

# **Insurance terms Student**

For tenant-owners

January 2019

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# Overview

## Hi!

Here are your insurance terms. We've tried to make them as straightforward as possible. If there's something you don't understand, just ask Hedvig. You should read these terms along with your insurance policy to make sure that you know what applies!

## Hedvig's philosophy: It's your money, not ours!

Hedvig is different to other insurance providers. We only deduct a fixed commission from the premiums you pay us. The rest of the money is earmarked for compensation. If there's any money left once the claims have been paid out we donate it to charities selected by you and other customers. This means that the money paid into Hedvig belongs to you, not to us. We think that's fairer.

## What am I covered for?

Hedvig covers you for many different scenarios. But in summary, you could say that your home insurance should cover you for any financial losses incurred, should your private property be lost or damaged. The home insurance will also cover you should you get into trouble when travelling, or if you are responsible for damaging others or their property. In addition, you are also covered for any costs relating to disputes and legal proceedings.

We have chosen to split your home insurance into three parts. We have called these 'You and your family', 'Your apartment' and 'Your stuff'. Below is a summary of various damage events covered by your insurance. For a more detailed explanation of these, see the corresponding sections of the insurance terms.

## Summary of insurance coverage amounts

Your tenant-owned apartment:	<b>Unlimited (full value)</b>
Your property:	<b>SEK 200,000</b>

### A. You and your family



Legal dispute



Assault



Illness and accidents while travelling



Travel problems

### B. Your apartment



Fire



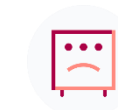
Water leaks



Storms



Burglary and criminal damage

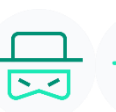


White goods

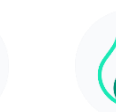
### C. Your stuff



Accidental damage



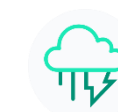
Theft and criminal damage



Fire



Water leaks



Storms

# What we compensate, where the insurance applies and to whom?

## What property does my insurance cover?

Your insurance covers:

- Property that you own, rent or borrow for personal use (i.e. not for business use)
- Money that belongs to you
- Important documents (e.g. identification documents, debit cards, shares, bonds and gift certificates)
- Fixed furnishings (includes glazed-in balconies and conservatories including roofs and awnings) in your tenant-owned apartment that you own, provided that they are recognised as movable by law and are not compensated under any other insurance scheme.
- Property that you own and use for business purposes

Because you are insuring a tenant-owned apartment, your insurance also covers:

- property in the insured apartment that is recognised as immovable and that you are responsible for maintaining based on law or housing association statutes, and
- property that you have installed in the apartment to replace such property as listed in the point above.

Everything listed above is what we refer to as 'insured property'.

## Up to what value is my property insured?

Your tenant-owned apartment is insured up to its full value. Your property is insured up to the following values:

### If damage occurs:

At the address stated in the insurance policy (does not include attic or cellar storage areas or similar) **SEK 200,000**

Elsewhere (e.g. attic or cellar storage area) **SEK 25,000 per item (max. amount), unless the item falls into one of the categories below**

### For the following property, regardless of where the damage occurs:

Money	<b>SEK 4,000</b>
Important documents, total	<b>SEK 10,000</b>
Per bike, including electric bikes (and accessories)	<b>SEK 15,000</b>
Golf kit (total)	<b>SEK 10,000</b>
Food	<b>SEK 5,000</b>
Coin, note and stamp collections, total	<b>SEK 10,000</b>
Property used for business purposes	<b>SEK 3,000</b>
Fixed furnishings, total	<b>SEK 50,000</b>
Jetties and outbuildings, total	<b>SEK 20,000</b>

## Are there any property categories that are not covered by my insurance?

### Vehicles, etc.

Electric or motor-driven vehicles, caravans, other trailers, water or airborne craft and parts or equipment associated with these. This includes any electric bikes that lack pedal assistance systems.

This insurance does, however, cover windsurfing boards, canoes, motorised wheelchairs and any gardening tools that you are not obligated to carry a licence for.

The insurance also covers disassembled and unassembled parts and equipment for vehicles and craft up to SEK 3,000 unless these are covered by other insurance schemes.

#### **Animals**

Your insurance does not cover animals.

### **Who is covered by the insurance?**

The insurance covers you – the policyholder. Anyone registered at your address is also covered, provided that they live with you permanently. The insurance also covers anyone who lives with you that is not registered at your address, provided that you tell us their name so that we can include it in the insurance policy. Any children aged under 18 who live elsewhere part of the time are covered by the insurance when they are living with you, unless they are covered by other insurance. When we use the words 'you', 'your' and 'yours' in this document, we are referring to any individual covered by the insurance.

The insurance covers you on a personal basis and not in connection with your work or any other earning activities. Earning activities are defined as something that you do with the intention of earning a non-negligible amount of income.

### **Where does the insurance apply?**

The insurance applies within the Nordic countries. When travelling, the insurance applies anywhere in the world for the first 45 days of the trip, counting from the day that you left the insured property. Brief visits to your normal place of residence lasting less than 30 days, where the intention is to return to the same destination, do not result in the start of a new 45-day period. The insurance does not apply to damage that occurs in countries that the Foreign Office advises against travelling to.

If you move, both your old and your new address are considered the insured address for a period of one month, counting from the move date.

Limitations to maximum compensation for damage that occurs anywhere other than the locations listed in section C do not apply to damages that occur during the actual physical move between two addresses that are or will be insured with Hedvig.

#### **Limitations**

If you are not registered and permanently resident in Sweden, the insurance applies exclusively to damage that occurs in Sweden.

## **Things you should know**

### **Limitations and safety regulations**

We would of course love to be able to compensate you for any imaginable event, but that would make your premium sky-high. For that reason, there are some limitations and conditions that you need to be aware of. There are, for example, conditions which mean that the insurance does not apply in certain circumstances, and various safety regulations. These tell you what to do to limit the risk of damage. If you do not comply with the safety regulations, the damage compensation may be reduced or deemed invalid.

You can read more about what applies in connection with each damaging event further on in these insurance terms under 'Any limitations I should be aware of?' and 'What do I need to think about?' We have listed some of the insurance policy's most important limitations and safety regulations below.

#### **Fire**

You must not handle candles and fire in a way that could cause a fire. The same applies to embers (e.g. smoking in bed).

#### **Water leaks**

You must ensure that all taps close properly and that they are turned off when not in use. Water-collecting underlays should be placed underneath fridges, freezers and dishwashers.

#### **Theft**

There are certain limitations to the compensation amounts we are able to pay. These are outlined on page 4.

Your home must be locked when you are not there. Outside of the home, the general rule is that any property that you cannot keep an eye on should be locked away. Items stored or kept outside of the home (incl. in attic or cellar storage

areas) are compensated up to SEK 25,000 per item unless they belong to special property categories where the compensation may be lower (please see page 4).

### **Accidental damage**

Accidental damage cover does not apply to money or important documents, nor to items that are borrowed. You must handle your property in such a way that it is not exposed to major risk of damage or loss. This applies particularly to property that is very valuable or theft-prone.

### **Travel protection**

The insurance does not apply during business trips. Nor will you be compensated for costs associated with damage or illness that you notice or experience symptoms of before going on the trip. Trips or parts of trips that are paid for using a method other than money or gift certificate, e.g. bonus points or similar, will not be compensated. If you are not registered and permanently resident in Sweden, we will only cover damage that occurs in Sweden.

You may apply for a trip extension of a further 45 days provided that you do so within the initial 45 days and that you are in good health when you submit the application. Brief visits to your normal place of residence lasting less than 30 days, where you will be returning to the same destination, do not result in the start of a new 45-day period. In these situations, you need to apply for a trip extension.

