



It is important that you read and save this information.

If any cover is particularly important to you, you should check that it is included in the insurance.

Feel free to contact us!

Homeowner Insurance

Advance and after-sale information

Valid from January 1, 2025

Homeowner insurance includes property damage, travel, liability, legal expenses and personal assault insurance. This document provides general information. The complete terms and conditions are available from our website. You can also contact us and we will send the terms to you. This is a translation from Swedish to English of the summary information you are entitled to before you buy home insurance. In the event of a dispute concerning the content and interpretation of this information, the original Swedish wording always takes precedence.

Where is the insurance valid?

The homeowner insurance policy is valid throughout the Nordic countries. It is also valid for travel to anywhere else in the world for up to 45 days. The insurance applies only in Sweden if you are not resident in Sweden.

Who is covered by the insurance?

Homeowner insurance covers you as a policyholder. It also covers the members of your family who are registered and living at the address stated on the insurance policy.

Property damage insurance – house and possessions

Property damage insurance covers your house, your estate and your personal possessions. The term "personal possessions" is defined as your personal belongings, for example, furniture, items of clothing, sports equipment, money and valuable documents.

The homeowner insurance does **not** cover everything

The homeowner insurance does not apply to, for example, cars, motorcycles, mopeds, drones, larger boats, campers or related equipment.

What does the insurance cover?

The property damage cover under the homeowner insurance pays compensation in the event of, for example:

- theft or damage
- fire, explosion, and soot damage
- water, oil, and other leakage damage
- storm, hail, and lightning damage
- damage due to flooding and natural causes
- damage to fixtures and fittings, and household equipment
- foodstuffs spoiled due to refrigerator or freezer malfunction
- damage caused by road traffic accidents
- damage to window panes
- damage caused by wild animals in the home
- damage in transit while moving home yourself without engaging the services of a professional removal company
- additional costs associated with damage, for example, replacement housing in the event of a fire
- crisis insurance that covers the cost of a psychologist or therapist treatment if you suffer a traumatic event, for example, after a fire in your home
- help and support in case of identity theft
- additional costs when fleeing to emergency accommodation due to domestic violence by someone you live together with in a close relationship.



What will the amount of compensation be?

Compensation for the possessions in your home is paid at the highest insurance amount. This amount is shown in the insurance policy.

One of the factors that determines the amount of compensation is what has been damaged or lost. Age and wear also affects your compensation. We will decide in what way you are to receive compensation, for example, if an item is to be repaired. We apply a maximum insurance amount for certain items. *Here are some examples:*

- Money - SEK 5,000
- Valuable documents - SEK 10,000
- Gold and other precious metals (raw materials) - SEK 200,000
- Jewellery and watches - SEK 200,000
- Collections of coins, notes or stamps - SEK 50,000
- Possessions that you store or take with you outside the home - SEK 100,000
- Jetty and outbuilding on another person's property - SEK 100,000.
- Household goods damaged during a move - SEK 175,000.
- Smaller boats, water sport boards and sailing dinghies with no more than 10 sq. m of sail and without an engine - 25,000.

Your house is insured at full value

The insurance policy normally applies full value. Full value insurance is taken out for buildings that you intend to rebuild or repair if they were damaged. You are reimbursed for the costs of rebuilding and there is no limit to the amount that can be received. Age deductions are applied to the compensation. This "age deduction" is the portion of costs that you have to pay yourself, together with the deductible.

For certain property, we have a maximum compensation amount. Here are examples of these:

- Solar cell system - SEK 300,000.
- Land - SEK 200,000.

The insurance compensation that can be provided for additional costs that may arise in order to achieve new industry rules in the event of restoration, is limited to a maximum of SEK 30,000 in the event of partial damage.

What do we **not** pay for?

