



# Leisure home insurance

## Advance and after-sale information

Valid from August 1, 2023

Leisure home insurance includes property damage, liability and legal expenses. This document provides general information. The complete terms and conditions are available from our website. You can also contact us by telephone 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 prevails. We provide advice on this insurance product.

### Where is the insurance valid?

The leisure home insurance policy is valid at the insured location.

### Who is covered by the insurance?

Leisure home insurance covers you and the members of your family.

### Property damage insurance - house and possessions

Property damage insurance covers your holiday cottage, your land and your personal possessions. You can also choose to insure only the house and land or only personal possessions in the house. The term "personal possessions" is defined as your personal belongings, for example, furniture, items of clothing, sports equipment, money and valuable documents

### The leisure home insurance does **not** cover everything

The leisure home 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 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 to window panes

- damage caused by wild animals in the home
- sanitation against vermin in the home
- additional costs associated with damage, for example, replacement housing in the event of a fire.

### What will the amount of compensation be?

Compensation for the possessions in your holiday cottage 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 stolen. 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.

### 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.



### **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 holiday cottage.
- 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 settling.
- 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.
- Do not leave fire and candles unattended and make sure that the ashes are properly extinguished before you throw them.
- The temperature in your house must be at least 15 °C when the house is unoccupied. Pour antifreeze into all water traps, floor drains and the toilet and regularly check of your house.
- If the home is not heated, turn off the water and drain the water system. Add antifreeze to any water that remains.

### **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 claims damages from you as owner of the leisure home.

#### ***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?***

The insurance does not pay compensation for claims for damages, for example, that are related to your work or that pertain to you as the owner or driver of a boat or motor-driven vehicle.

### **Legal expenses insurance**

This is a financial protection that applies if you as a private person and owner of insured leisure 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 main 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.*

### **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.

### **If your details change**

It is important that you inform us if the details that you have provided us with change. For example you need to inform us if you change to a new address, the value of your possessions changes 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 leisure home insurance - the premium - is determined by several different factors, such as where you live 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 premiums**

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

### **Consequences of unpaid premiums**

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 normally renewed if it has not been terminated at the end of the insurance period, unless the agreement states, or other circumstances dictate, that the policy is not to 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](http://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](http://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](http://larmtjanst.se) or 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](http://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](http://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 pay only the deductible.

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

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

More information is available from our website.

## 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](mailto:finansinspektionen@fi.se), [fi.se](http://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](mailto:konsumentverket@konsumentverket.se), [konsumentverket.se](http://konsumentverket.se).

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.

## Supplementary insurance

The Leisure home 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

### Länsförsäkringar Bergslagen

Box 1046, 721 26 Västerås  
Phone number: +46 21 19 01 00  
E-mail: [info@lfbergslagen.se](mailto:info@lfbergslagen.se)  
Org nr 578000-9956

### Länsförsäkringar Blekinge

Box 24, 374 21 Karlshamn  
Phone number: +46 454 30 23 00  
E-mail: [info@lfblekinge.se](mailto:info@lfblekinge.se)  
Org nr 536201-0505

### Dalarnas Försäkringsbolag

Box 3, 791 21 Falun  
Phone number: +46 23 930 00  
E-mail: [info@dalarnas.se](mailto:info@dalarnas.se)  
Org nr 583201-4905

### Länsförsäkringar Gotland

Box 1224, 621 23 Visby  
Phone number: +46 498 28 18 50  
E-mail: [info@lfgotland.se](mailto:info@lfgotland.se)  
Org nr 534000-6369

### Länsförsäkringar Gävleborg

Box 206, 801 03 Gävle  
Phone number: +46 26 14 75 00  
E-mail: [info@lfgavleborg.se](mailto:info@lfgavleborg.se)  
Org nr 585001-3086

### Länsförsäkringar Göinge - Kristianstad

Box 133, 291 22 Kristianstad  
Phone number: +46 44 19 62 00  
E-mail: [info.goinge-kristianstad@lansforsakringar.se](mailto:info.goinge-kristianstad@lansforsakringar.se)  
Org nr 537000-2320

### Länsförsäkringar Göteborg och Bohuslän

404 84 Göteborg  
Phone number: +46 31 63 80 00  
E-mail: [info@gbg.lansforsakringar.se](mailto:info@gbg.lansforsakringar.se)  
Org nr 558500-8039

