

# Cottage Insurance



Information and facts before purchasing – November 2023

**This is a summary of what our weekend cottage insurance policies cover. The insurance also contains important limitations and safety regulations.** These are shown under the heading "Important limitations and safety regulations in the Cottage Insurance". You are entitled to receive this information before you purchase the insurance policy. It is therefore important that you read this information together with the quote so that you clearly understand what the policy covers. We recommend that you save this document. For full terms and conditions, please visit the website if.se. You can also obtain them by contacting our Customer Service department. Compensation for loss or damage is always subject to the full terms and conditions of the policy.

## Choose coverage to match your requirements

There are two levels of insurance for weekend cottages – Cottage Insurance and Super Cottage Insurance. The Cottage Insurance and Super Cottage Insurance can apply to both buildings and contents. You also have the option to insure just the building or just the contents.

	Super Cottage Insurance	Cottage Insurance
Liability, Legal expenses	●	●
Fire, theft, vandalism	●	●
Leakage	●	●
Natural disaster cover	●	●
Household appliances, installations, glass and sanitation	●	●
Pest cover	●	●
Property unfit for use	●	●
Extended leakage cover	●	
Accidental damage	●	
Capped deduction for age	●	
Major loss Xtra	●	
Dry rot	●	
Modifications for disabilities	●	

## What is insured?

### COTTAGE

- Your cottage and other buildings on its land that are stated in the policy schedule, e.g. a guest cabin, garage and greenhouse.
- Fixtures and fittings belonging to these buildings.
- Pool and pipes, culverts and other systems leading to municipal or co-owned wastewater facilities.
- Land, garden, fences, flagpoles and jetty belonging to the dwelling, up to SEK 1,000,000.

### CONTENTS

Personal contents that you and insured members of your family own, have rented or borrowed and which you keep in the cottage.

For certain items of personal property, compensation is limited as follows:

- in other insured buildings on the property SEK 200,000
- per bicycle/electric vehicle\* SEK 35,000.
- rowing boat, sailboard, kayak, canoe and sailing dinghy with no more than 10 square meters of sail area and without engine SEK 25,000.
- golf equipment, a total of SEK 10,000.
- foodstuff SEK 5,000.

\*This concerns electric vehicles that, according to Transportstyrelsens definition, is equate to bicycles (vehicles intended for persons with a physical disability is not limited to SEK 35,000).

## What is not insured?

- money and valuable documents
- motor vehicles, caravans and other trailers
- boats and other watercraft other than rowing boat, sailboard, kayak, canoe and sailing dinghy without engine
- aircraft
- animals

## What is included in the insurance policy?

(Please see above for a list of what is included in each policy.)

### LIABILITY

If a claim is made against you as owner of a weekend cottage, we will investigate whether you are liable for damages and pay any damages up to SEK 5,000,000.

### LEGAL EXPENSES

If you become involved in a dispute involving the ownership of your weekend cottage, we can pay solicitors' fees and legal costs of up to SEK 300,000, of which SEK 30,000 for own investigation and SEK 30,000 for witness compensation. Fees to your attorney is covered for reasonable time spent, no more than 100 hours, and according to the cost standard established by the Court Agency (domstolsverket).

The dispute must have occurred during the period when the insurance was valid and you must have had insurance with us or another insurance company for a continuous period of at least two years.

### FIRE, THEFT, VANDALISM

If the cottage or other insured building suffers loss or damage caused by fire, soot, explosion, lightning, theft or vandalism.

### LEAKAGE

If the building is damaged by leakage from a water, heating or wastewater pipe or from a bathroom, shower room or laundry room, built in compliance with applicable standards.

### NATURAL DISASTER COVER

If the weekend cottage or land is damaged by a natural disaster, e.g. storm, flooding caused by heavy rain or melting snow, or a landslide. (Super Cottage Insurance is required for land. The maximum compensation is SEK 25,000.)

### HOUSEHOLD APPLIANCES, INSTALLATIONS, GLASS AND SANITATION

You will receive compensation if household appliances (ovens, fridges, etc.), water, wastewater, heating and ventilation systems break down, and if sanitary ware, shower cabin or panes of glass in windows and doors get broken.

### ADDITIONAL COSTS DUE TO NEW REGULATIONS

We provide compensation for any additional costs that may be incurred during repairs or replacement work in the damaged area due to new standards and trade regulations being in force when the damage occurs. Additional costs are covered up to SEK 10,000. The exception to this are pipes which are fully depreciated after a certain age.

### PEST COVER

If the dwelling is infested by pests or vermin, e.g. rats, mice or insects that can cause a health hazard, you will receive help to remove the infestation and clean up any mess. Repairs will also be made to any damage caused to load-bearing timbers by the house longhorn beetle or other wood-boring insects or

beetles. The pest control insurance is provided by Anticimex Försäkringar AB\*.

### DRY ROT

Replaces the cost of cleaning up and repairing damage caused by dry rot (*Serpula lacrymans* and its related fungus *Serpula himantoides*) up to a maximum of SEK 2,000,000.