- Theft committed by or damage caused by someone who is authorized to be in or has been given the keys to your home.
- Theft of money, valuable documents, and theft of prone property that is stored outside the home, for example, in a garage, store room or common area.
- Theft of money and valuable documents that you take with you outside the home. Also, the insurance does not apply to theft-prone property stored in a car. You have better coverage while travelling - see under "Travel insurance".
- Water damage due to damaged surfaces and/or waterproofing layers in walls and floors.
- Water damage due to outflow from drainage systems or downpipes.
- Damage to land from torrential rain or flooding.
- Damage caused by subsidence.
- Lighting, drainage systems, roofing, swimming pools, wells, tiled stoves, etc. that are faulty or break down.
- Damage caused by rats, mice, or most types of insects.

Duty of due care

Take good care of your possessions

You must have shown due care for us to be able to fully compensate you in the event of theft or other damage to your possessions. If you did not follow the due care requirements stated in the insurance conditions, the amount of compensation may be reduced. The reduction will depend on whether your lack of due care affected your claim and the scope of the loss incurred.

Here are some of the most important requirements:

- All doors must be shut and locked when no one is at home.
- Windows must be securely shut. Keys must be stored securely.
- Bicycles must be locked using an approved lock.
- Areas outside your home which your possessions are stored must be locked.
- You must keep a close eye on the possessions that you take with you outside of your home. Lock your car and leave no valuables in it.
- Do not leave fire and candles unattended and make sure that ashes are properly extinguished before you dispose of them.
- The temperature in your house must be at least 15 ° C when the house is unoccupied. Pour antifreeze in to all water traps, floor drains and the toilet and regularly check of your house. Keep interior doors, cabinet doors and similar open to ensure circulation of heat and that the indoor temperature is maintained.
- If the home is not heated, turn off the water and drain the water system. Add antifreeze to any water that remains.
- Do not leave the connection to the water ejector on if there is a risk of freezing.

Valuables require special care and attention

The term "theft-prone property" refers to possessions that are particularly attractive to thieves. You must take special care of theft-prone property that you take with you outside the home. Our definition of theft prone property includes the following:

- Jewellery and watches.
- Antiques, works of art and genuine handmade rugs.
- Cameras, mobile telephones, computers, musical instruments, televisions, and other electronic equipment.
- Weapons.
- Alcoholic beverages.

Travel insurance

Travel insurance provides security for when you and your family travel anywhere in the world. The insurance policy is valid for 45 days. If you require travel insurance for a longer period of time, please contact us prior to your departure as we can offer you our Temporarily Living Abroad Travel Insurance.

The insurance also covers your children under the age of 18 who do not live in the same home as you but who accompany you when you travel.

If you are not registered in the Swedish national register and are resident in Sweden then the policy is only valid in Sweden.

The policy covers you as a private individual and does not cover claims associated with your work.

The insurance does not apply if you choose to travel to a country or area where the Foreign Ministry advises against travel.

What does the insurance cover?

- Costs for medical care and travel due to acute illness or accident while you are travelling.
- Costs for dental care associated with acute dental problems - a maximum of SEK 5,000.
- Cutting a trip short due to an acute illness or accident while travelling, or a serious event at home in Sweden.
- Theft of accompanying luggage - a maximum of SEK 100,000.
- Theft of money and valuable documents - a maximum of SEK 5,000 and SEK 10,000, respectively.
- Theft-prone property stolen from a car that is not parked overnight.
- Travel home in the event of natural disasters, acts of terrorism or war - a maximum of SEK 10,000.

Important travel advice

- Do not pack money or valuables in bags that are stowed away, for example, when you check in.
- Always contact the local police if you are the victim of theft, assault, or damage to your possessions. Request a copy of the police report.
- Save all receipts for expenses for which you want to be reimbursed.
- Seek medical attention as soon as possible (from the first day) if you fall ill or injure yourself in an accident. Make sure you get a medical certificate that clearly states your diagnosis and the doctor's instructions, for example, number of days of rest.
- Contact us at Länsförsäkringar or SOS International on tel +46 8 670 40 00 if you become seriously ill or injured in an accident and are hospitalized or have to travel home.
- Download our app. There you will find the *Travel Card*, contact details for SOS International and your insurance number. In the app you will also find the nearest healthcare provider if you experience illness or accident during the trip abroad.