### **If you suffer damage**

If you are able to prevent the damage from getting any worse, you should always do so. You should thereafter contact Hedvig using the app to tell us what happened and what has been damaged. Costs associated with any damage-limiting measures taken are covered by Hedvig. It is important that you do not discard or remove any damaged property before contacting Hedvig. You should not commence any own repair work before contacting Hedvig.

### **How we compensate you**

If you suffer damage, we will compensate you financially or help you repair the damaged property. If we decide that it is worthwhile to repair the damaged property, we will decide who is to carry out the repair work. If we decide to proceed with a repair, we will also decide on how the repair work should be carried out. We will of course cover the cost of the repair work and do our best to ensure that the entire repair process is as easy as possible for you. If it turns out that it is not worthwhile or possible to repair the damaged property, we will compensate you at the market value of the property before the damage was done.

### **If you cannot remain in your home**

If your insured home is damaged to such an extent that you cannot remain living in it (as a result of damage covered by your insurance) we will look after you for 12 months counting from the day that the damage occurred. This means that we will compensate you for necessary and reasonable costs incurred in securing replacement accommodation and storage for insured property. The insurance does not cover additional expenses incurred due to poor maintenance where maintenance is the responsibility of the housing property owner.

### **If you are unhappy about something**

Contact Hedvig directly using the app and we will get back to you as soon as possible. You can naturally also ask us to give you a call. In the unlikely event that you are still dissatisfied, there are several ways of pursuing the matter. Please see page 32.

# A. You and your family



## Legal dispute

### Liability

#### What am I covered for?

Your insurance covers you should another party claim compensation from you for personal injury or property damage, provided that the event in question took place while you were insured with Hedvig and that the matter is covered by the liability insurance. In that case:

- we will investigate whether you are liable for damages,
- negotiate with the claimant,
- represent you in the event of the matter going to trial (in such an event we will also pay any court fees) and
- pay any damages you are ordered to pay.

If the injury/damage is caused by a child that is too young to be subject to compensation liability, we will still cover the damage as above as if the child has reached the age of liability (this does not apply in cases where liability claims are based on the child deliberately committing a certain crime – see below). However, this does not apply if damages are covered by another party.

#### Any limitations I should be aware of?

The insurance does not cover you if the compensation claim relates to any of the following:

- incidents that take place while you are on a business trip or in connection with your work or any other earning activities,
- you as the owner, user or driver of vehicles or craft not covered by the insurance if the damage has occurred as a result of the vehicle or craft being in operation,
- you as the owner of property, lease-hold rights or apartments abroad,
- damages to items that you rent, borrow, repair, process or otherwise handle (other than on a completely temporary or unqualified basis),
- damage that you cause deliberately or that occur when you are guilty of deliberate actions that could lead to imprisonment pursuant to certain penal stipulations,
- parental compensation liability for damage caused deliberately by children through criminal action,
- compensation claims directed at another beneficiary of this insurance or a member of your household or
- in cases where you have assumed liability beyond the applicable tort law; for example by admitting responsibility for something that you are not responsible for according to the applicable tort law.

#### Damage to a rented or borrowed property (including tenant-owned property)

Property damage is covered if the damage to which the claim relates has occurred due to an event listed under 'Fire' or 'Water leaks' in section B.

If the damage to a rented or borrowed property has occurred as a result of something else, the insurance will only cover damage to:

- heating, ventilation and wastewater systems and sanitary ware;
- electrical installations;
- glass in windows and doors;

- household appliances; and
- machinery kept in communal laundry facilities outside of the property.

The insurance does not cover damage to fixed furnishings or household appliances in the tenant-owned apartment or housing association that you have a duty to maintain.

During trips intended to last at least two days, the insurance also covers other damage to hotel rooms, rented or borrowed accommodation and associated inventories.

Damage caused by wear or neglect is not covered.

## **What do I need to think about?**

### **If someone files a claim against you**

If someone files a claim against you, and you admit liability, approve compensation amounts or pay compensation without first obtaining Hedvig's permission to do so, such admission, approval or payment shall not have any binding effect on Hedvig.

If the matter goes to trial, you must immediately inform Hedvig and comply with any instructions that you receive. If you fail to do so, the judgement will not have any binding effect on Hedvig.

### **Maximum compensation**

For personal injury, the maximum compensation amount is SEK 5,000,000 per injury event. For property damage, the maximum compensation amount you may be awarded is SEK 5,000,000 for each year that you are insured with Hedvig. The compensation amount relates to both court fees and any compensation that you are ordered to pay.

## **Legal protection**

### **What am I covered for?**

In some disputes, your insurance will cover representation and court fees that the other party will not compensate you for and that is not covered by your liability insurance with Hedvig as above. You will not be entitled to compensation if you waive your opportunity to seek compensation from the other party, inside or out of court. The insurance covers:

- disputes tried as such in a district court, court of appeal, the Supreme Court or within an arbitration process framework;
- disputes relating to compensation for environmental damage and redemption pursuant to ch. 32, the Environmental Code; and
- appeals of cadastral procedure to the Land and Environment Court and the Land and Environment Court of Appeal.

The insurance does not cover criminal cases or disputes where you do not have just cause for pursuing the matter.

In connection with disputes relating to incidents or situations that occur outside of the Nordic area, you will only be awarded legal protection if the incident or situation occurs when you are travelling with valid travel insurance pursuant to this insurance policy, and if the dispute relates to you as a traveller.

### **Any limitations I should be aware of?**

Your insurance does not cover you for disputes that could, when tried legally, be deemed small claims pursuant to ch. 1, section 3 d of the Code of Judicial Procedure. This exception does not apply to disputes concerning this insurance agreement.

Nor does the insurance apply to disputes that are to be tried according to the Group Proceedings Act, and where you are a member of the group but not a party in the case.

Your insurance does not cover disputes involving a person with whom you are or have been married, in a registered partnership or in a cohabiting relationship. It does, however, cover disputes relating to custody, visitation, child support and child living arrangements if the events or circumstances on which the dispute is based take place more than a year following the end of the marriage, partnership or cohabiting relationship. This also applies if the child is a party in a child support case.



Your insurance will not compensate you for disputes associated with:

- your work, or anything else that you do or have done with the intention of earning money;
- loans, pledges or guarantees that you make to a legal person or for the benefit of someone in their business activities;
- financial measures deemed unusual in nature or scope for a private individual;
- debts or claims transferred to you if there is uncertainty as to whether the transfer took place before the dispute arose;
- you as the owner of properties or buildings, or of leasehold rights;
- you as the owner, user or driver of vehicles or craft not covered by the insurance, unless the vehicle or craft is rented for a short space of time outside of the Nordic region; and
- claims against you as a result of actions that have resulted in you being indicted or charged with a crime that requires intent in order to be punishable.

## What do I need to think about?

### Legal representation

You must have legal representation in order for the insurance to be applicable. The legal representative must be suitable based on your home locality and the locality where the dispute is to be tried. The representative must:

- be a member of the Swedish Bar Association (i.e. a lawyer) or a law graduate employed by a lawyer; or
- be able to show that they have, at some point in the last three years, been appointed to assist, pursuant to the Legal Aid Act, in a dispute of a similar nature and that they remain qualified to provide such assistance; or
- be otherwise able to satisfactorily demonstrate that they are suited to the assignment.

Your chosen representative must submit a so-called legal protection application to Hedvig, and Hedvig must finally approve the representative. Hedvig must approve your representative even if the dispute is being tried abroad. Hedvig has the right to determine whether or not the fees charged by a lawyer or other approved representative are reasonable.

### Costs compensated

You will be compensated for the following types of costs provided that they are necessary, reasonable and justified based on the nature of the dispute:

- up to 100 hours of work for your representative's fees and expenses;
- for pre-trial investigations ordered by your representative;
- for proof in court and arbitration proceedings;
- administrative court costs;
- litigation costs that you have been ordered to pay to the other party or to the state, or that you have agreed to pay to the other party in connection with an out-of-court settlement, if it is apparent that you would have been ordered to pay higher court fees if the case had proceeded to trial; and
- for arbitration pursuant to ch. 42, section 17 of the Code of Judicial Procedure.

