receive reimbursement for medical care expenses, travel expenses (e.g. additional costs for transport home) and additional costs for lodging.
- You will also receive reimbursement for the cost of emergency dental treatment.
- You may be reimbursed for unused travel expenses if you were unable to complete a large part of the trip due to illness or an accident.
- You will also receive reimbursement for additional expenses if you have to curtail your trip due to a close relative at home becoming seriously ill.

Personal property cover applies up to the amount for away-from-home cover for items that you take on your journey. Personal liability cover, legal expenses cover and assault cover also apply when travelling.

TRAVEXTRA

- 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, provided that the cost of the trip would have been at least SEK 1,000 per person or SEK 2,000 per household, or been intended to last for at least two days.
- If at least half of the travelling time is affected due to illness, you can receive compensation commensurate with the cost of the whole trip.
- If, due to an accident, you arrive too late for a journey that has been booked and paid for in advance, we will pay the cost involved in making up the difference.
- You may receive some compensation if your luggage fails to turn up at your destination on time.

ACCIDENTAL DAMAGE INSURANCE MOVABLES

If insured personal property is damaged or lost through a sudden, unforeseen, external event, you will receive up to SEK 50,000 if you have Home Insurance Extra or SEK 80,000 if you have Home Insurance Super.

ELECTRONICS REPLACEMENT COST

For home electronics that are under 3 years old, you will receive the equivalent new equipment if it is damaged or ceases to function. The term home electronics refers to household appliances, sound and/or image reproduction equipment and computers, but not cameras, mobile phones, tablets, portable music players or GPS devices.

CRISIS

Reimburses 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.

FIRE, VANDALISM

If insured personal property is damaged or lost through fire, soot damage, explosion or lightning, or as a result of theft or vandalism.

LEAKAGE

If the building is damaged by leakage from a water, heating or wastewater pipe (not from the drainage system or if it runs directly in from the roof), bathroom, shower room or laundry room, built in compliance with applicable standards. If you do not have Buildings Insurance Super, you will not receive compensation for the surface through which it has leaked unless there is a quality assurance document.

EXTENDED LEAKAGE COVER

If the home is damaged by water that unexpectedly enters through the roof or walls (above ground). Maximum compensation payable is SEK 20,000.

NATURAL DISASTER COVER

If the home is damaged by a natural disaster, e.g. storm, flooding caused by heavy rain or melting snow, or a landslide.

INSTALLATIONS, GLASS AND SANITATION

If installations for water, cooling, heating, drainage or ventilation break down or cease to function. Similarly if household appliances, sanitary goods or glass in windows and doors become broken.

PEST COVER

If your home is infested by pests or vermin, e.g. rats, mice or insects that can cause a health hazard, you will receive help to remove the infestation and clean up any mess. Repairs will also be made to any damage caused to load-bearing timbers by the house longhorn beetle or other wood-boring insects or beetles. The pest control insurance is provided by Anticimex Försäkringar AB*.

HOUSE INSPECTION

House Inspections are performed by If's partner, Anticimex. A House Inspection provides you with a maintenance plan containing tips, advice and suggestions on how you can best look after your house. Following an approved House Inspection, the excess on claims caused by fire, water damage or burglary may be waived. You are also provided with cover against damage caused by rot.

DRY ROT

Replaces the cost of cleaning up and repairing damage caused by dry rot (*Serpula lacrymans* and its related fungus *Serpula himantioides*). The dry rot insurance is provided by Anticimex Försäkringar AB*.

ACCIDENTAL DAMAGE INSURANCE BUILDING

Damage to an insured building or land through a sudden, unforeseen, external event. Provides cover up to SEK 200,000 for damage to the home and its land and SEK 50,000 for damage to other buildings.

CAPPED DEDUCTION FOR AGE

Age deduction (see Compensation Payments below) for damage to the home is capped at SEK 15,000.

MAJOR LOSS XTRA

If the house is damaged to such an extent that the cost of repairs is expected to be at least 75% of the cost of building a new equivalent house, you can opt to have the rest of the house demolished and a new equivalent house built on the same foundation.

UNDER-INSURANCE GUARANTEE

If you acquire more possessions during the year such that the new total value exceeds the sum insured, or such that the value of your property increases, you will not be under-insured immediately. However, you must notify us of the change before the start of the next policy year.

* Anticimex Försäkringar AB, reg.no.: 502000-8958
Styrelsens säte, Box 47025, SE-100 74 Stockholm, Sweden
www.anticimex.se

ADDITIONAL INSURANCE

SPECIAL

Special is insurance cover for a specified object at a specified amount. It applies if the object is damaged in the event of a sudden and unforeseen external event.

SMALL BOATS

Affordable insurance cover for a small motor boat, sailing boat or rowing boat (maximum 6 m long and 2 m wide, sail area maximum 10 m², engine power maximum 15 hp).

Maximum compensation payable SEK 25,000.

IMPORTANT LIMITATIONS AND SAFETY REGULATIONS IN THE BUILDINGS INSURANCE

The insurance policy contains certain limitations. There are terms and conditions under which the insurance is not valid in certain situations and there are terms and conditions on 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.