Travel care requirements

To receive full compensation, you must have taken good care of your possessions and been particularly careful with your money, valuable documents, and theft prone property. If you are staying at a hotel, you must lock your valuables in a safe or suitcase.

Liability insurance

If you cause injury to another person or property, you may be liable to pay damages. The insurance provides cover for you if someone not encompassed by the same homeowner insurance as you claims damages from you as a private individual.

We can help you with the following:

- We will investigate whether you are liable to pay damages.
- We will negotiate with the party making the damages claim.
- We will represent you if the case goes to court, and if it does we will also pay the litigation costs.
- We will pay the damages that you are liable to pay. The maximum amount of compensation is SEK 5,000,000.

What is *not* covered?

Here are some examples:

- Claims related to your work
- Damage for which you can be held liable as owner, user or driver of a:
 - motor vehicle, when the damage has occurred as a result of traffic
 - watercraft and aircraft.

Legal expenses insurance

This is a financial protection that applies if you, as a private person and owner of insured property, end up in a legal dispute. By dispute it is meant that a claim has been partly or fully rejected.

The legal protection applies to disputes that can be tried by a general court, for example in a district court according to the rules for civil cases, such as disputes relating to an agreement. In the event of disputes over custody, visitation, maintenance or children's accommodation, the protection applies if the dispute arises at least one year after the marriage, partnership or cohabitation ended.

For how long should I have had insurance cover?

The general rule is that you must have had insurance cover continuously for two years prior to when the dispute arose. Insurance coverage periods with previous insurance companies may be credited.

What does the insurance cover?

Here are some examples:

- your legal representation costs and expenses up and to the amount stated in the Legal Aid Act
- the counterparty's costs if you lose the dispute.

What do we *not* pay for?

Here are some examples:

- Disputes connected to your work.
- Disputes in the event of dissolution of a marriage, partnership, or cohabitation relationship.
- Disputes involving amounts of less than half a Price Base Amount. However, small claims related to identity theft or disputes related to the insurance policy you have with us are reimbursed.
- Criminal cases, that is, if you are accused of a crime such as theft or assault.

What will the amount of compensation be?

The maximum amount of compensation is SEK 340,000 of which a maximum of SEK 40,000 is for investigation and witness costs.

Deductible

The deductible is 20 % of the expenses, but not less than the base or higher deductible, whichever is applicable. *Read more about the deductibles for this insurance under the heading Deductible.*

Personal assault insurance

The insurance applies if you as a private individual are the victim of assault or certain sexual offences.

What does the insurance cover?

- Compensation for assault and sexual offences.
- Dental care and medical disability compensation.
- Compensation for family members.
- Compensation in the case of death.

What will the amount of compensation be?

The total maximum compensation is SEK 1,000,000 per claim.

What do we *not* pay for?

Here are some examples:

- if you are guilty of a criminal act
- if the injury is related to your work.

Duty of due care

To get full compensation, avoid placing yourself at a risk of injury, for example, by actively participating in a fight.

Deductible

When you file a claim, the deductible is the part of the claim cost that you must bear yourself. If you suffer several types of damage at the same time and compensation is to be paid through several insurance covers with us, we only deduct one deductible, the highest. The deductible that applies is stated in your insurance policy. A higher deductible applies if we have previously agreed this with you. A higher deductible applies to certain items and claim incidents.

Here are some examples:

- bicycles - 25 % of the claim amount, not less than the basic deductible
- buildings damaged by a water leakage a minimum of SEK 3,000
- damage caused by freezing - 10 % of the claim amount, a minimum of SEK 3,000 and a maximum of SEK 10,000
- flooding - 10% of the claim amount, a minimum of SEK 3,000 and a maximum of SEK 10,000.