Representatives' fees are covered for reasonable time spent and at no more than the hourly cost standard applied by the National Courts Administration when determining rates for certain cases. Compensation for loss of time is paid to the representative in accordance with maximum limits established in the National Courts Administration's regulations concerning the calculation of compensation for loss of time. To the extent that Hedvig deems it appropriate, compensation may be paid out before the conclusion of the dispute.

### Costs not compensated

The insurance does not cover:

- own work, loss of income, travel, living expenses or other expenses for you or any other insured party;
- additional expenses associated with hiring several representatives, changing representatives or hiring a representative in another location;
- compensation for arbiters; or
- the implementation of judgements, decisions or agreements.

If injury claims awarded to you are deemed to include compensation for legal fees, these will not be compensated by Hedvig.

### **Requirements relating to how long you must have been insured in order to be granted legal protection**

You must be insured and must have held the same type of insurance policy (with Hedvig or another insurance provider) for a continuous period of at least two years. If, when the dispute arises, you are still insured with another provider, only the time for which you have been insured with Hedvig will be counted.

Disputes are deemed to occur at the time that one of the parties entirely or partially rejects a filed claim. The claim must be stated clearly.

If you have not been insured for two years at the time that the dispute occurs, you can still be granted legal protection if:

- your need for the insurance in question has existed for less than two years, but you took out the insurance as soon as the insurance need arose; or
- all events or circumstances on which the claim is based took place after this insurance policy came into force.

If you, due to this insurance policy lapsing for some reason, are not entitled to legal protection insurance at the time that the dispute occurs, you can still be granted legal protection provided that the events or circumstances on which the claim is based took place during the time that the insurance policy was valid. However, no more than five years must have passed between the insurance policy lapsing and the dispute occurring.

In such circumstances, the terms applicable to the relevant insurance policy at the time that the dispute arose will be applied.

### **Maximum compensation**

The insurance covers representatives' fees for up to 100 hours. Any excess will be discounted from the compensation sum. For each dispute, the insurance covers you up to a total of SEK 250,000, of which a maximum of SEK 20,000 will be awarded for own investigation costs and SEK 20,000 for witness compensation.

The dispute will be considered one single dispute (as opposed to several) even if you and another party insured under this policy are involved as parties on the same side of the dispute. Several disputes based on the same event and the same circumstances will also be considered one single dispute. This means that a dispute may be deemed to exist even if the claims are not supported by the same legal basis. If several disputes can be tried in the same trial pursuant to ch. 14 of the Code of Judicial Procedure, they will be treated as one single dispute.



## **Assault**

### **What am I covered for?**

Hedvig will compensate you should you be victim to any of the crimes listed below.

### **Any limitations I should be aware of?**

The insurance does not cover you for crimes that you become victim of:

- during working hours, on the way to or from work and whilst travelling on business. Nor does the insurance cover: damages suffered in connection with any other activities performed with the intent of earning money;
- damages associated with riots, gang violence, hooliganism or similar violent activities;
- an assault where the perpetrator targets a larger group of individuals whom he does not know; or
- assault at the hands of another person covered by this insurance policy.

## What do I need to think about?

Compensation for assault is paid out as one single sum depending on the type of crime. When determining what constitutes a compensable crime, Hedvig looks at the legal authorities' categorisation of the crime in question.

Non-minor assault	<b>SEK 8,000</b>
Robbery	<b>SEK 8,000</b>
Aggravated assault/aggravated robbery	<b>SEK 12,000</b>
Aggravated assault with life-threatening injury	<b>SEK 70,000</b>
Molestation if you are under 18	<b>SEK 10,000</b>
Sexual molestation or sexual exploitation if you are under 18	<b>SEK 25,000</b>
Sexual assault of a child	<b>SEK 50,000</b>
Aggravated sexual assault of a child	<b>SEK 70,000</b>
Rape	<b>SEK 150,000</b>
Rape if you are under 18	<b>SEK 200,000</b>

Attempts to commit the crimes above are compensated at 50% of the figures stated.

If you are repeatedly victimised by the same perpetrator, or if you are victimised repeatedly by different perpetrators on the same occasion, you will receive only one compensation sum.

If you suffer dental damage that requires treatment as a result of the crime, you will receive a further SEK 5,000.

### Safety regulations

You must not act in a way that places you at great risk of injury. It is particularly important that you do not:

- take violent action yourself or make threats of violence,
- enter into or remain in a situation or environment where fights and altercations have occurred or tend to occur,
- provoke verbally or through your actions, or
- commit or contribute to criminal activity.

The risk of ending up in these types of situations increases if you are under the influence of alcohol, drugs or other intoxicating substances. Your compensation entitlement could be affected if you do not comply with these regulations.

### Particular obligations

You must be able to demonstrate what happened and that you have been the victim of one of crimes listed. The incident must be reported to the police without delay and you must contribute to their investigation. Your compensation entitlement could be affected if you do not comply with these obligations.



## Illness and accidents while travelling

### What am I covered for?

The insurance covers you for accidents, acute illness, acute dental problems, emergency situations during your trip and if you have to cut your trip short due to the death or serious illness or injury of a relative. The day of the first doctor's appointment is considered the first sick day.

The insurance covers you as a private individual; i.e. it does not cover any of the above situations if they occur whilst you are on a business trip, working or performing any other activities with the intention of earning money during a personal trip. You are covered by the insurance for the first 45 days of your trip, which must be outside of Sweden or intended to last for at least 48 hours. The trip is considered to have started once you leave the insured property and to last until you arrive home again. The point of departure must be located in the Nordic region.

You can pay an additional fee to extend the insurance coverage for a further 45 days provided that the application for extension is made within the first 45 days of your trip and that you are in good health when making the application.

Brief visits (lasting less than 30 days) to your normal place of residence, where the intention is to return to the same destination, do not result in the start of a new 45-day period. In such circumstances, you need to contact Hedvig to apply for an extension as outlined above.

An 'accident' is defined as an involuntary physical injury caused by an external event.

The term 'relatives' here covers spouses, registered partners, cohabiting partners, children, siblings, parents, grandchildren, grandparents, parents-in-law, children-in-law and legal guardians of the aforementioned individuals.

'Travel companion' is defined as another person covered by this insurance policy with whom you booked and intended to spend the trip. Travel companions may also be persons who are not covered by this insurance policy provided that they are your sole travel companion.

### Medical expenses, etc.

You will be compensated for necessary and reasonable expenses incurred during the trip (i.e. not after return to your home country) associated with urgent medical care, hospital care, treatment, aids and local travel for care and treatment, if prescribed by a competent doctor. Journeys made using your own vehicle are compensated at SEK 20 per 10 km. Acute dental problems and injuries resulting from an accident are covered at a maximum of SEK 5,000 for necessary and temporary treatment locally.

You are entitled to compensation for the aforementioned expenses for no more than one year following the first doctor's appointment. Medical treatment must be approved by Hedvig ahead of time. Hedvig reserves the right to request, following an assessment by its own doctors, that you return to Sweden for treatment. If you fail to do so, your entitlement to compensation may be reduced or revoked.

### Additional expenses associated with return journey or continued travel

If a doctor recommends, in writing, that you or your travel companion should return home at a different time or by other means than planned, or that you should not continue a pre-booked and paid-for trip, you will be compensated for necessary and reasonable additional expenses associated with your return journey or with re-joining the continued trip at a later date. The transport must be approved by Hedvig ahead of time. The insurance does not cover the cost of return to the location where the trip was cut short.

