Villa Insurance

Information and facts before purchasing – December 2025

This is a summary of what our villa 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

You can insure your house in two different ways.

Villa and Home Insurance includes protection for buildings and land, as well as home insurance for you and your family.

Villa Building Insurance includes protection only for buildings and land, and applies to you as the property owner.

You can then choose between three levels of coverage: Villa Insurance, Villa Insurance Extra, or Villa Insurance Super.

Villa and Home Insurance

Villa and Home Insurance cover the insured buildings and the land associated with the property. It also includes home insurance, which provides coverage for, among other things, personal belongings.

	Villa Insurance	Villa Insurance Extra	Villa Insurance Super
Content (Away-from-home cover)	● (SEK 30,000)	● (SEK 50,000)	● (SEK 100,000)
Fire	●	●	●
Leakage	●	●	●
Natural disasters cover	●	●	●
Theft and vandalism	●	●	●
Installations, glass and sanitation	●	●	●
Pest cover	●	●	●
Liability and legal expenses	●	●	●
Id theft	●	●	●
Assault cover	●	●	●
Crisis	●	●	●
Travel cover	●	●	●
Accidental damage insurance movables		●	●
Dry rot		●	●
Removals insurance cover		●	●
House inspection			●
Capped deduction for age			●
Extended leakage cover			●
Extended cover in case of major damage			●
Extended travel cover			●
Electronics replacement			●

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Villa Building Insurance

Villa Building Insurance covers only damage to the insured buildings and the land associated with the property. Liability and legal expenses coverage applies to you in your capacity as the owner of the property/building.

	Villa Insurance	Villa Insurance Extra	Villa Insurance Super
Fire	●	●	●
Leakage	●	●	●
Natural disasters cover	●	●	●
Theft and vandalism	●	●	●
Installations, glass and sanitation	●	●	●
Pest cover	●	●	●
Liability and legal expenses	●	●	●
Accidental damage insurance building		●	●
Dry rot		●	●
House inspection			●
Capped deduction for age			●
Extended leakage cover			●
Extended cover in case of major damage			●
Underinsurance guarantee			●

Who is insured under the policy?

Villa and Home Insurance applies to you as the policyholder. It can also cover members of your household that are registered at the insured address if they live together with you. The insurance applies to you in your capacity as private individuals. Villa Building Insurance covers you as the property owner, as well as to any other person who is an owner of the property.

Where does the policy provide cover?

Villa and Home Insurance 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 Villa Insurance Extra or SEK 100,000 if you have Villa Insurance Super).

Villa Building Insurance is valid at the insured property/address.

What is insured?

VILLA BUILDNING INSURANCE

- The structure of your house 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.

VILLA AND HOME INSURANCE

In addition to covering buildings and the land associated with the property, Villa and Home Insurance also includes:

- movable property that you own privately or have rented or borrowed for private use
- assault cover
- identity theft
- travel cover.

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 Villa 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 50,000, 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?

This section describes the different components that may be included in your villa insurance. The type of insurance and the level of coverage you choose determine the contents of your insurance.

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. The maximum compensation amount is SEK 5,000,000 per incident. Additionally, reimbursement for legal expenses will be provided according to 8 Legal Expenses.

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. In the event of a custody dispute, you must have had the same type of insurance for a continuous period of at least one year at the time legal proceedings are initiated in court.

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 is SEK 30,000 (SEK 50,000 if you have Villa Insurance Extra and SEK 100,000 if you have Villa 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. Short visits to the home location, lasting less than 30 days, where the intention is to return to the same travel destination, do not initiate a new 45-day coverage period. 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/injured.

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 payed 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 Villa Insurance Extra or SEK 100,000 if you have Villa 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, smartwatches, 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, THEFT AND 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 villa buildning, any attached garage, or other attached buildning extension 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.

ADDITIONAL COSTS DUE TO NEW INDUSTRY STANDARDS

We will compensate, within the damaged area, for any additional costs that may arise during restoration or repair due to new standards and industry regulations in effect at the time of the damage. Compensation is provided up to SEK 10,000 per claim. An exception applies to pipes that, due to age, have been fully depreciated.