### PROPERTY UNFIT FOR USE

If your cottage becomes uninhabitable because of fire or water damage, we will pay any additional costs for up to 24 months to enable you to rent an equivalent cottage.

### EXTENDED LEAKAGE COVER

If the structure of the cottage is damaged by water that unexpectedly enters through the roof or walls (above ground). Maximum compensation payable is SEK 20,000.

### ACCIDENTAL DAMAGE

Damage to an insured building or land through a sudden, unforeseen, external event. Provides compensation up to SEK 200,000 for damage to the building and its plot of land, SEK 100,000 for damage on swimming pool/outdoor jacuzzi, SEK 25,000 for greenhouse and SEK 50,000 for damage to other buildings.

### CAPPED DEDUCTION FOR AGE

Age deduction (see Compensation Payments below) is capped at SEK 10,000.

### MODIFICATIONS FOR DISABILITIES

If you become confined to a wheelchair as a result of an accident and the weekend cottage needs to be modified to make it wheelchair accessible, we pay the cost of modifications up to SEK 100,000.

\*Anticimex Försäkringar AB, CRN: 502000-8958.  
Board address, Box 47025, SE-100 74 Stockholm, Sweden.  
anticimex.se

## Additional insurance

### RENTAL

The rental add on is valid for the insured house and covers theft, damage, accidental damage insurance, liability and legal assistance. The maximum amount of reimbursement is SEK 100,000 for movables, SEK 200,000 for the building/fixed equipment to the building and SEK 300,000 for legal assistance. The house shall be closed when no one is there for the theft protection to be fully valid. Accidental damage insurance do not cover cash, value documents and things that is borrowed.

## Important limitations and safety regulations in the weekend cottage insurance

The insurance policy contains certain limitations. There are terms and conditions under which the insurance is not valid in certain situations and there are terms and conditions on safety regulations – i.e. instructions explaining how to act in order to minimise the risk of loss, damage and injury. Failure to observe safety regulations may result in a reduced claim payment. For more information about which safety regulations apply for each claim, please refer to the full terms and conditions at if.se.

Some of the main limitations and regulations in the insurance are listed below.

## General limitations

### FIRE

You must not use candles, open flame or embers in a way that poses a serious risk of starting a fire. You must not leave candles or a fire without attention, the same applies for cooking pots on the stove. You must not smoke in bed.

### WATER DAMAGE

You must make sure that taps do not leak and that they are always fully turned off when not in use. You must also take steps to ensure that pipework systems and connected devices do not freeze and break.

The indoor temperature should not be lowered too much and the water must be shut off and remaining water in pipes and containers must be treated with antifreeze if the property is to be left unoccupied for a longer period. If the heat is turned off pipes must be emptied.

## Specific limitations

### LEGAL EXPENSES

Certain types of disputes are not covered by the legal protection in your cottage insurance. For example, you cannot receive compensation for disputes with someone with whom you are or have been married to or living together with. You also cannot receive compensation for disputes regarding small amounts (småmål), criminal cases or disputes related to your work.

### BUILDINGS

Additional costs as a result of the building being protected due to cultural historical reasons is not covered. Neither are costs for restoring artistic decoration.

### LEAKAGE

Compensation is not provided for damage caused by a leak from drainage systems or if water enters directly from the roof.

### STORM

The insurance covers only the physical structure of the building and the property inside the building. Jetties, boat houses or cabanas are not covered. Super Cottage Insurance also covers storm damages on greenhouses up to SEK 25,000, swimming pools/ outdoor jacuzzis up to SEK 100,000 and damages to some fences, windbreaks and walls.

### HOUSEHOLD APPLIANCES, INSTALLATIONS, GLASS AND SANITATION

You will not be reimbursed for surface damage and minor imperfections.

### PEST COVER

The decontamination does not cover structural engineering measures.

### EXTENDED LEAKAGE COVER

You do not receive compensation for the actual damage through which water has entered.

### CAPPED DEDUCTION FOR AGE

No compensation is given for household appliances which are fully written off, or for surfaces in bathrooms (and other rooms with water installed) older than 30 years.

### ACCIDENTAL DAMAGE

The damage must have been caused by a sudden and unforeseen external event. The maximum amount paid out for a weekend cottage and land is SEK 200,000, SEK 25,000 for greenhouse and SEK 50,000 for any other building.

## Compensation payments

### BUILDING

If the damaged house is repaired or rebuilt within two (2) years, you will be reimbursed for the cost of the modern techniques and materials used. We determine whether you will receive monetary compensation or if we will be responsible for the reconstruction work.

The compensation amount is reduced for certain parts of the building due to their age. This means that you will have to pay a certain amount yourself because you are getting new material instead of old. This mainly applies to components that have a limited life, such as machinery, wallpaper and floor coverings. Our terms and conditions include a complete table showing how deductions are made. The age deduction is capped at SEK 100,000. If you have Super Cottage Insurance, it is capped at SEK 10,000. The "capped age deduction" threshold does not apply when installations or machinery break down without any external influence or is fully written off. The same applies when surfaces in bathrooms, or other rooms with water installed, are older than 30 years.

