

Information and facts before purchasing

# HOME INSURANCE

September 2016



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 several 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 all-risk cover and other forms of cover. Home Insurance Premier includes all the above, plus travel cancellation and a number of other types of cover.

SUMMARY – HOME INSURANCE	HOME INSURANCE PREMIER	HOME INSURANCE EXTRA	HOME INSURANCE	ADDITIONAL INSURANCE
Liability	✓	✓	✓	Special
Legal assistance	✓	✓	✓	
ID theft	✓	✓	✓	
Assault cover	✓	✓	✓	
Personal property cover	✓	✓	✓	
Away-from-home cover	80 000 kr	50 000 kr	30 000 kr	Small boats
Travel cover	✓	✓	✓	
TravelXtra	✓			
Liability insurance	✓	✓		
Crisis	✓	✓	✓	Tenant ownership
Under-insurance guarantee	✓			
Electronics replacement cost	✓			
Removals insurance cover	✓	✓		

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 and all members of your household who are listed on your policy. 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 80,000 if you have Home Insurance Premier). Note: Home Insurance Basic applies only within the home.

## WHAT IS INSURED?

Belongings that you own privately or that you have hired or borrowed. For certain items of personal property, compensation is limited as follows:

- money SEK 4,000
- valuable documents totalling SEK 10,000
- per bicycle SEK 15,000
- collections of coins, bank notes and stamps totalling SEK 10,000
- foodstuff SEK 5,000.

## WHAT IS NOT INSURED?

- buildings and other real estate
- motor vehicles, caravans and other trailers
- boats and other watercraft and 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 and pay any damages up to SEK 5 million.

### LEGAL ASSISTANCE

In certain cases, we will pay solicitors' fees and legal costs of up to SEK 250,000 should you become involved in a dispute that may be referred to a district court.

### ASSAULT COVER

If you are the victim of assault in which deliberate violence or the threat of violence is used, you are entitled to standard compensation for assault.

### 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
- 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.

### 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. The insurance policy provides cover for all 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.
- 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.
- 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.

### TRAVELXTRA

- 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.
- If at least half of the travelling time is affected due to illness, you can receive compensation commensurate with the cost of the whole trip.

- If, due to an accident, you arrive too late for a journey that has been booked and paid for in advance, we will pay the cost involved in making up the difference.
- You may receive some compensation if your luggage fails to turn up at your destination on time.

### LIABILITY INSURANCE

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 Extra and SEK 80,000 if you have Home Premier.

### CRISIS COVER

Reimbursement for the cost of consultations with a psychologist following a traumatic injurious event. Maximum 10 times.

### UNDER-INSURANCE 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 3 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, tablets, portable music players or GPS devices.

### REMOVALS INSURANCE COVER

Provides away-from-home cover up to the total sum insured during the move between two homes.

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## 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 Premier or Home Insurance Extra and Additional Tenant Ownership insurance, All-Risk 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.

### 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 m<sup>2</sup>, engine power maximum 15 hp).

Maximum compensation payable is SEK 25,000.

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## 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

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.

#### 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 Premier).

#### LIABILITY INSURANCE

Liability insurance does not cover money, valuable documents or goods that you have borrowed.

You must manage your property so that it is not exposed to a significant risk of damage or loss.

#### TRAVEL COVER

You are not entitled to reimbursement for costs related to an injury or illness for which symptoms existed before your trip.

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.

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### COMPENSATION PAYMENTS

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.

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### 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. For legal expenses cover, the excess is 25% of the cost, although no lower than the excess that otherwise applies to the insurance policy.

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### CALCULATING THE COST OF YOUR INSURANCE

When we calculate the cost, we take several factors into account: the amount of the sum insured, your age, the number of members in the household and where you live. The sum insured 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.

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### 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.

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### 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 in good time.

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### IF WE DO NOT AGREE

Always begin by contacting the person who handled your case. They may be able to provide you with further information and clarify any misunderstanding.

#### IF'S CUSTOMER OMBUDSMAN

If you are still not satisfied, you can contact the Customer Ombudsman who reviews most cases free of charge. You need to do so within six (6) months of receiving notification of If's decision.

#### IF'S CUSTOMER PANEL

If you do not agree with the decision of the Customer Ombudsman, it is possible in some cases for you to contact our Customer Panel, which includes a number of "ordinary customers" and which determines how the case should be resolved.

#### 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 [hallakonsument.se](http://hallakonsument.se) or the Swedish Consumers' Insurance Bureau at [konsumenternas.se](http://konsumenternas.se).

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