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.

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).

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

<table>
<thead>
<tr>
<th></th>
<th>HOUSE INSURANCE</th>
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<th>HOUSE INSURANCE SUPER</th>
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<tbody>
<tr>
<td>Liability, legal expenses</td>
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<tr>
<td>ID theft</td>
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<tr>
<td>Assault cover</td>
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<tr>
<td>Personal property cover, movables</td>
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<td>Away-from-home cover</td>
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<td>50 000</td>
<td>80 000</td>
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<td>Travel cover</td>
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<tr>
<td>Accidental damage insurance movables</td>
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<tr>
<td>Electronics replacement cost</td>
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<td>Crisis</td>
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<td>Natural disaster cover</td>
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<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Installations, glass and sanitation</td>
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<td>✓</td>
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<tr>
<td>Pest cover</td>
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<td>House inspection</td>
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<td>Dry rot</td>
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<td>Accidental damage insurance building</td>
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<tr>
<td>Capped deduction for age</td>
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<td>Major loss Xtra</td>
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<tr>
<td>Under-insurance guarantee</td>
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<td>✓</td>
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</tbody>
</table>

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 greenhouse.
- Fixtures and fittings belonging to these buildings.
- Land, garden, walls, fences, flagpoles, lighting fixtures and jetty belonging to the dwelling, up to SEK 1,000,000.

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:
- in other insured buildings on the property SEK 200,000
- money SEK 4,000
• valuable documents totalling SEK 10,000
• per bicycle/electric vehicle* SEK 35,000
• collections of coins, bank notes and stamps totalling SEK 10,000
• foodstuff SEK 5,000
  – property kept in car overnight SEK 5,000
  *This concerns electric vehicles that, according to
  Transportstyrelsen definition, is equate to bicycles (with exemption
to vehicles that are intended for persons with a physical disability).

WHAT IS NOT INSURED?
• 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
cased damage to someone’s property and pay any damag-
es 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 300,000.

IDENTITY THEFT
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 regu-
lations 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 for temporary accommodation and storage for
your personal property.

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 mem-
bers of your family, whether you are travelling inde-
dependently 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 emer-
gency dental treatment.
• 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.

TRAVELEXTRA
• The insurance covers private travels costing at least
  SEK 1,000 per person or SEK 2,000 per household, or is
  intended to last for at least two days.
• Cancellation protection – if you have to cancel your trip
due to illness or accident, we will provide compensa-
tion for the costs that you are unable to recoup from your
tour operator.
• 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 trip that
  has been booked and paid for in advance, we will pay the
cost involved in making up the difference.
• 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. This applies during the first 45
days of the trip and not during an extension of the travel-
cover.
• You may receive some compensation if your luggage fails
to turn up at your destination on time.
• If you are charged a deductible for a damage on a rent-
al car while on a trip abroad we reimburse the deductible
up to SEK 10,000.

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, game consoles 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 22,500 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 stand-
ards.
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, shower cabin 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 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).

**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.

**Rental**

The rental add on is valid for the insured house and covers theft, damage, all risk, liability and legal assistance. The maximum amount of reimbursement is SEK 100 000 for movables and SEK 250 000 for legal assistance.

The house must be closed and locked when no one is there for the theft protection to be fully valid.

All risk do not cover money, valuable documents or items that are borrowed.

**Unique Unemployment Benefits**

As a member of the Unionen, we offer you a unique unemployment benefit where you don’t have to pay your home, house, car or light truck insurance should your employment be terminated.

In order to use this insurance benefit, you will need to have collected unemployment for at least 150 days during the past 12 months.

Exemption from payment of the insurance premium will be approved by If given that you have been a member of the Unionen for at least 1 year at the start of your unemployment, and have had one of the Unionen insurance plans (home, house, car- or light truck). The benefit is valid during unemployment, starting with the first day after unemployment has been collected for 150 days, and up to a maximum of 18 months.

**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.

**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). Compensation is limited to SEK 5,000 when property is kept in the car overnight.

ALL RISK
All risk insurance does not cover 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.

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.

STORM
The insurance covers only the physical structure of the building and the property inside the building. Jetties, boat houses or cabanas are not covered. House Insurance Super also covers storm damages on greenhouses up to SEK 25,000, pools up to SEK 50,000 and damages to some fences, windbreaks and walls more closely described in the Terms and conditions.

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.

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.
- Legal assistance: 25% of the cost, no lower than the excess that you have chosen.
- Flooding: SEK 3,000.
- 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.

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/hantering-av-personuppgifter.

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.

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 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)771-44 00 48.

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, 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/unionen.