

House-owners' comprehensive Insurance

The House-owners' comprehensive Insurance covers all members of a family residing at the same address. The insurance covers both the real estate (the house, the land and any outbuildings or garage) and your personal belongings whether kept at home or elsewhere. Compensation is limited in the latter case. The insurance does not cover cars, boats, surfboards, caravans, motorcycles or mopeds. Nor does it cover their accessories.

SCOPE OF THE INSURANCE

The insurance contains protection against damage to property (e.g. loss due to fire, flooding, machines and natural causes) and theft.

Liability insurance provides cover for any claims damages from you for any loss or damage. Compensation is limited to SEK 5 000 000.

The legal expenses insurance covers certain costs for legal aid and proceedings in case of some disputes at court. Compensation is limited to SEK 150 000.

You can receive compensation for personal injury if you have been assaulted or subject to certain sexual crimes. Compensation is limited to SEK 1 000 000 including at most 15 price base amount for medical invalidity.

Travel cover applies to you and your family world wide for the first 45 days of your journey. The travel cover will pay compensation for:

- the cost of care and other unforeseeable expenses if you fall ill or have an accident
- delay
- robbery
- extra repatriation costs if you have to go home because you or close relatives suffered from acute illness, accident or death interrupt your journey because of illness or an accident.

REQUIREMENTS OF CARE AND ATTENTION

There are certain requirements of care in the insurance policy. If you have not complied with the prudential requirements contained in the policy, manufacturers' instructions or provisions of laws and regulations, the compensation can be reduced.

This reduction will depend on how your negligence affected damage and its extent.

PREMIUMS

The premium is the price you pay for the insurance and it is determined by where you live, the size of your house and the value of your property. You can

reduce your premium by opting for a higher excess.

EXCESS

Excess is a minimum of SEK 1.500 per loss and is deducted from the compensation paid out. The excess is higher for certain types of loss, e.g. flood, water damage and when you are to receive compensation through the Legal expenses insurance.

VALUATION CONDITIONS

When we assess the value of what has been stolen or damaged, we take into account the age of and wear and tear on the property that is to be replaced.

COMPENSATION LIMITS

The amount of compensation is limited for certain possessions

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| • Cash | SEK 3 000 |
| • Valuable documents, stamps, manuscripts and plans | SEK 5 000 |
| • Coin, bank note and stamp collections | SEK 40 000 |
| • Property kept or carried outside the home | SEK 50 000 |
| • Items damaged in transit | SEK 175 000 |
| • Land | SEK 70 000 |

ADDITIONAL INSURANCE

The House-owners' comprehensive Insurance can be combined with the following additional insurance policies

- All risk for personal property (Allrisk löseendom)
- All risk for house property (Allrisk villabyggnad)
- Personal accident (Privatolycksfall)
- Small boat (Småbåt)
- Golf
- Extended travel insurance (Utökat reseskydd)
- Vermin (Husbock- och hästmyra)

CURRENCY OF THE POLICY

Your insurance cover is valid for one year and will be renewed automatically thereafter when the period of insurance expires.

The premium must be paid no later than the date the new insurance period commences. New insurance premiums must be paid within 14 days.

You have the right to cancel the insurance when the insurance period expires or if cover is no longer required.

HOW TO HAVE YOUR CLAIM RECONSIDERED

In case you are not content with our settlement you are entitled to have your claim reconsidered. You are also entitled to submit your matter to Allmänna Reklamationsnämnden for an expression of opinion.

Disputes concerning the insurance agreement shall be dealt with by Swedish court of law and Swedish law shall apply.

PERSONAL DATA ACT

The personal data you provide to us or that we collect otherwise is treated under the provisions of the Swedish Personal Data Act. More information is available on our website

DISTANCE CONTRACTS

If you purchase your insurance over the phone or on the Internet you have the right to cancel your purchase within 14 days. This is regulated by the Swedish Door-to-Door Sales Act

FURTHER INFORMATION IS AVAILABLE

The information you have just read through is an overview of our Insurance for temporary stays abroad. Complete terms and conditions are available on our

website. You can also call us and we will send them to you.

You are welcome to contact us if you have any further questions.

Länsförsäkringar is under supervision of The Swedish Financial Supervisory Authority and the company's marketing subject to the provisions of the Swedish Marketing Act.