



*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!*

# Householders' comprehensive Insurance

## Advance and after-sale information

Valid from January 1, 2025

Homeowner insurance forms the cornerstone of your financial safety net. It includes five key components that offer comprehensive financial protection: property damage, travel, liability, legal expenses, and personal assault insurance. This document provides general information. The complete terms and conditions are available on 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 householders' comprehensive insurance is valid throughout the Nordic countries. It is also valid for travel to anywhere else in the world for up to 45 days. If you are not resident in Sweden, the insurance is only valid in Sweden.

### Who is covered by the insurance?

Householders' comprehensive insurance covers you as the policyholder. This also applies to the family members of your household, who are registered and living at the address stated in the insurance policy.

### 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 subtract one deductible, the highest.

In the insurance terms and conditions, you can read about the type of deductible that applies to your damage, such as the basic deductible or another specific deductible. The amount of your deductible is stated in your insurance policy and insurance terms and conditions.

### The householders' comprehensive insurance does **not** cover everything

The householders' comprehensive insurance does not cover, for example, cars, motorcycles, mopeds, drones, larger boats, campers or the related equipment.

### Property damage insurance

Property damage insurance covers 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.

### What does the insurance cover?

The property damage cover under the householders' comprehensive 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 household equipment
- foodstuffs spoiled due to refrigerator or freezer malfunction
- damage caused by road traffic accidents
- 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 for alternative housing if your home is damaged by fire or water



- 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 with in a close relationship.

### What will the compensation amount be?

Your possessions in the home are covered up to the maximum insured 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 affect 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 - SEK 25,000.

### Deductible property damage insurance

For personal property the deductible is usually the basic deductible. In some cases, you will always pay a specific deductible for example bicycles - 25 % of the claim amount, not less than the basic 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 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. The insurance also covers theft at the workplace or if you have been subjected to robbery, bag snatching, or assault.
- Theft of money and valuable documents that you take with you outside the home. However, the insurance covers theft at the workplace or if you have been subjected to robbery, bag snatching, or assault.
- The insurance does not apply to theft-prone property stored in a car. You have better coverage while travelling - see under "Travel insurance".
- Damage caused by rats, mice, or most types of insects.
- Scratches and stains that do not affect function.

### 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. All windows must be securely shut. Keys must be stored securely.
- Bicycles must be locked using an approved lock.
- Areas outside your home in where 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 the ashes are properly extinguished before you dispose of them.

### *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 is a part of the security that you and your family take with you, wherever you travel 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.

### *The insurance covers the most essential areas:*

- Costs for medical care and travel due to acute illness or accident while you are travelling.
- Costs for dental care associated with an acute dental problems - a maximum of SEK 5,000.
- Cutting a trip short due to 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.

The travel insurance usually applies with a basic deductible. There are elements of the travel insurance that apply without a deductible, such as trip interruption, trip start protection, and additional costs for connecting on the return journey.

### 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 theftprone property. If you are staying at a hotel, you must lock your valuables in a safe or suitcase.

#### 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, the 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 before your trip. Once logged in, you will find contact details for SOS International and your insurance number, among other things.

### Liability insurance

If you as a private individual, cause injury to someone or damage their property, you may be liable to pay compensation. The insurance provides protection if someone who is not covered by the same insurance as you, asks for compensation.

#### 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.

#### What will the amount of compensation be?

The maximum compensation amount is SEK 5,000,000 per claim event. Any legal costs and interest that arise due to our commitment to represent you are provided in addition to the maximum compensation amount. The liability protection applies with a basic deductible.

#### What is **not** covered

Here are some examples:

- Claims related to your work
- Claims for damages 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 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, such as in a district court according to the rules for civil cases, for example, disputes about a contract. 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 will the amount of compensation be?

- The maximum compensation amount is SEK 340,000, of which a maximum of SEK 40,000 is for investigation and witness costs. The legal protection applies with a deductible that is 20 percent of the expenses, but not less than the base deductibles or higher deductible, whichever is applicable.

#### What do we **not** pay for?

Here are some examples:

- Disputes related 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.

### Personal assault insurance

The insurance applies if you as a private individual, have been subjected to 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. The assault insurance applies with a basic deductible.

#### 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.

## **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 or change number of people in the household.

Incorrect information can affect your ability to receive compensation if something happens.

### ***Insurance premium***

The price of your householders' comprehensive 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 home. 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 is valid for one year unless we have agreed on another period, and applies from the date stated in the insurance 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 unless it has been terminated by the end of the insurance period, or if it is evident from the agreement or other circumstances that it should not be renewed.

If you have had a home insurance policy with special conditions with us, it will automatically convert to a regular home insurance policy at the next renewal date after you have reached the maximum age or for any other reason no longer meet the conditions to be eligible for the offer.

### ***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.

### ***Processing of personal data***

You can find information on how we at Länsförsäkringar process personal data and your rights in relation to this on our website [lansforsakringar.se/personuppgifter](https://lansforsakringar.se/personuppgifter).

### ***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](https://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](https://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 reconsider 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 nonmedical disputes, at [arn.se](mailto: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](mailto: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 legalexpenses 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](mailto:konsumenternas.se), +46 20 022 58 00. Konsumentverket (the Swedish Consumer Agency) also provides guidance: [hallakonsument.se](mailto: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 does 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 Fastighetsförmedling. 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).

### **Supplementary insurance**

The Householders' comprehensive 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

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**Contact Länsförsäkringar or your insurance broker.**