General provisions

If your details change

It is important that you inform us if the details that you have provided us with change. For example if you change to a new address, the value of your possessions changes, if you change number of people in the household or if you renovate your house.

Incorrect details may affect the amount of compensation you receive when you file a claim.

Insurance premium

The price of your homeowner insurance - the premium - is determined by several different factors, such as where you live, how many people you are in the household and the size of your house. The insured amount that you choose for your personal belongings also affects the premium. Another factor is the deductible. If you opt for a higher deductible, then you will pay a lower premium.

The premium for your insurance is stated on your policy or on the offer you have received.

Period of validity

The insurance coverage is valid for one year, unless we have agreed on a different length of time, and applies from the date stated in the policy. Your insurance cover comes into effect on the day after you applied for the policy, unless we agree on another insurance period.

Swedish law applies to this agreement and any disputes between the parties may be settled in a general court. All communication between the parties will take place in Swedish.

Insurance policy

The agreement between us comprises the insurance policy and the complete insurance terms and conditions. What you want to be insured must be included in the insurance policy. Please read through the policy and contact us immediately if something is missing or incorrect so that we can correct it.

Payment of premium

New insurance coverage must be paid within 14 days from the date on which we sent you the notice of payment.

Consequences of unpaid premium

If you do not pay the premium in time, we are entitled to terminate your insurance cover. The insurance cover will cease 14 days after we send you a written notice of termination. If you pay the premium within these 14 days, the cover will apply as normal.

Renewing the insurance policy

Your insurance is usually renewed if it has not been terminated at the end of the insurance period. Renewal will not occur if specified in the agreement, or other conditions indicate that it should not be renewed.

Right to terminate the policy

You are entitled to terminate the insurance policy with immediate effect if you no longer have any insurance requirements or if any other such circumstances arise.

We are entitled to terminate the insurance policy if you or another insured party grossly neglect(s) your(their) obligations or if we have other extraordinary reasons.

Your right of withdrawal

When you purchase a product or service via the internet or telephone, known as a "distance contract" you are entitled to cancel the purchase within 14 days. Contact us in that case and we will assist you. If you have already made payment, your money will be returned with a deduction for the cost of the time that you had the insurance.

More detailed information about your right of withdrawal is stipulated in the Swedish Act on Distance Contracts and Off-Premises Contracts.

Use of personal information

Below is a brief description of how we process personal information. Complete information about how we process your personal information is found in *Behandling av personuppgifter*, which can be found on our website lansforsakringar.se/personuppgifter. You can request that this information be sent to you by contacting your regional insurance company.

The personal information that we collect about you is used in accordance with applicable laws and regulations. Information is collected so that we can sign and fulfil insurance contracts, take action that you request before an agreement has been reached, provide a complete overview of your commitments with the Länsförsäkringar Alliance, make legal claims, and conduct marketing. Your personal information may also be used for statistics, market and customer analyses, product development, to prevent claims and for other purposes specified in the complete information *Behandling av personuppgifter*. Notify us if you do not want your personal information used for direct marketing.

Your personal information is primarily intended for use by the Länsförsäkringar Alliance, but we may also disclose it in certain cases to companies, associations, and organizations with which the Länsförsäkringar Alliance collaborates, both within and outside the EU and EEA. We may also disclose your personal information to the authorities if we are obliged to do so by law. Details about your non-life insurance and claims to non-life insurance may also be disclosed to people in the same household as you.

You can always receive information concerning the personal information that we process about you. Personal information responsibility rests with the company that is specified as the insurer on your offer or your insurance policy or to whom you have submitted your personal information for another reason. General information, such as your name, contact details and information about your commitments, is also used in the Länsförsäkringar Alliance's shared customer register. All the companies in the Länsförsäkringar Alliance are jointly responsible for the use of such personal information.