### Cost of repatriating deceased individuals and funeral costs

In event of death, the insurance will cover the cost of repatriation of the deceased to the deceased's home locality in Sweden and additional expenses associated with the return travel of travel companions covered by this insurance

policy. When a death occurs abroad, compensation may be granted for burial or cremation locally instead of repatriation, up to a cost of SEK 10,000.

#### **Travel expenses for relatives visiting seriously ill travellers**

If a doctor deems that your injury or illness is life-threatening, we will cover necessary and reasonable expenses associated with no more than two relatives travelling from and back to their home locality in Sweden, including additional accommodation expenses. The journey must be authorised by Hedvig ahead of time.

#### **Additional accommodation expenses**

If a doctor recommends, in writing, that you or your travel companion should change the planned accommodation arrangements or stay away for longer than planned, we will cover additional expenses for accommodation for up to 45 days from the first doctor's appointment.

#### **When something serious has happened at home**

If you are forced to cut a trip short because:

- a relative or travel companion dies or becomes seriously ill or injured, or because
- your home in Sweden is affected by unforeseen and significant damage,

you will be compensated for necessary and reasonable additional expenses associated with your return to your home locality. The trip must be authorised by Hedvig ahead of time. Compensation is awarded only if the return journey is necessary. The insurance does not cover the cost of return to the location where the trip was cut short.

#### **Unused travel expenses**

You are covered by the insurance for the first 45 days of your trip, provided that the destination is outside of Sweden or that the trip is intended to last longer than 48 hours. The trip is considered to have started once you leave the insured property and to last until you return to that address.

If a trip that has commenced is interrupted and cannot be completed due to you falling ill or suffering an accident and as a result:

- being admitted to hospital,
- becoming completely bed-bound or
- being forced to return home earlier than planned

you will be compensated for unused travel expenses.

If you are forced to cut a trip that has commenced short due to the death, serious illness or injury of a relative in Sweden you will receive compensation for unused travel expenses.

If you are forced to cut a trip that has commenced short because your travel companion falls ill or suffers an accident that results in them:

- receiving intensive care in hospital,
- dying or
- being forced to return home earlier than planned (and you return home with them)

you will be compensated for unused travel expenses.

If your travel companion is aged under 12 and becomes completely bed-bound you will also be compensated for unused travel expenses. This applies to only one person aside from the person(s) suffering the illness or accident.

A doctor appointed by Hedvig must approve the return journey in advance or verify that your injury or illness resulted in you becoming completely bed-bound. The day of the first doctor's appointment is considered the first sick day.

If doctor's certificates or medical reports lack details on the number of sick days recommended or taken, or if recommendations made clearly exceed the rest period normally recommended, the number of sick days may instead be calculated based on the template below:

- |                         |                |
|-------------------------|----------------|
| – Chicken pox           | 2 days at most |
| – Stomach bug           | 3 days at most |
| – Sore throat and fever | 3 days at most |

– Influenza	3 days at most
– Sinusitis and fever	3 days at most
– Ear infection and fever	3 days at most
– Pneumonia	4 days at most
– Hand and/or lower arm fracture	1 day
– Upper arm fracture	3 days
– Ligament injury, finger	1 day
– Dislocated shoulder	3 days
– Shoulder fracture	6 days
– Hip/femur fracture	10 days
– Pelvic fracture (not hairline fracture)	14 days
– Tibial or ankle fracture	3 days
– Knee fracture, incl. patella	7 days
– Cruciate ligament injury	3 days
– Ligament injury, knee	1 day
– Rib fracture	3 days
– Vertebral fracture	8 days
– Skull fracture	10 days
– Clavicle fracture	3 days
– Ankle sprain	1 day

‘Travel expenses’ means:

- money paid for travel, accommodation and events such as concerts, sporting events, lift cards and excursions prior to the damage;
- money paid for food prior to departure from the Swedish home locality; and,
- when travelling using own vehicle, SEK 20/10 km for the shortest route from the point of departure to the point that the trip is cut short and back again, at a maximum of 5,000 km. If there are other passengers in the car, the compensation will be reduced based on the number of travellers.

Trips or parts of trips that are paid using a method other than cash or gift certificate, e.g. bonus points, are not considered travel expenses.

Amounts that you can recoup from the organiser, traffic company, hotel or any other party will be discounted from your travel expenses.

The amount of compensation paid for unused travel expenses will be based on the number of unused days of the total number of travel days, at a maximum of SEK 600 per person per day and no more than SEK 40,000 per person. The maximum compensation can be increased through payment of a special premium. If applicable, this will be stated in your insurance policy.

Compensation under this insurance will not accrue to the estate of the deceased.

## **Any limitations I should be aware of?**

Aside from the limitations listed below, the insurance does not cover you for incidents that occur in countries or areas that the Ministry for Foreign Affairs advises against travelling to, provided that it discouraged such travel at the time that the trip commenced.

**The insurance does not cover medical care, travel or other expenses caused by:**

- pre-existing illness or illness of which you were aware when starting the trip, or accidents that took place before the trip started; or

- health circumstances in which you had experienced the same or similar symptoms three months prior to departure.

The insurance does cover you if your health situation takes an urgent turn for the worse during your trip, which you couldn't have predicted or expected when setting off.

This insurance does not cover medical care, travel or other expenses associated with doctor's appointments or treatment/surgery that was planned before the trip started.

**The insurance does not cover illness or accident resulting from:**

- participation in martial arts involving physical contact;
- parachuting, skydiving, hang-gliding or para-gliding;
- diving without an international diving certificate;
- participation in competitions or organised training using motorised vehicles; or
- participation in sports, sports competitions or organised training as a professional sportsman or sportswoman. You are considered a professional sportsman or sportswoman if more than half of your income is derived from the practice of the sport.

**The insurance does not cover costs:**

- associated with pregnancy that occur after the 28th week of pregnancy,
- caused by ships or aircraft having to change their route due to your illness/accident, or
- of private medical care in Sweden.

This insurance does not cover medical care, travel or other expenses associated with doctor's appointments or treatment/surgery that was planned before the trip started.

## What do I need to think about?

Those who are not entitled to compensation through general social security will receive compensation only for costs that would have been compensated had that entitlement existed.



## Travel problems

### What am I covered for?

Hedvig will compensate you for late baggage when travelling, or if you need to be evacuated from a country due to unrest.

The insurance applies for the first 45 days and when travelling in a private capacity, i.e. not when travelling on business (or when you are working or engaged in other earning activities whilst on a personal trip). The trip is considered to have started once you leave the insured property and to last until you arrive home again. The point of departure must be located in the Nordic region. In order for the insurance to be valid, the travel arrangements must cost at least SEK 1,000 per person or SEK 2,000 for the entire household or be intended to last for at least 48 hours.

**Delayed luggage**

If your checked luggage arrives after your own arrival at the destination, you will be compensated as follows:

- SEK 750 for a delay of more than 6 hours,
- SEK 1,500 for a delay of more than 24 hours and

– SEK 2,000 for a delay of more than 48 hours.

The maximum total compensation is SEK 5,000. Compensation is awarded only if the luggage is late travelling out, not on the return leg.

### **Emergencies**

If war or war-like situations break out in the country that you are staying in, or if there is a natural disaster such as an earthquake or volcanic eruption, an epidemic or if the circumstances become such that the Ministry for Foreign Affairs recommends that all Swedish citizens leave the area, we will pay all necessary and reasonable additional expenses incurred in connection with evacuation back to Sweden.

### **Any limitations I should be aware of?**

You will not be compensated for evacuation back to Sweden if the Ministry for Foreign Affairs advised against travelling to the areas before you travelled to your destination.

### **Is there anything I need to remember?**

Your report should be submitted to the transporter, who will provide you with a PIR report or similar, which forms the basis for the claim.

