

# House Insurance



Information and facts before purchasing – November 2024

**This is a summary of what our house 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

House insurance includes cover for the structures of your house and other buildings on the property, household content and personal cover for insured family members. There are three cover levels to choose from; House Insurance, House Insurance Extra and House Insurance Super. If you wish, you can choose to insure your buildings only. There are cover levels for Buildings Insurance only as well.

Different levels of cover	House Insurance	House Insurance Extra	House Insurance Super	Buildings Insurance only
Liability, legal expenses*	●	●	●	●*
Id theft	●	●	●	
Assault cover	●	●	●	
Personal property cover, movables	●	●	●	
Away-from-home cover	SEK 30,000	SEK 50,000	SEK 100,000	
Travel cover	●	●	●	
Extended travel cover			●	
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			●	●**
Extended cover in case of major damage			●	●**
Underinsurance guarantee			●	
Flyttskydd		●	●	

\* When Buildings insurance only, liability and legal expenses are only covered for you as owner of the property/building.

\*\* only if you choose Buildings insurance Super.

\*\*\* if you choose Buildings insurance Extra or Super.

## Who is insured under the policy?

The insurance policy covers you as the policy holder. It can also apply to your household members who is registered in the population register and lives with you at the insured address. It applies to you in the capacity of private individuals. The insurance for buildings 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 within 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 House Insurance Extra or SEK 100,000 if you have House Insurance Super).

## What is insured?

### COVER FOR THE PHYSICAL STRUCTURE OF YOUR BUILDINGS

- 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.

### PERSONAL PROPERTY COVER, MOVABLES

Movable property that you own privately or that you have hired or borrowed for private use.

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
- rowing boat, sailboard, kayak, canoe and sailing dinghy with no more than 10 square meters of sail area and without engine SEK 25,000.
- collections of coins, bank notes and stamps totalling SEK 10,000
- golf equipment, in total SEK 10,000 (this limitation does not apply in Home Insurance Super)
- foodstuff SEK 5,000
- property kept in car overnight SEK 5,000
- movables used in business activities SEK 3,000
- Jetty and other building that you own but are located on land that you do not own SEK 20,000, the insurance only cover fire damages.

\*This concerns electric vehicles that, according to Transportstyrelsens definition, is equate to bicycles (cover for vehicles intended for persons with a physical disability is not limited to SEK 35,000).

## What is not insured?

- motor vehicles, caravans and other trailers
- boats and other watercraft other than rowing boat, sailboard, kayak, canoe and sailing dinghy without engine
- 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 5,000,000.

### 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, 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.

### 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 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 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 (SEK 30,000 if you have House insurance, SEK 50,000 if you have House Insurance Extra and SEK 100,000 if you have House Insurance Super).

## **TRAVEL COVER**

The insurance policy applies for the first 45 days of each private journey (not business trips) abroad or when you intend to stay for at least two nights. 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 up to maximum SEK 5,000.
- 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.

## **EXTENDED TRAVEL COVER**

- The insurance covers private travels costing at least SEK 1,000 per person or SEK 2,000 per household, or when you intend to stay 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 person and in total SEK 120,000.
- If at least half of the travelling time is affected due to illness that requires hospitalization or travelling home, you can receive compensation commensurate with the cost of the whole trip. Maximum compensation is SEK 40,000 per person and in total SEK 120,000.
- 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 costs to catch up on the trip. Compensation is paid with a maximum amount of SEK 20,000 per person.
- 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 can receive a maximum compensation of SEK 1,200 per person and day and totally SEK 40,000 per 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.
- If you are charged a deductible for a damage on a rental 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 House Insurance Extra or SEK 100,000 if you have House Insurance Super.

## **ELECTRONICS REPLACEMENT COST**

For home electronics that are less than two 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, smart watches, 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 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.

## **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 house 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 himantoides*). Costs covered up to a maximum of SEK 2,000,000.

### 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 plot of land, SEK 100,000 for damage on swimming pool/outdoor jacuzzi, SEK 25,000 for greenhouse and SEK 50,000 for damage to other buildings.

### CAPPED DEDUCTION FOR AGE

Age deduction (see Compensation Payments below) for damage to the house and other insured buildings is capped at SEK 10,000.

### EXTENDED COVER IN CASE OF MAJOR DAMAGE

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 underinsured 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](http://www.anticimex.se).

## Additional insurance

### INSURANCE FOR CERTAIN OBJECT

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.

### RENTAL

The rental add on is valid for the insured property and covers theft, damage, accidental damage insurance, liability and legal assistance. The maximum amount of reimbursement is SEK 100,000 for movables, SEK 200,000 for the building/fixed equipment to the building and SEK 300,000 for legal assistance.

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

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

## 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](http://if.se). Some of the main limitations/regulations in the insurance are listed below.

## General limitations:

### INSURANCE COVERAGE

If you signed up for a Buildings insurance only, 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, open fire 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. 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 and remaining water in pipes and containers must be treated with antifreeze if the property is to be left unoccupied for a longer period. If the heat is turned off pipes must be emptied.

### 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 House Insurance Extra or SEK 100,000 if you have House Insurance Super). Compensation is limited to SEK 5,000 when property is left 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.

### TRAVEL COVER

The insurance policy does not cover business travel. If you choose to travel to an area where the Ministry of Foreign Affairs recommends not to travel the travel insurance is not valid. 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:

### LEGAL EXPENSES

Certain types of disputes are not covered by the legal protection in your house 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.



## **BUILDINGS**

Additional costs as a result of the building being protected due to cultural historical reasons is not covered. Neither are costs for restoring artistic decoration.

## **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, swimming pools/outdoor jacuzzis up to SEK 100,000 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. This applies during the four following years after a completed house inspection. You have to have another inspection after four years to keep the excess waiver after that.

## **EXTENDED LEAKAGE COVER**

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

## **CAPPED DEDUCTION FOR AGE**

No compensation is given for household appliances which brakes, or for surfaces in bathrooms (and other rooms with water installed) older than 30 years.

## **EXTENDED TRAVEL COVER**

There are safety regulations associated with 12.2-3 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.

# 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 House Insurance Super (or Buildings insurance Super), it is capped at SEK 10,000. The “capped age deduction” threshold does not apply when installations or machinery break down without any external influence or is fully written off. The same applies when surfaces in bathrooms, or other rooms with water installed, are older than 30 years.

## **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. 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:

- Legal assistance: 20% of the cost, no lower than the excess you have chosen

- Pests: no excess

For water damage on building:

- SEK 4,000
- Additional excess SEK 6, 000 for water damage when bathroom is more than 20 years old
- Damage caused by freezing 10% of costs (minimum SEK 4,000 and maximum SEK 10,000)
- Flooding SEK 4,000

If you have chosen a higher excess that stated above then the chosen excess applies.

# 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 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.

## 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/personuppgifter](https://if.se/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](mailto:finansinspektionen@fi.se), [fi.se](https://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](mailto:konsumentverket@konsumentverket.se), [konsumentverket.se](https://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 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 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](https://hallakonsument.se) or the Swedish Consumers' Insurance Bureau at [konsumenternas.se](https://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](https://hallakonsument.se) or or 0771-525 525, the Swedish Consumers' Insurance Bureau at [konsumenternas.se](https://konsumenternas.se) or 0200-22 58 00. You can also find out more, calculate costs and purchase insurance directly at [if.se](https://if.se).