

House Insurance



Information and facts before purchasing – september 2020

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 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	Buildings Insurance only
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			●	
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 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 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 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 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 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
- 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 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 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 5,000,000.

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 250,000.

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 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.

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 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.

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 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.
- 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 Home Insurance Extra or SEK 80,000 if you have Home 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, 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 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, 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 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.

The Accidental damage insurance Moveables do not cover 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. 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.

ACCIDENTAL DAMAGE INSURANCE MOVEABLES

Accidental damage 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. 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:

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 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.

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 are fully written off, or for surfaces in bathrooms (and other rooms with water installed) older than 30 years.

TRAVELXTRA

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

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. 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 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 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.