## **B. Your apartment**



**Fire**



**Water  
leaks**



**Storms**

### **What am I covered for?**

When you live in a tenant-owned apartment, the insurance covers you for damage to your apartment caused by fire, water leaks and storms. Your cover applies to damage not compensated by your housing association or property insurance. Naturally, the insurance also covers your movable property against fire, water leaks and storms. To find out how it works, have a look at section C below. When we use the term 'apartment' here, we are referring to your tenant-owned apartment.

#### **What property is covered by damage caused by fire, water leaks or storms?**

The insurance covers all property in the insured apartment that is recognised as immovable and that you are responsible for maintaining based on law or housing association statutes. It also covers damage to property that you have installed in the apartment to replace the above.

#### **What is meant by 'fire'?**

- open flame fire (not limited to charring or singeing damage),
- explosion,
- sudden soot damage,
- lightning strike or
- corrosive gas formed through accidental heating of plastic.



### **What is meant by 'water leak'?**

Unexpected escape of liquid or steam from:

- water, heating or sanitation conduits;
- equipment connected to such systems (e.g. sinks or boilers);
- bathrooms, shower rooms or other wet rooms fitted with a floor well and built in accordance with the building standards and industry rules, advice and instructions applicable at the time of construction or installation;
- aquarium;
- water bed;
- fire extinguisher; or
- fridge or freezer in connection with a power cut or fault with the equipment.

### **What is meant by 'storm'?**

- Water from torrential rain, melting snow, or rising water levels entering buildings through doorjambs, vents or similar (i.e. not through the ground or similar) or indoors through wastewater pipes or fittings connected to such (e.g. sinks). Downpour means rainfall of at least 1 mm/minute or 50 mm/day,
- earthquake (of at least 4 on the Richter scale), mudslide, landslide, avalanche or volcanic eruption,
- snow pressure, when roofs (excl. balcony roofs and similar) collapse due to snow pressure,
- rain, cold or other unavoidable consequence of the building that houses the property being damaged by a storm (at least 21 m/s) or hail, or
- storm or hail onto glazed balconies and fixed awnings, radio or TV antennas.

## **Any limitations I should be aware of?**

### **Fire**

Your insurance does not cover damage caused by blasting work or by soot from candles.

### **Water leaks**

Hedvig will compensate you for damage to surface layers (including waterproof surface layers) and to the connection of these to installations or other building components through which the leak occurred, but only if the work was performed by a competent fitter who issued a quality document.

Your insurance does not cover damage caused to the leaking item. Nor does it cover the loss of the leaked liquid. The insurance does not cover damage caused by leaks from drainage systems, roofs, roof gutters, roof drains, external downspouts, air ducts or flues.

## **What do I need to think about?**

### **Fire**

You must not handle candles or fires in a way that could cause fire. The same applies to embers (e.g. smoking in bed).

### **Water leaks**

You must ensure that all taps close properly and that they are turned off when not in use. Water-collecting underlays should be placed underneath fridges, freezers and dishwashers.

### **Storms**

Damage caused by burst dams is covered up to SEK 30,000.



## Burglary and criminal damage

### What am I covered for?

Your insurance covers burglary and criminal damage to your apartment or spaces belonging to your apartment, e.g. cellar or attic storage areas.

In order for an incident to be classed as burglary or criminal damage, someone must have gained unauthorised access to your home or to a space belonging to it. It is not considered unauthorised access if the perpetrator:

- was let in and did not use coercion or force to gain access, or
- had permission to access the apartment or entered using a key that they were authorised to have in their possession.

If you live in serviced accommodation/an elderly residence or similar (e.g. use in-home elderly care services) the insurance covers you for theft from the property even if the perpetrator did not gain unauthorised access.

### Any limitations I should be aware of?

Your insurance does not cover theft of money, important documents or theft-prone property kept in associated areas (e.g. cellar or attic storage areas).

#### What is considered theft-prone property?

- GPS equipment, cameras and associated accessories,
- weapons, wine and spirits,
- items made entirely or partially from precious metals, real/farmed pearls and precious gemstones,
- pocket and wrist watches,
- TVs, sound systems, computers, computer equipment and accessories and
- mobile phones, smartphones, tablets and similar.

### What do I need to think about?

#### Doors

All external doors must be locked.

#### Windows

Windows must be closed and locked from the inside when the house is left empty and unmonitored.

#### Keys

Keys must not be stored or labelled in such a way that unauthorised parties can figure out where they belong.

#### Changing locks

If you have reason to believe that unauthorised individuals have a key to the property you must change the locks immediately. The cost of changing locks in the insured property will be compensated if the key is lost in circumstances covered by the insurance, and if it is likely that an unauthorised party may come to use the key.

The insurance does not cover the cost of changing locks in communal spaces such as pram storage areas, laundry rooms or similar. The same applies to lost workplace keys.



## White goods

### What am I covered for?

Your insurance covers damage to:

- broken household appliances (surface and cosmetic damage will not be compensated);
- other electrical machinery or appliances caused by short-circuiting, breakdown or overvoltage;
- food kept in freezers at the time of a power cut, or in the event of a freezer fault; and
- clothing in washing machines or driers in the event of a fault with such appliances.

### Any limitations I should be aware of?

The insurance does not cover damage to other electrical machinery or appliances caused by short-circuiting as a result of contact with liquids.

## Other

### Installations, etc.

The insurance also covers damage to sanitary ware, any lifts that you have fitted yourself (at a maximum of SEK 20,000) and broken heating, water, waste water, ventilation, gas or electrical installations (provided that the damage is not otherwise compensated, e.g. through your property insurance). However, it does not cover faults with underfloor heating in bathrooms or other wet rooms.

### Glass panes

Your insurance also covers cracked or shattered glass panes in windows/doors (not glass door leaves, mirrored doors, glass in shower cubicles or room dividers). It does not cover damage to insulating glass consisting of panes becoming unsealed.

## C. Your stuff



### Accidental damage

#### What am I covered for?

Your insurance covers lost or damaged property, if the loss or damage has occurred as a result of a sudden and unforeseen external event and is not compensated under any other insurance scheme. It is not sufficient for the damaged to have occurred suddenly; the event that caused the damage must have occurred suddenly and been unforeseen.

#### How much compensation could I receive?

A maximum of SEK 25,000 will be awarded as compensation for each lost or damaged item. The compensation amounts awarded may be lower for certain property categories. Please see page 4 for further information.

#### Any limitations I should be aware of?

Your insurance does not cover accidental damage to the following property:

- money, important documents, manuscripts and technical drawings;
- theft-prone property kept in cars, other spaces or ancillary spaces;
- coin, note and stamp collections;
- borrowed property;
- loss or damage in connection with mail handling;
- parachutes, model airplanes and other aircraft systems, boards used for water sports, canoes and ice crafts, including parts and equipment for these;
- damage to bikes in connection with competitions;
- disassembled or unassembled parts or equipment for vehicles and craft;
- non-movable fixtures, incl. balcony glazing; or
- jetties and outbuildings.

The insurance does not cover damage caused by:

- wear, tear, age-related changes or other long-term impact;
- pets, rats, mice other rodents or insects; or
- stored computer data, software or IT equipment being damaged/deleted.

#### What do I need to think about?

Property must be handled or stored in such a way that theft, loss and damage can be prevented as far as this is possible. This is especially important if the property is theft-prone or particularly valuable. Your insurance will be considered invalid if you leave jewellery or watches in checked luggage.



## Theft and criminal damage

### What am I covered for?

#### Property covered

Your insurance covers you in the event that your insured property is stolen or destroyed. Different rules apply depending on where the damage takes place and what type of property is damaged. Certain special stipulations apply to theft-prone property. When we refer to theft-prone property in this section, we are talking about:

- GPS equipment, cameras and associated accessories,
- weapons, wine and spirits,
- individual item or collection, the value of which exceeds SEK 15,000 (if the item or collection was not registered on Prylbanken);
- items made entirely or partially from precious metals, real/farmed pearls and precious gemstones,
- pocket and wrist watches,
- TVs, sound systems, computers, computer equipment and accessories and
- mobile phones, smartphones, tablets and similar.