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.

HOUSE INSPECTION

House Inspections are performed by If's partner, Anticimex*. A House Inspection provides you with a report 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). 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 house 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 15,000.

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.

*Anticimex Försäkringar AB, Reg. No: 502000-8958. Registered office: Box 47025, SE-100 74 Stockholm, Sweden. Website: anticimex.se

UNDERINSURANCE 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.

Additional insurance

INSURANCE FOR CERTAIN OBJECT

Insurance cover for a specified object at a specified amount. Since the value of the item may change over time, we recommend that you regularly review its value. 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, liabiliy and legal expenses. 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 expenses.

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

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

The Villa Buildning Insurance covers only damage to buildings and land, as well as liability claims or legal expenses arising from your ownership of the insured property.

To obtain coverage for personal property, assault, identity theft, and travel cover, you must choose the combined Villa and Home Insurance.

FIRE

Candles, open flames, embers, or sparks must not be handled in a manner that poses a significant risk of fire. You must keep candles and open flames under supervision, monitor cooking pots on the stove, and not smoke in bed.

If you use a fireplace, you must ensure chimney sweeping is carried out in accordance with your municipality's regulations and follow the operating instructions provided for your fireplace. Ashes and soot residues must be emptied into a metal container with a tightly sealed lid, placed on a non-combustible surface.

You must follow the Swedish Electrical Safety Authority's (Elsäkerhetsverket) guidelines for charging electric vehicles.

WATER DAMAGE

You must supervise taps while they are in use. You must also ensure that taps are properly sealed and turned off when not in use. You are also required to take necessary measures to prevent the piping system and connected devices from freezing or leaking over an extended period. This includes, for example, maintaining sufficient indoor temperature in all areas to prevent freezing. In case of extended absence, the water supply must be turned off. During winter, all water systems must be drained, containers with remaining water must be treated with antifreeze. Floor drains in wet rooms and condensation outlets in refrigerators/freezers must be cleaned regularly to prevent blockages.

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 Villa Insurance Extra or SEK 100,000 if you have Villa 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. Short visits to the home location, lasting less than 30 days, where the intention is to return to the same travel destination, do not initiate a new 45-day coverage period. 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:

LIABILITY

You will not receive compensation for claims related to damage to property that you have rented or borrowed, damage that occurs when you are the owner, user, or driver of a vehicle or vessel, or damage related to your work.

LEGAL EXPENSES

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

ASSAULT

You are not entitled to compensation for crimes committed against you during working hours, while commuting to or from work, or during business travel. The insurance also does not cover injuries related to your professional duties or other employment.

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. Costs for materials and work that would have been required to renovate the damaged wet area the day before the damage occurred are not covered if the wet area was older than 35 years at the time of the damage.

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. Villa 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.

The insurance does not cover infestations on building components located outdoors, such as balconies, exterior staircases, terraces, conservatories, etc. However, internal damage caused by fungal infestation is covered if the fungal body is located outdoors.

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

The extended leakage cover does not apply if the roof is older than 30 years. 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 or installations that break down. It also does not apply to surface or waterproofing layers in bathrooms if they have been fully depreciated (100%).

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 Villa 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 the surface or waterproofing layer in wet rooms has been fully depreciated according to the age deduction table.

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. The excess you have chosen will be shown on your policy letter. If not otherwise specified in the terms and condition, the selected excess will apply.

A SPECIAL EXCESS APPLIES FOR CERTIN TYPES OF DAMAGE:

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

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.

THE FOLLOWING ARE COVERED WITHOUT EXCESS:

- Dry rot
- Id theft
- Assault cover
- Extended travel cover
- Pest cover.

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.

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.

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.

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 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 PERSONAL INSURANCE BOARD

You can also contact the Swedish Personal Insurance Board, which is an industry-wide board that can assist in cases that require a medical assessment.

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.

THE SWEDISH ROAD TRAFFIC INJURIES COMMISSION (TSN)

If a dispute arises regarding compensation for personal injury under the motor insurance, you may refer the matter to TSN.

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 konsumentverket.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 Villa 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 konsumentverket.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.