### Länsförsäkringar Halland

Box 518, 301 80 Halmstad  
Phone number: +46 35 15 10 00  
E-mail: [info@LFhalland.se](mailto:info@LFhalland.se)  
Org nr 549202-0028

### Länsförsäkringar Jämtland

Box 367, 831 25 Östersund  
Phone number: +46 63 19 33 00  
E-mail: [info@lfz.se](mailto:info@lfz.se)  
Org nr 593200-1828

### Länsförsäkringar Jönköping

Box 623, 551 18 Jönköping  
Phone number: +46 36 19 90 00  
E-mail: [info@lfj.se](mailto:info@lfj.se)  
Org nr 526000-5854

### Länsförsäkringar Kalmar län

Box 748, 391 27 Kalmar  
Phone number: +46 20 66 11 00  
E-mail: [info@LFkalmar.se](mailto:info@LFkalmar.se)  
Org nr 532400-3549

### Länsförsäkring Kronoberg

Box 1503, 351 15 Växjö  
Phone number: +46 470 72 00 00  
E-mail: [info@LFkronoberg.se](mailto:info@LFkronoberg.se)  
Org nr 529501-7189

### Länsförsäkringar Norrbotten

Box 937, 971 28 Luleå  
Phone number: +46 920 24 25 00  
E-mail: [info@LFnorrbotten.se](mailto:info@LFnorrbotten.se)  
Org nr 597000-3884

### Länsförsäkringar Skaraborg

Box 600, 541 29 Skövde  
Phone number: +46 500 77 70 00  
E-mail: [info@LFskaraborg.se](mailto:info@LFskaraborg.se)  
Org nr 566000-6866

### Länsförsäkringar Skåne

Box 4548, 203 20 Malmö  
Phone number: +46 40 633 80 00  
E-mail: [info.skane@lansforsakringar.se](mailto:info.skane@lansforsakringar.se)  
Org nr 543001-0685

### Länsförsäkringar Stockholm

169 97 Solna  
Phone number: +46 8 562 830 00  
E-mail: [stockholm@lansforsakringar.se](mailto:stockholm@lansforsakringar.se)  
Org nr 502002-6265

### Länsförsäkringar Södermanland

Box 147, 611 24 Nyköping  
Phone number: +46 155 48 40 00  
E-mail: [info@lfs.se](mailto:info@lfs.se)  
Org nr 519000-6519

### Länsförsäkringar Uppsala

Box 2147, 750 02 Uppsala  
Phone number: +46 18 68 55 00  
E-mail: [info.uppsala@lansforsakringar.se](mailto:info.uppsala@lansforsakringar.se)  
Org nr 517600-9529

### Länsförsäkringar Värmland

Box 367, 651 09 Karlstad  
Phone number: +46 54 775 15 00  
E-mail: [info@LFvarmland.se](mailto:info@LFvarmland.se)  
Org nr 573201-8329

### Länsförsäkringar Västerbotten

Box 153, 901 04 Umeå  
Phone number: +46 90 10 90 00  
E-mail: [info@LFvasterbotten.se](mailto:info@LFvasterbotten.se)  
Org nr 594001-3161

### Länsförsäkringar Västernorrland

Box 164, 871 24 Härnösand  
Phone number: +46 611 36 53 00  
E-mail: [info@lfy.se](mailto:info@lfy.se)  
Org nr 588000-3842

### Länsförsäkringar Älvsborg

Box 1107, 462 28 Vänersborg  
Phone number: +46 521 27 30 00  
E-mail: [info@alvsborg.lansforsakringar.se](mailto:info@alvsborg.lansforsakringar.se)  
Org nr 562500-4337

### Länsförsäkringar Östgöta

Box 400, 581 04 Linköping  
Phone number: +46 13 29 00 00  
E-mail: [info@lfofstgota.se](mailto:info@lfofstgota.se)  
Org nr 522001-1224

### Joint company

Länsförsäkringar AB (publ)  
106 50 Stockholm  
Org nr 502010-9681  
Phone number: +46 8 588 400 00  
E-mail: [info@lansforsakringar.se](mailto:info@lansforsakringar.se)

Contact Länsförsäkringar or your insurance broker.