Theft of and criminal damage to your stuff that occurs outside of the insured property will be compensated at a maximum of SEK 25,000 per stolen or destroyed item. The compensation amounts awarded may be lower for certain property categories. Please see page 4 for further information.

#### Theft and criminal damage at another property

The insurance covers theft and criminal damage that occurs:

- in your workplace;
- in a hotel room where you are staying;
- when someone breaks in to a common area (area that you are not the only person to hold a key to), e.g. laundry room, garage or bike store;
- at the premises of service providers/businesses where you have left your property for storage, repair or other action; and
- in bank safes or other valuables safes approved by the Swedish Theft Prevention Association.

#### Theft from cars

The insurance covers theft of and criminal damage to property that you keep in your car when using the car for travel.

You are not considered to be using the car for travel:

- in the vicinity of your home address for any period longer than that required to load/unload the vehicle; or
- when you leave the car at an airport, railway station, harbour or similar before continuing your journey.

#### Theft and criminal damage elsewhere

The insurance covers you for theft of property that you keep with you when outside of the insured property. However, you will be compensated for the theft of money, important documents and theft-prone property only if you carry them with you, or keep them in the clothes that you are wearing or in a bag that you carry, or if they are locked in a space that only you have access to.

The insurance also covers damage to property in connection with assault, or theft or damage to bikes or prams.

## **Any limitations I should be aware of?**

### **Theft and criminal damage at another property**

The insurance does not cover the theft of money, important documents or theft-prone property from any location other than:

- your workplace when you are there,
- a hotel room that you are staying in,
- a service provider or business premises where you have left said property, or
- safes.

Nor does the insurance cover property that has been accidentally left behind, lost or misplaced even if that property is later stolen.

### **Theft from cars**

The insurance does not cover the theft of money, important documents or theft-prone property from cars.

### **Theft and criminal damage elsewhere**

Nor does the insurance compensate you for property that has been accidentally left behind or forgotten, lost or misplaced even if that property is later stolen.

## **What do I need to think about?**

### **Theft and criminal damage at another property**

The workplace must be locked whenever you are not there. The same applies to hotel rooms, which must also be locked when you are sleeping.

The following applies to money, important documents and theft-prone property:

- in workplaces, these items must be locked in a space that is used only by yourself; and
- in hotel rooms they must be locked in safes, drawers or suitcases when you are not in the room.

### **Theft from cars**

The car must be locked. If you leave the car when travelling, any property left inside must be stored so that it is invisible from the outside.

### **Theft and criminal damage elsewhere**

Property must be handled or stored in such a way that theft or damage can be prevented as far as this is possible. This is especially important if the property is theft-prone or particularly valuable.

Money, important documents and theft-prone property must be handled in such a way that it would be difficult to steal them without you immediately noticing it.

The bike must be locked.



## Fire



## Water leaks



## Storms

### What am I covered for?

#### What property is covered by damage caused by fire, water leaks or storms?

Your insurance covers damage to insured movable property that is not compensated pursuant to section B.

#### What is meant by 'fire'?

- open flame fire (not limited to charring or singeing damage),
- an explosion;
- soot, if it causes sudden damage;
- a lightning strike; or
- corrosive gas formed through accidental heating of plastic.

#### What is meant by 'water leak'?

Unexpected escape of liquid or steam from:

- water, heating or sanitation conduits;
- equipment connected to such systems (e.g. sinks or boilers);
- bathrooms, shower rooms or other wet rooms fitted with a floor well and built in accordance with the building standards and industry rules, advice and instructions applicable at the time of construction or installation;
- fridge or freezer in connection with a power cut or fault with the equipment;
- aquarium;
- water bed; or
- fire extinguisher.

#### What is meant by 'storm'?

- Water from torrential rain, melting snow, or rising water levels entering buildings through doorjambs, vents or similar (i.e. not through the ground or similar) or indoors through wastewater pipes or fittings connected to such (e.g. sinks). Downpour means rainfall of at least 1 mm/minute or 50 mm/day,
- earthquake (of at least 4 on the Richter scale), mudslide, landslide, avalanche or volcanic eruption;
- snow pressure, when roofs (excl. balcony roofs and similar) collapse due to snow pressure,
- rain, cold or other unavoidable consequence of the building that houses the property being damaged by a storm (at least 21 m/s) or hail, or
- storm or hail onto glazed balconies and fixed awnings, radio or TV antennas.

### Any limitations I should be aware of?

#### Fire

Your insurance does not cover damage caused by blasting work or by soot from candles.

#### Water leaks

Your insurance does not cover damage caused to the leaking item. Nor does it cover the loss of the leaked liquid. The insurance does not cover damage caused by leaks from drainage systems, roofs, roof gutters, roof drains, external downspouts, air ducts or flues.

#### Storms

Your insurance does not cover damage to movable property in boat houses, beach huts or greenhouses.

## **What do I need to think about?**

### **Fire**

You must not handle candles or fires in a way that could cause fire. The same applies to embers (e.g. smoking in bed).

### **Water leaks**

You must ensure that all taps close properly and that they are turned off when not in use. Water-collecting underlays should be placed underneath fridges, freezers and dishwashers



# Compensation

## How items are compensated and valued in connection with damage

Hedvig reserves the right to decide whether or not damage should be compensated through repair, in cash or with equivalent new or used items. Hedvig also reserves the right to decide who is to perform repairs and where new items are to be sourced. If repairs are made elsewhere, or if a replacement item is obtained from another source, Hedvig will not pay any compensation beyond that which would have been payable had the repair or replacement been sourced as directed by us.

The right of ownership to any replaced items shall transfer to Hedvig, unless otherwise agreed. If an item that we have replaced was to turn up, you must return it to Hedvig immediately. If you wish to keep the item, you may do so provided that you return the one we replaced it with.

If an insured item is lost or damaged, you must be able to demonstrate that you own the item, what it is worth and how old it is. This requirement becomes more important the more valuable the item is.

The damage will be valued based on the price in Sweden at the time of the damage.

### **Cash compensation, equivalent item or repair**

Lost or completely destroyed items will be replaced according to the rules outlined on the following pages and based on the compensation table on the next page.

If we judge that a damaged item can be repaired, you will be compensated by an amount that covers the cost of repair. Hedvig reserves the right to decide who is to perform the repair work. Any compensation awarded cannot be higher than that payable as per this rule. Damaged but not completely destroyed items that are not to be repaired will be compensated by the difference between the value of the item before and after the damage.

### **Computer, tablet, radio and TV etc., mobile phones, bikes, glasses, household appliances**

Computer equipment, tablets or similar, bikes and glasses will be compensated based on the purchase price of the item(s) and their age. The proportion of the purchase price payable to you as compensation is stated in the table on the next page.

Other items included in the table below which were functioning before the damage occurred will be compensated based on the retail price of an equivalent new item (as-new price). You will receive the percentage of the as-new price stated in the table. For newer items, indicated by a ✓ in the table, you will be compensated at the as-new price.

### **Jewellery made entirely or partially from precious metals, real pearls and gemstones**

Jewellery will be compensated based on the retail price of an equivalent new item (as-new price).

If the jewellery is more than eight years old, inherited, bought or obtained second-hand or purchased at auction, or if an equivalent new piece cannot be obtained, you will be compensated based on the cost of purchasing an equivalent second-hand item in the second-hand market.

### **Other items**

Other items are compensated at market value.

Market value means the retail cost of buying equivalent items to those that were damaged/lost in the same condition or, if such items are not available, what it would cost had they been available.

