Home Insurance

Information and facts before purchasing – December 2025

This is a summary of what our home 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 home 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

There are three levels of home insurance. Home Insurance provides extensive cover both at home and away. It also includes travel cover. Home Insurance Extra provides the same cover, but also includes Accidental damage cover for your movables and other forms of cover. Home Insurance Super includes all the above, plus travel cancellation and a number of other types of cover.

	Home Insurance	Home Insurance Extra	Home Insurance Super
Content (Away-from-home cover)	● (SEK 30 000)	● (SEK 50 000)	● (SEK 100 000)
Fire	●	●	●
Leakage	●	●	●
Natural disasters	●	●	●
Theft and vandalism	●	●	●
Liability and legal expenses	●	●	●
Id theft	●	●	●
Assault cover	●	●	●
Crisis	●	●	●
Travel cover	●	●	●
Accidental damage insurance movables		●	●
Removals insurance cover		●	●
Underinsurance guarantee			●
Extended travel cover			●
Electronics replacement			●
Capped deduction for age when you have Tenant ownership in If			●

Additional Insurance
INSURANCE FOR CERTAIN OBJECT
TENANT OWNERSHIP
RENTAL

The lowest level of cover provided by our home insurance policies is our Home Insurance Basic policy. It provides cover only for liability, legal expenses, assault, and personal property inside the insured home.

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. The insurance applies to you only in the capacity of private individuals.

Where does the policy provide cover?

The insurance policy applies inside the insured home and also within the Nordic region. It also 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 a maximum of SEK 30,000 (SEK 50,000 if you have Home Insurance Extra, or SEK 100,000 if you have Home Insurance Super). Note: Home Insurance Basic applies only within the home.

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What is insured?

Belongings 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:

- money SEK 4,000
- valuable documents totalling SEK 10,000
- golf equipment, in total SEK 10,000 (this limitation does not apply in Home Insurance Super)
- 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
- foodstuff SEK 5,000
- property left 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 (the compensation is not limited to SEK 35,000 regarding vehicles intended for persons with a physical disability).

What is not insured?

- buildings and other real estate
- 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 insured under the policy?

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

LIABILITY

If a claim is made against you for injury that you have caused to another person or damage to their belongings, we will investigate whether you are liable for damages. 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, we will pay solicitors' fees and legal costs should you become involved in a dispute that may be referred to a district court. Maximum compensation is 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

You will receive compensation if your personal property is damaged or lost in the following circumstances:

- fire or lightning
- theft as a result of your home being burgled or theft of belongings that you have with you when you are away from home
- 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, built in compliance with applicable standards.
- natural disasters, e.g. storm, flooding or landslide
- road traffic accident.

If your home becomes uninhabitable because of fire or water damage, we will pay any additional costs to enable you to stay or store your personal property elsewhere.

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 Home Insurance Extra and SEK 100,000 if you have Home 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 to return home) and additional costs for board and lodging.
- You will also receive reimbursement for the cost of emergency dental treatment up to a maximum of 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 insured and SEK 120,000 in total.
- 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 cost involved in catching up on the trip. Maximum compensation is SEK 20,000 per insured person.
- You can receive reimbursement 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. Maximum compensation is SEK 1,200 per day and insured and SEK 40,000 per insured in total.
- 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

When insured personal property is damaged or lost through a sudden, unforeseen, external event. Provides cover up to SEK 50,000 if you have Home Insurance Extra and SEK 100,000 if you have Home Insurance Super.

CRISIS COVER

Reimbursement for 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.

UNDERINSURANCE GUARANTEE

If you acquire more possessions during the year such that the new total value exceeds the sum insured, you will not be under-insured immediately. However, you must notify us of the change before the start of the next policy year.

ELECTRONICS REPLACEMENT COST

For electronics that are under two years old, you will receive the equivalent new equipment if it is damaged or ceases to function. The term 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.

INSURANCE COVER WHILE MOVING

If you have Home Insurance Extra or Home Insurance Super the insurance provides away-frome-home cover up to the total sum insured during the move between two homes (provided the homes are or will be insured in If). This is not applicable when you hire a moving company.

Additional insurance

TENANT OWNERSHIP

Provides compensation for damage to such immovable property in your apartment that you are responsible for maintaining according to the law or the association's regulations, and that is not covered by the association's property insurance. If you have Home Insurance Super or Home Insurance Extra and Additional Tenant Ownership insurance, Accidental damage insurance will also be included for the immovable property to provide compensation of up to SEK 200,000 for other forms of damage caused by a sudden and unforeseen external event.

INSURANCE FOR SPECIFIC OBJECT

Insurance for a specified object at a specified amount. It applies if the object is damaged caused by a sudden and unforeseen external event.

RENTAL

The rental add on is valid for the insured apartment and covers theft, damage, liabiliy and legal expenses. The maximum amount of reimbursement is SEK 100,000 for movables, SEK 200,000 for fixed interior/equipment in condominium and SEK 300,000 for legal expenses.

The apartment 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 home insurance

The insurance policy contains certain limitations. For instance, there are terms and conditions under which the insurance is not valid in certain situations and there are terms and conditions on so-called 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.

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. Water-collecting trays must be placed in sink cabinets, and under refrigerators, freezers, and dishwashers. Floor drains in wet rooms and condensation outlets in refrigerators/freezers must be cleaned regularly to prevent blockages.

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 home 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.

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 100,000 if you have Home 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 travel cover does only apply when travelling as a private individual and is not valid for travelling for business. If you choose to travel to an area where the Ministry of Foreign Affairs recommend 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. Trips or parts of trips paid for with bonus points are not reimbursed.

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.

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

IMMOVABLE PROPERTY

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 Home Insurance Super and additional insurance for tenant ownership, 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, but not less than your chosen excess.

FOR WATER DAMAGE COVERED UNDER THE TENANT OWNERSHIP:

- SEK 4,000
- Additional excess of SEK 6,000 for leakage from wet rooms older than 20 years
- For damage caused by freezing: 10% of the claim cost (minimum SEK 4,000 and maximum SEK 10,000).

If you have chosen a higher excess than those listed above, your selected excess applies.

THE FOLLOWING ARE COVERED WITHOUT EXCESS:

- Identity theft
- Assault
- Extended travel 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 must cover the total value of everything included in your policy, unless you have a group contract with a fixed sum insured. When you buy your home insurance, you must provide a figure for the sum yourself. If it is too low, there is a risk that you will receive a reduced payment in the event of a claim.

Simple to pay

You choose the method and intervals of payment that suit you best; annual, half-yearly or monthly.

A SEK 25 fee per invoice will apply if you choose to receive a printed invoice. You will not be charged any additional fee if you pay via direct debit or electronic invoices sent directly to your online banking service.

When you have purchased your insurance

We will send the policy schedule and other insurance documents to you. Please check that the information contained in the policy schedule is correct. The insurance is valid for one (1) year at a time and is renewed automatically and well in advance.

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 (KO) 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.

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 home 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 or 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.