



Homeowner Insurance

Advance and after-sale information

Valid from January 1, 2016

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 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.

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 if you are 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 land 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, larger boats, campers or the related equipment.

What does the insurance cover?

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

- theft and 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 destroyed due to breakdown of refrigerator or freezer
- damage caused by road-traffic accidents
- damage to glass panes
- damage caused by wild animals in the home
- damage in transit while moving home yourself without the engaging the services of a professional removals company
- sanitation against vermin in the home
- additional costs associated with damage, for example, replacement housing in the event of a fire

Homeowner insurance also includes crisis insurance that applies for the cost of treatment with a psychologist or therapist if you suffer a traumatic event.

Additionally, ID theft protection is included to help you if someone else uses your identity to, for example take credits and loans or subscribe.

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 determine the amount of compensation is what has been damaged or stolen. Age and wear also affect your compensation. We will decide the way in which you are to receive compensation, for example, whether 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
- 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

- Land – usually SEK 200,000
- Jetty and outbuilding on another person's property – SEK 100,000.
- Household goods damaged during removal – SEK 175,000.
- Smaller boats, water sport boards and sails dinghies with no more than 10 square meters of sail without engine – 25,000.

Your house is insured at full value

The insurance policy normally applies at full value. Full value insurance is taken out for buildings that you intend to reconstruct or repair if they were to be damaged. You are reimbursed for the costs of restoring the buildings and there is no limit to the amount that can be received. We make an age deduction from the compensation. This "age deduction" is the portion of costs that you are liable to pay yourself, together with the deductible.

What do we not pay for?

- Theft committed by or damage caused by someone who is authorised to be in or has been given the keys to your home.
- Theft of money, valuable documents and theft 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 for your holiday – see under "Travel insurance" below.
- Surface and sealing layers in leaky walls and floors.
- Water damage from outflow from drainage systems or drainpipes.
- Damage to land from torrential rain or flooding.
- Settlement damage.
- 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 shut and secured. Keys must be stored securely.
- Bicycles must be locked using an approved lock.
- Areas in which your possessions are stored outside your home must be locked.
- You must keep a close eye on the possessions that you take with you out 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 throw it.
- Let the temperature in your house be at least 15 ° C when you are away. Pour antifreeze in all water traps, floor drains and into the toilet and provide regular maintenance of your house.
- If the home is not heated, turn off the water and drain the water system.

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 and contact us prior to your departure, 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 resident in Sweden the policy is only valid in Sweden.

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

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 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.

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, rest.
- Contact us at Länsförsäkringar or SOS International on tel +46 8 670 40 00 prior to travelling home, undergoing an operation or receiving other comprehensive treatment.

- 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.

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 in such a case 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 do we not pay for?

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

Legal expenses insurance provides financial cover if you are involved in a legal dispute that can be tried by a district court, for example.

You are reimbursed for your legal representative and litigation costs. The maximum amount of compensation is SEK 240,000.

What do we not pay for?

Certain types of disputes are exempt from this legal expenses coverage, such as divorce disputes, disputes involving amounts of less than half a basic amount, disputes connected to your work and crimes.

Personal assault insurance

The insurance applies if you as a private individual are the victim of assault or certain sexual offences. You receive compensation for violation and pain and suffering at a standardised amount.

The maximum total amount of compensation is SEK 1,000,000, of which a maximum of 15 basic amounts for invalidity.

What do we not pay for?

The insurance is invalid if you were injured by, for example, actively participating in a fight. Also, you will not receive any compensation if you were injured by someone encompassed by the same insurance policy as you or if the injury is connected to your work.

Duty of due care

To get full compensation, avoid exposing yourself to the risk of injury, for example by actively participating in a fight.

Deductible

The deductible is stated on the 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:

- bicycle – 25% of the claim amount, not less than the basic deductible
- legal expenses – 20% of expenses, not less than the basic deductible
- leakage damage to buildings, 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. Examples of changes to your details include new address, changed value of your possessions or if you renovate your house.

Incorrect details may affect the amount of compensation you receive if anything were to happen.

Insurance premium

The price of your homeowner insurance – the premium – is determined by several different factors, such as where you live and the size of your house. The insurance amounts that you choose for your personal belongings also affect the premium. Another factor is the deductible. If you opt for a higher deductible, 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 have 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 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 such a 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 organisations 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 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 of the companies in the Länsförsäkringar Alliance are jointly responsible for the use of such personal information.

Registering a claim

To reduce the insurance companies' costs for compensation based on inaccurate information, insurance companies use an industry-wide claims register (known as GSR). This register contains certain information about claims and details about who has claimed compensation and is used solely in connection with claims adjustment. This means that we can find out if you have previously made any claims with another insurance company.

The entity responsible for this personal data is GSR, address: GSR AB, Box 24171, SE-104 51 Stockholm, Sweden.

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.

If you are still dissatisfied, you can contact the Swedish National Board for Consumer Disputes, which handles non-medical disputes, at www.arn.se, +46 8 508 860 00. For medical issues, the Swedish Board for Insurance of Persons can issue a statement, www.forsakringsnamnder.se, +46 8 522 787 20. This service is free of charge.

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 your household insurance. In such a case, you pay only the deductible.

The Swedish Consumers' Insurance Bureau can provide general information about insurance issues, www.konsumenternas.se, +46 20 0 22 58 00.

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 Fastighetsförmedling. Your insurance policy states the regional insurance company that is your insurer.

We are subject to the supervision of the Swedish Financial Supervisory Authority.

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 Länsförsäkringar or your insurance broker.

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