Claims registration

The company uses an industry-wide register of insurance claims, the "GSR". This GSR contains certain information regarding losses and the party who requested compensation. Accordingly, the company can see if you previously claimed a loss with another insurance company, an occupational pension company, or a governmental agency which handles similar claims for compensation. The purpose of the GSR is to provide insurance companies, occupational pension companies, and governmental agencies that deal with similar compensation claims a basis for identifying questionable insured losses and compensation claims. In this way, companies, and governmental agencies may avoid making payments based on incorrect or false information or multiple payments under several insurance policies for the same loss. The information can also be used in de-identified or pseudonymised form for statistical purposes and analyses on an aggregate level.

The personal data controller for the GSR is Skadeanmälningsregister (GSR) AB, Box 24171, 104 51 Stockholm. Go to gsr.se for further information regarding the processing of data which appears in the register.

To reduce insurance companies' claims costs by combatting insurance-related crime as well as to recover stolen insured property, data on reported stolen property may be forwarded to "Larmtjänst". The personal data controller for the Larmtjänst is Larmtjänst AB, Box 24158, 104 51 Stockholm. Go to larmtjanst.se for further information.

If we do not agree

If you are not satisfied with a decision or the way in which your case was handled, we would naturally be pleased to re-consider your case. First contact the claims adjuster who was responsible for your case or the complaints officer/customer representative. You will find information about who is the complaint manager at your regional insurance company on our website. Complaints are handled promptly.

If you are still dissatisfied, you can contact the Swedish National Board for Consumer Disputes, which handles non-medical disputes, at arn.se, +46 8 508 860 00. For medical issues, the Swedish Personal Insurance Board can issue a statement, and for legal protection insurance issues you can contact the Swedish Legal Protection Insurance Board forsakringsnamnder.se, +46 8 522 787 20.

You can also have the case tried by a court of law. Your legal-representative costs are often reimbursed under the legal expenses cover included in your household insurance. In such a case, you only pay the deductible.

The Swedish Consumers Insurance Bureau can provide general information about insurance issues, konsumenternas.se, +46 20 022 58 00. Konsumentverket (the Swedish Consumer Agency) also provides guidance: hallakonsument.se

Your municipal consumer advice department can also provide advice and information about insurance.

More information is available on our website.

Information about our insurance distribution

Länsförsäkringar do not provide advice under the law of the Insurance Distribution Act, for this insurance product.

Our employees who sell insurance receive a fixed salary. In some cases, they also receive variable commission, which is mainly based on quality and only to a lesser extent on quantity. If the insurance is signed online via our website, no compensation or commission is paid to our employees for the sale.

If you take out our insurance policies through a broker or other insurance intermediary, they are obliged to inform you of their insurance distribution. In that case, the information in their information applies to you.

About Länsförsäkringar

Länsförsäkringar comprises 23 independent regional insurance companies that offer customers a complete range of banking and insurance services. Animal and crop insurance is offered through Agria Djurförsäkring and total solutions for reliable mortgage transactions are provided through Länsförsäkringar Fastighets-förmedling. Your quote or your insurance policy states the regional insurance company that is your insurer.

We are subject to the supervision of the Swedish Financial Supervisory Authority. Finansinspektionen, Box 7821, 103 97 Stockholm, 08-408 980 00, finansinspektionen@fi.se, fi.se.

Regarding marketing, we are also under the supervision of the Swedish Consumer Agency. Konsumentverket/KO, Box 48, 651 02 Karlstad, 0771-42 33 00, konsumentverket@konsumentverket.se, konsumentverket.se.

Supplementary insurance

The Homeowner Insurance policy provides basic insurance coverage.

You can also extend your insurance coverage. Please contact us for a review of what you need.

Contact details Länsförsäkringar

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Contact Länsförsäkringar or your insurance broker.