If the market value cannot be established based on the above, the cost of buying a new equivalent item will be determined, with deductions for age, wear, dating, reduced usefulness and other circumstances. Emotional value is not taken into consideration.

If the market value is at least 70% of the as-new price, you are entitled to receive a new item. However, you must then acquire said replacement item within six months of the damage event.

The value of work stored on IT media or spent on photographs, videos, recordings, software, models, home-made items or similar is not compensated. Such items are compensated at the cost of the raw material.

Watch repair compensation does not cover any servicing performed in connection with repair.

## Compensation table

The value of property decreases with use. This is due not only to wear and tear but also to the fact that many items quickly become outdated. The basic idea of insurance is that you should end up in the same situation that you were in before the damage event took place. In other words, any money you receive should correspond to the market price of the item that was damaged. A ✓, however, means that you will be compensated at the as-new price.

Item (incl. accessories)	Compensation as a percentage once the property has reached the following ages												
	< 6 mon	6 mon	1 years	2 years	3 years	4 years	5 years	6 years	7 years	8 years	9 years	10 years	11 < years
Mobile phones	✓	✓	70	40	20	10	5	5	5	4	3	2	1
Computers/computer equipment	100	100	80	80	60	20	10	5	5	5	5	5	5
Tablets or similar	100	100	80	80	40	20	10	5	5	5	5	5	5
Bicycles	100	100	100	80	60	50	45	40	35	30	25	20	20
Glasses	100	100	90	80	60	50	45	40	35	30	25	20	20
Audio/video equipment (excl. computers, cameras and telephones), digital TV boxes, GPS	✓	✓	✓	65	55	45	35	25	20	20	20	20	20
Digital cameras	✓	✓	✓	65	50	40	30	20	20	20	20	20	20
Small household appliances	✓	✓	✓	90	80	70	60	50	40	30	20	10	5

## Apartment repairs

Hedvig reserves the right to decide whether a damage claim should be compensated in cash or whether the damaged apartment can be repaired through our measures. As a rule, damage is compensated at the cost of repairing the apartment without delay and using appropriate and professional methods and materials. Deductions are then made from the repair cost based on the age of the building components affected, as per the table below. The building components are each of the installations included in the table, e.g. surface treatments, accessories, etc. When the damage affects paintwork, wallpaper or other wall or floor surface treatments, the paintwork etc. in each space is considered one building component. Repair involves compensation for the damaged spaces' building components and surface layers. Any undamaged spaces in connection with the above with the same surface layer will not be compensated.

In addition to age deductions, deductions may also be made if the maintenance of the damaged building component has been neglected or if the component has been subjected to abnormal wear.

The cost of restoring artistic decoration will not be compensated.

Additional expenses that arise because a spare part, equipment or materials cannot be obtained due to import difficulties or because manufacturing has been discontinued will not be compensated.

If repair work can be performed in connection with ongoing or planned maintenance or changes, extension or alterations, the damage will be valued at the amount by which the cost of such work increases. Age deductions are made based on the table below.

## Compensation due to new standards and industry regulations

In damaged spaces, we will compensate the additional costs that may arise in connection with remedial work or repair following damage due to new standards and industry regulations being in force at the time of the damage event. Pipes represent an exception here as they become written off at a certain age – see age table below (this does not apply if the pipes written off are not the actual cause of the damage). The maximum limit for such additional costs is SEK 10,000 for each damage event.

## Age deduction table

<b>Building component (age is calculated from the time of first use), refers to both materials and work (removal and replacement)</b>	<b>Number of years without age deductions</b>	<b>Thereafter deductions for each commenced year</b>
<b>Heating, water, waste water, sanitation, ventilation installations and machinery (for household appliances see table above)</b>		
– piping systems, water radiators, sanitary ware, septic tanks	10 years	5%
– air/air source heat pumps	2 years	15%
– heat pump systems, water heaters connected to heat pumps, waste water pumps, solar thermal collectors, wind power plants and roof heating	2 years	10%
– underfloor heating	5 years	8%
– other installations and other machinery, incl. accessories, e.g. separate water heaters, electrical radiators, boilers (incl. expansion tanks)	5 years	8%
<b>Outdoor baths, indoor Jacuzzis and shower cubicles – incl. machinery</b>	2 years	10%
<b>Electrical installations and fibre optics</b>	25 years	5%
<b>Radio and TV antennas, awnings, blinds</b>	2 years	10%
<b>Alarms</b>	2 years	10%
<b>Paintwork (external)</b>	2 years	10%
<b>Paintwork (internal)</b>	5 years	8%
<b>Floor and wall surfaces (excl. wet rooms)</b>		
– wallpaper and other wall and ceiling surface treatments (excl. wet rooms)	5 years	8%
– textile	5 years	8%
– plastic/linoleum, laminate	10 years	5%
– wood flooring, incl. parquet and surface treatment of such floors	15 years	5%
– stone, ceramics	15 years	5%
<b>Wet room surfaces, incl. waterproof surface layers</b>		
– welded mesh floor and wall covering	5 years	8%
– ceramic tiles, stone tiles	10 years	5%
– other materials and finishes and painting of wet rooms	2 years	10%
<b>Kitchen and wet room fixtures</b>	15 years	5%
<b>Doors, incl. locks and fittings</b>	15 years	5%
<b>Household appliances</b>	2 years	10%
<b>The age deduction is limited to no more than 80% for building components or parts of such that were functioning prior to the damage.</b>		
<b>However, a 100% age deduction may be applied to:</b>		
– household appliances and installations		
– surface layers (incl. waterproof surface layers) in wet rooms in connection with damage caused by leaks through surface layers (incl. waterproof surface layers)		

## Disputes concerning the value of movable property

If we cannot agree on the value of damage to movable property, we should, unless otherwise agreed, request a statement from a surveyor appointed by a Swedish chamber of commerce. The surveyor should apply the rules outlined in these terms.

If the surveyor finds that our figure is too low, we will cover the survey costs. Otherwise, you will pay SEK 500 plus 10% of the excess value for the survey.

## Excess

The excess is the part of the damage cost that you need to pay for each damage event. No excess is applied to insurance cover for assault, nor for costs associated with illness or accident when travelling or travel problems.

In all other circumstances, the excess is SEK 1,500. However, for legal protection it shall be 25% of the total cost (but no less than SEK 1,500).

If several damages result from the same event and compensation is to be paid through several insurance policy provisions, or under several personal insurance policies that you hold with Hedvig, we will only deduct one excess – the highest one – from the total damage claim award.

## Limitations, safety regulations, etc.

### General limitations

The insurance does not cover damages:

- associated with war or war-like events, or
- that occur in countries or areas that the Swedish Ministry for Foreign Affairs advises against travelling to.

If the damage, as outlined above, occurs outside Sweden, the insurance will still apply (with the exception of insurance cover for Assault) if the damage occurs within three months of the unrest beginning and if you are in the affected area at that time. In order to be entitled to compensation you must not have participated in the events or been involved as a reporter or similar within the framework of your professional or business activities.

Moreover, the insurance does not cover:

- damages that occur in countries to which you have travelled to train for war or terror activities or similar, or whenever you participate in such activities, regardless of country;
- damages directly or indirectly caused by nuclear processes; or
- payment of any benefits to the extent that the conditions for such protection, compensation for such damage or terms for such benefit would expose Hedvig to sanctions, bans or limitations under a UN resolution, trade or financial sanctions or EU, UK, Northern Irish or US laws or regulations.

### Supplier warranty

The insurance does not cover faults with products or services that a supplier or other party is responsible for pursuant to warranty, similar obligations or statutory presumed liability. The limitation does not apply to subsequent damage to property or services other than the faulty product or service delivered, unless the subsequent damage is also covered by warranty or similar obligations.

The insurance does apply if the policy-holder can demonstrate that the liable party is denying responsibility or unable to uphold their responsibility.

