

Information and facts before purchasing

# COTTAGE INSURANCE

January 2018



This is a summary of what our weekend cottage 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 Cottage 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](http://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

There are two levels of insurance for weekend cottages – Cottage Insurance and Super Cottage Insurance. The Cottage Insurance can apply to both buildings and contents. You also have the option to insure just the building or just the contents. The Super Cottage Insurance applies to both buildings and contents.

### SUMMARY – DIFFERENT LEVELS OF COVER

	SUPER COTTAGE INSURANCE	COTTAGE INSURANCE
Liability, Legal expenses	✓	✓
Fire, theft, vandalism	✓	✓
Leakage	✓	✓
Natural disaster cover	✓	✓
Household appliances, installations, glass and sanitation	✓	✓
Pest cover	✓	✓
Property unfit for use	✓	✓
Extended leakage cover	✓	
Accidental damage	✓	
Capped deduction for age	✓	
Modifications for disabilities	✓	

## WHAT IS INSURED?

### WEEKEND COTTAGE

- Your cottage and other buildings on its land that are stated in the policy schedule, e.g. a guest cabin, garage and outbuildings.
- Fixtures and fittings belonging to these buildings.
- Pool and pipes, culverts and other systems leading to municipal or co-owned wastewater facilities.
- Land, garden, fences, flagpoles and jetty belonging to the dwelling, up to SEK 500,000.

## CONTENTS

Personal contents that you and members of your family own, have rented or borrowed and which you keep in the cottage.

## WHAT IS INCLUDED IN THE INSURANCE POLICY?

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

### LIABILITY

If a claim is made against you as owner of a weekend cot-

tage, we will investigate whether you are liable for damages and pay any damages up to SEK 5 million.

### LEGAL EXPENSES

If you become involved in a dispute involving the ownership of your weekend cottage, we can pay solicitors' fees and legal costs of up to SEK 250,000.

### FIRE, THEFT, VANDALISM

If the cottage or other insured building suffers loss or damage caused by fire, soot, explosion, lightning, theft or vandalism.

### LEAKAGE

If the building is damaged by leakage from a water, heating or wastewater pipe or from a bathroom, shower room or laundry room, built in compliance with applicable standards.

### NATURAL DISASTER COVER

If the weekend cottage or land is damaged by a natural disaster, e.g. storm, flooding caused by heavy rain or melting snow, or a landslide. (Super Cottage Insurance is required for land. The maximum compensation is SEK 25,000.)

#### HOUSEHOLD APPLIANCES, INSTALLATIONS, GLASS AND SANITATION

You will receive compensation if household appliances (ovens, fridges, etc.), water, wastewater, heating and ventilation systems break down, and if sanitary ware or panes of glass in windows and doors get broken.

#### ADDITIONAL COSTS DUE TO NEW REGULATIONS

We provide compensation for any additional costs that may be incurred during repairs or replacement work in the damaged area due to new standards and trade regulations being in force when the damage occurs. The exception to this are pipes which are fully depreciated after a certain age.

#### PEST COVER

If the dwelling 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\*.

#### DRY ROT

Replaces the cost of cleaning up and repairing damage caused by dry rot (*Serpula lacrymans* and its related fungus *Serpula himantioides*) up to a maximum of SEK 500,000.

The dry rot insurance is provided by Anticimex Försäkringar AB\*.

#### PROPERTY UNFIT FOR USE

If your cottage becomes uninhabitable because of fire or water damage, we will pay any additional costs for up to 24 months to enable you to rent an equivalent cottage.

#### EXTENDED LEAKAGE COVER

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

#### ACCIDENTAL DAMAGE

Damage to an insured building or land through a sudden, unforeseen, external event. Provides compensation up to SEK 200,000 for buildings and land.

#### CAPPED DEDUCTION FOR AGE

Age deduction (see Compensation Payments below) is capped at SEK 15,000.

#### MODIFICATIONS FOR DISABILITIES

If you become confined to a wheelchair as a result of an accident and the weekend cottage needs to be modified to make it wheelchair accessible, we pay the cost of modifications up to SEK 100,000.

\*Anticimex Försäkringar AB, CRN: 502000-8958.  
Board address, Box 47025, SE-100 74 Stockholm, Sweden.  
anticimex.se

### ADDITIONAL INSURANCE

#### SMALL BOATS

Affordable insurance cover for a small boat (maximum length of 6 metres, maximum sail area of 10 m<sup>2</sup> and maximum engine power of 15 hp).

### IMPORTANT LIMITATIONS AND SAFETY REGULATIONS IN THE WEEKEND COTTAGE 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 and regulations in the insurance are listed below.

#### GENERAL LIMITATIONS

The following are not covered by the policy:

- money and valuable documents that are kept inside the house
- motor vehicles, caravans and other trailers
- boats and other watercraft and aircraft
- animals.

#### SPECIFIC LIMITATIONS

##### LEAKAGE

Compensation is not provided for damage caused by a leak from drainage systems or if water enters directly from the roof. You will not receive compensation for the surface through which it has leaked unless there is a quality assurance document.

#### HOUSEHOLD APPLIANCES, 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.

#### EXTENDED LEAKAGE COVER

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

#### ACCIDENTAL DAMAGE

The damage must have been caused by a sudden and unforeseen external event. The maximum amount paid out for a weekend cottage and land is SEK 200,000 and SEK 50,000 for any other building.

#### AGE DEDUCTION THRESHOLD

This clause applies to Super Cottage Insurance and does not apply if installations or machinery break down due to age or poor quality.

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### COMPENSATION PAYMENTS

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.

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### 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.

For legal expenses cover, the excess is 25% of the cost, although no lower than the excess that otherwise applies to the insurance policy.

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### THIS IS HOW THE PRICE FOR YOUR INSURANCE IS CALCULATED

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 must cover the total value of everything

included in your policy, unless you have a group contract with a fixed sum insured.

When you buy your cottage insurance, you must provide a figure for the sum yourself. If it is too low, there is a risk that you will receive a reduced payment in the event of a claim. The claims history of your household can have an effect on the cost of your policies.

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### **SIMPLE TO PAY**

You choose the method and intervals of payment that suit you best; annual, 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.

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### **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.

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### **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**

For help and advice, contact the consumer guide and information service provided by the Swedish Consumer Agency at [www.hallakonsument.se](http://www.hallakonsument.se) or +46 (0)771-525 525, your Municipal Consumer Advisor or visit the Swedish Consumers' Insurance Bureau at [konsumenternas.se](http://konsumenternas.se) or +46 (0)200-22 58 00.

## *Advice and assistance when purchasing insurance*

If you would like to find out more about our cottage insurance policies or about insurance cover that is especially important for you, please call us on +46 (0)771-655 655. For further advice and assistance, contact the consumer guide and information service provided by the Swedish Consumer Agency at [www.hallakonsument.se](http://www.hallakonsument.se) or +46 (0)771-525 525, your Municipal Consumer Advisor or visit the Swedish Consumers' Insurance Bureau at [www.konsumenternas.se](http://www.konsumenternas.se) or +46 (0)200-22 58 00.

You can also find out more, calculate costs and purchase insurance directly at [if.se](http://if.se).