### MOVABLE PROPERTY

As a rule, compensation for stolen or damaged goods is paid at market value, i.e. what it would cost to buy the equivalent item in second-hand condition. For items that are relatively new – where the market value is at least 70% of what the corresponding new article costs – you will receive compensation commensurate with what the new item costs provided you buy it within six (6) months. Our full terms and conditions include a table showing how we calculate the market value of certain items.

### EXCESS

An excess is the amount of money that you yourself have to pay towards a claim. You can choose the excess you want to meet your needs. The excess you have chosen will be shown on your policy schedule.

A special excess applies for certain types of damage:

- Legal assistance: 20% of the cost, no lower than the excess you have chosen
- Pests: no excess

For water damage on building:

- SEK 4,000
- Additional excess SEK 6,000 for water damage when bathroom is more than 20 years old
- Damage caused by freezing 10% of costs (minimum SEK 4,000 and maximum SEK 10,000)
- Flooding SEK 4,000

If you have chosen a higher excess that stated above then the chosen excess applies.

## This is how the price for your insurance is calculated

When we calculate the price, we take several factors into account: the amount of the sum insured, your age, the number of members in the household and where you live. The sum insured must cover the total value of everything included in your policy, unless you have a group contract with a fixed sum insured.

When you buy your cottage insurance, you must provide a figure for the sum yourself. If it is too low, there is a risk that you will receive a reduced payment in the event of a claim. The claims history of your household can have an effect on the cost of your policies.

## Simple to pay

You choose the method and intervals of payment that suit you best; annual, half-yearly or monthly.

A SEK 25 fee per invoice will apply if you choose to receive a printed invoice. You will not be charged any additional fee if you pay via direct debit or electronic invoices sent directly to your online banking service.

## Personal data

We are processing personal data of our customers in compliance with the applicable insurance and data protection legislation.

More information about processing personal data can be found at: [if.se/personuppgifter](http://if.se/personuppgifter).

## When you have purchased your insurance

As soon as the purchase is complete, we will send the policy schedule and other insurance documents to you. Please remember to check that the information contained in the insurance policy certificate is correct. The insurance is valid for one (1) year at a time and is renewed automatically and in good time.

## Information about the insurer

The insurer is If Skadeförsäkring AB (publ), Organization number 516401-8102, 106 80 Stockholm, phone 0771-655 655. The insurer is registered with Companies registration office and is under the Swedish Financial Supervisory Authority supervision (Finansinspektionen, Box 7821, 103 97 Stockholm, 08-408 980 00, [fi.se](http://fi.se), [finansinspektionen@fi.se](mailto:finansinspektionen@fi.se)). The insurer also act under the Consumer Agency's supervision regarding marketing and advertising (Consumer Agency, Box 48, 651 02 Karlstad, 0771-42 33 00, [konsumentverket@konsumentverket.se](mailto:konsumentverket@konsumentverket.se), [konsumentverket.se](http://konsumentverket.se)).

If Skadeförsäkring does not provide advice as referred to in the Insurance Distribution Act.

If Skadeförsäkring employees who sell insurance receive a fixed monthly salary regardless of the amount of insurances sold. In cases where variable compensation is obtained it is based only on less part of quantitative criteria.

## If we do not agree

Always begin by contacting the person who handled your case. They may be able to provide you with further information and clarify any misunderstanding.

### **IF'S CUSTOMER REPRESENTATIVE (KO)**

If you are still not satisfied, you can contact the Customer Representative who reviews most cases free of charge. You need to do so within twelve (12) months of receiving notification of If's decision.

### **THE NATIONAL BOARD FOR CONSUMER DISPUTES (ARN)**

It is also possible to refer your complaint in most cases to the department that deals with insurance matters at the National Board for Consumer Disputes.

### **THE SWEDISH BOARD FOR LEGAL PROTECTION INSURANCE ISSUES**

You may refer your case to this Board if you wish to appeal a decision regarding your legal expenses cover.

### **COURT OF LAW**

As with other disputes, you can also refer your case to a court of law.

### **CONSUMER ADVICE AND GUIDANCE**

For help and advice, contact the consumer guide and information service provided by the Swedish Consumer Agency at [www.hallakonsument.se](http://www.hallakonsument.se) or +46 (0)771-525 525, your Municipal Consumer Advisor or visit the Swedish Consumers' Insurance Bureau at [konsumenternas.se](http://konsumenternas.se) or +46 (0)200-22 58 00.

## Advice and assistance when purchasing insurance

If you would like to find out more about our cottage insurance policies or about insurance cover that is especially important for you, please call us on +46 (0)771-655 655. For further advice and assistance, contact the consumer guide and information service provided by the Swedish Consumer Agency at [www.hallakonsument.se](http://www.hallakonsument.se) or +46 (0)771-525 525, your Municipal Consumer Advisor or visit the Swedish Consumers' Insurance Bureau at [www.konsumenternas.se](http://www.konsumenternas.se) or +46 (0)200-22 58 00. You can also find out more, calculate costs and purchase insurance directly at [if.se](http://if.se).