GENERAL LIMITATIONS:

INSURANCE COVERAGE

If your insurance policy does not include home insurance, the insurance will only cover damage to buildings and land, and if you are required to pay damages or are involved in a dispute in your capacity as the owner of the insured property.

FIRE

You must not use candles or any open flame in a way that poses a serious risk of starting a fire. The same applies to embers (e.g. smoking 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. You must also take steps to ensure that pipework systems and connected devices do not freeze and break.

The indoor temperature should not be lowered too much and the water must be shut off if the property is to be left unoccupied for a longer period. If you do not have Buildings Insurance Super and there is a leakage from a bathroom or shower room, you will not receive compensation for the surface through which the water has leaked unless there is a quality assurance document.

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 (SEK 50,000 if you have Home Insurance Extra or SEK 80,000 if you have Home Insurance Super).

LIABILITY INSURANCE

Liability insurance does not cover money, valuable documents or goods that you have borrowed. You must manage your property so that it is not exposed to a significant risk of damage or loss.

TRAVEL COVER

The insurance policy does not cover business travel. You are not entitled to reimbursement for costs related to an injury or illness for which symptoms existed before your trip. A trip or part of a trip that has been paid for using bonus points will not be compensated.

For people who are not registered in Sweden and are not permanent residents in Sweden, we will only provide compensation for damage or loss arising in Sweden.

SPECIFIC LIMITATIONS:

LEAKAGE

You will not be reimbursed if the building is damaged by a leak from the drainage system or if water enters directly from the roof.

INSTALLATIONS, GLASS AND SANITATION

You will not be reimbursed for surface damage and minor imperfections.

PEST COVER

The decontamination does not cover structural engineering measures. Nor does it cover buildings that are or have been used for agricultural purposes or farm outbuildings. Nor does the policy cover buildings in which the infested timber was already damaged by decay.

HOUSE INSPECTION

You must request a House Inspection if you wish to have one carried out. The insurance policy includes a House Inspection every four years. This covers the main building. To be eligible for excess waiver on claims caused by fire, burglary and water damage, and for cover against damage caused by rot, your house must have the correct number of approved smoke detectors, locked outer doors, protective drip trays underneath fridges, freezers and dishwashers. In addition, wet rooms must be constructed in compliance with the applicable building codes and regulations. The cost of the excess may be waived up to SEK 3,000.

EXTENDED LEAKAGE COVER

You do not receive compensation for the actual damage through which water has entered.

COMPENSATION PAYMENTS

BUILDING

If the damaged house is repaired or rebuilt within two (2) years, you will be reimbursed for the cost of the modern techniques and materials used. We determine whether you will receive monetary compensation or if we will be responsible for the reconstruction work.

The compensation amount is reduced for certain parts of the building due to their age. This means that you will have to pay a certain amount yourself because you are getting new material instead of old. This mainly applies to components that have a limited life, such as machinery, wallpaper and floor coverings. Our terms and conditions include a complete table showing how deductions are made. The age deduction is capped at SEK 100,000. If you have Buildings Insurance Super, it is capped at SEK 15,000. The "capped age deduction" threshold does not apply when installations or machinery break down without any external influence.

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 second-hand 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. You can choose the excess you want to meet your needs. The excess you have chosen will be shown on your policy schedule.

A special excess applies for certain types of damage:

- Leakage damage: SEK 3,000. The excess amount is SEK 5,000 if the leakage is a result of freezing.
- Legal assistance: 25% of the cost, no lower than the excess that you have chosen.
- Flooding: SEK 10,000.
- Pests: no excess.

CALCULATING THE COST OF YOUR INSURANCE

When we calculate the cost, we take several factors into account: the amount of the sum insured, your age, the number of members in the household and where you live. The sum insured for the home insurance must cover the total value of all movable property included in your insurance policy. If it is too low, there is a risk that you will receive a reduced payment in the event of a claim.

The cost for the section of the policy relating to the building is based on information about the house that we receive from you or obtain from the Land Registry when you take out the insurance. Information that you provide includes the type and size of the house and the number of wet rooms. We write this information on your policy schedule. You must notify us of any changes. If the information is incorrect, the amount you receive in the event of a claim may be reduced. The claims history of your household can have an effect on the cost of your policies.

SIMPLE TO PAY

You choose the method and intervals of payment that suit you best; annually, half-yearly or monthly.

A SEK 25 fee per invoice will apply if you choose to receive a printed invoice. You will not be charged any additional fee if you pay via direct debit or electronic invoices sent directly to your online banking service.

WHEN YOU HAVE PURCHASED YOUR INSURANCE

As soon as the purchase is complete, we will send the policy schedule and other insurance documents to you. Please remember to check that the information contained in the insurance policy certificate is correct. The insurance is valid for one (1) year at a time and is renewed automatically and in good time.

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 OMBUDSMAN

If you are still not satisfied, you can contact the Customer Ombudsman who reviews most cases free of charge. You need to do so within six (6) 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 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 house 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 or 0771-525 525, 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.