### Force majeure

The insurance does not cover losses that result from delays to investigations, repairs or payment as a result of war, war-like events, authority measures, strikes, lockouts, blockades or similar.

## **Safety regulations and important things to bear in mind**

Safety regulations and things to bear in mind are covered in the various sections and stated for the various damage event categories.

You must always comply with:

- regulations contained in laws or issued by authorities; and
- manufacturers' instructions for installation, use, care and maintenance.

## **Special safety regulations for your home**

In addition to the safety regulations given for 'Burglary and criminal damage' in your home in section B, the following special safety regulations for doors apply when your home is left unattended:

- external doors must be locked using locks intended for external doors;
- porch, terrace and balcony doors must be closed and locked, and windows must be closed and locked from the inside when the house is left unattended; and
- keys must not be left or hidden in the vicinity of the home. Keys must not be labelled or stored in such a way that unauthorised parties can figure out where they belong. If you have reason to suspect that someone has gained unauthorised access to a key to your home you must change the locks immediately.

### **Special safety regulations concerning burglar alarms connected to a response function**

We sometimes impose special requirements for certain homes. If this is the case, it will normally be stated clearly in your insurance policy.

The following applies beyond the stipulations above relating to doors:

- The property shall be fitted with a burglar alarm connected to a response function approved by the Swedish Theft Prevention Association. The alarm system shall be connected and must work when no one is present to look after the property.
- The system shall be installed and maintained by a contractor approved by the Swedish Theft Prevention Association. Any work associated with changes or extension to the system must also be performed by such a contractor.
- There must be clear signs indicating that the property is fitted with a burglar alarm.

## **Other obligations relating to insurance agreements**

The data on which the cost of your insurance is based is specified in your insurance policy. The insurance amount has been set at SEK 200,000. You must notify us if any details contained in the insurance policy change or are incorrect.

## **Remedial measures**

When damage occurs or threatens to occur imminently, you must attempt to prevent or limit the damage to the best of your abilities. If you fail to do so your compensation may be reduced or rejected entirely. Examples of remedial measures include calling the fire brigade, turning the stopcock off or removing threatened items from potentially damaging objects. We will cover reasonable expenses associated with remedial measures provided that they are not compensated by another party.

## **In the event of damage**

You must report any damage to us as soon as possible. You must also be able to demonstrate that there is an insured loss. Theft, criminal damage, loss, robbery or assault may require a police report. In connection with travel, the police report should be made in the country where the damage occurs while you are still in the country.

It is also important to bear in mind that:

- you must report any loss of transported goods to the transporter;
- you need to tell us if you are covered for the same damage by several insurance policies;
- you must submit true and as detailed information as possible about what happened and the damaged property – you must not withhold any information that may affect claims adjustment;

- if a power of attorney is needed in order for Hedvig to be able to obtain the information required for claims processing, you need to provide us with one; and
- you must keep any damaged items so that we can inspect them and approve any repairs – you are obligated to collaborate with inspection of both damaged and undamaged property.

## If you fail to comply with a safety regulation

If you have failed to comply with a safety regulation or any other obligation, a special deduction may be applied to any compensation you receive in connection with damage. The circumstances will determine the scope of the reduction.

When we use the word ‘you’ here we are also referring to:

- someone else authorised by you to look after the insured property; and
- your spouse, partner or other family member when the insured property is the shared home or household items contained in such a home.

Non-compliance with the following safety regulation normally results in a deduction of:

Term	Safety regulation	Deductions
Fire (sections B and C)	About candles, fire and embers	25%
Burglary and criminal damage (section B)	About doors, windows, keys and lock changes	25%
Theft and criminal damage (section C)	About property kept in hotel rooms	50%
Theft and criminal damage (section C)	About property kept in cars	50%
Theft and criminal damage (section C)	About money/important documents	100%
Theft and criminal damage (section C)	About locking bikes	50%
Theft and criminal damage (section C)	Other safety regulations	50%
Accidental damage (section C)	About jewellery and watches in checked luggage	100%

In serious cases, deductions may be greater. However, smaller deductions may also be made for less serious cases.

Submission of incorrect details about insurance matters affect all those covered by the insurance.

If incorrect information is submitted in connection with a damage claim, this will harm the person who has submitted incorrect information or withheld information.

## People with psychological disabilities and children

If a person with a serious psychological disability or a child under the age of 12 has acted in a way that would result in compensation being reduced or rejected, special rules apply with regard to how compensation should be established, pursuant to the Insurance Contracts Act.

## Causing an insured loss

If you:

- intentionally cause an insured loss you will not receive any compensation;
- cause an insured loss through gross negligence, any compensation not linked to damage liability may be rejected or reduced by a special deduction based on what is reasonable taken into account your negligence and the circumstances in general; or
- act or fail to act and this results in a significant risk of damage which entails an insured loss, compensation may be rejected or reduced by a special deduction based on what is reasonable taken into account the circumstances, if you realised or should have realised that your actions or failure to act represented a significant risk.

This also applies if the insured loss is caused by:

- someone else authorised by you to look after the insured property; or
- your spouse, partner or other family member when the insured property is the shared home or household items contained in such a home.

## About Hedvig

Hedvig AB is registered as an insurance broker with the Swedish Financial Inspection and brokers insurance in the Swedish market on behalf of HDI Global Specialty SE. Hedvig holds liability insurance with QBE Insurance (Europe) Ltd., UK branch in Sweden. HDI Global Specialty SE (HDI Global Specialty) provides cover for Hedvig's insurance policies. Hedvig is compensated by HDI Global Specialty for any policies brokered and that compensation is based on the total volume of premiums, not on the technical outcomes of the insurance business.

Hedvig AB is registered with the Swedish Companies Registration Office and supervised by the Financial Supervisory Authority. This can be verified by the respective authorities. By accepting these insurance terms, you accept that Hedvig reserves the right to decide on all matters relating to Hedvig's insurers on your behalf.

## General terms and conditions

The terms and stipulations contained in your insurance policy and its associated documents govern the agreement between you and Hedvig. In addition, these insurance terms and Hedvig's general terms and conditions apply. Beyond this, the relationship is governed by the Swedish Insurance Contracts Act. The agreement is regulated by Swedish law. The supervisory authority is the Swedish Financial Supervisory Authority.

### Insurance term

The insurance term is 12 months from the day you take out insurance. Please note that the insurance will come into force on the same day as it is due to come into force, you will not be covered until such time as you sign the policy. At the end of the insurance term, the policy will automatically be renewed for a further 12 months unless either party cancels it and unless otherwise agreed before this date.

You have the right to cancel the insurance at any point of the insurance term, for any reason. We can also cancel the policy during the term, but only if we have special reasons for doing so. When you cancel during the insurance term you are entitled to have any premiums paid for the remaining term refunded.

### Changes to premiums and other terms

We will notify you at least 30 days in advance of making any changes to premiums or terms. If you wish to cancel your policy due to the changes you must notify us before the change implementation date. Your claims history could affect the price of your insurance.

### Payment of premiums

Premiums for new insurance or extension of your existing policy are paid directly in the app by direct debit. When the insurance policy renews, your insurance policy and payments will be updated and payments will continue to be taken automatically, unless you cancel your policy.

If you do not pay your premiums on time, we reserve the right to charge a reminder fee and cancel your policy. The insurance will then lapse 14 days later. If you make payment within that 14-day period, your policy will remain valid.

### Repayment obligation

When we compensate you, you lose your right to claim compensation from another party. You must not enter into an agreement with the person responsible for the damage whereby you completely or partially waive your right to compensation from them.

### Statute of limitations

If you wish to claim compensation from Hedvig, you must do so within 10 years for the damage event, or, where applicable, from the time that the circumstances covered by the insurance agreement arose. If you have reported the

damage to Hedvig within the timeframes above, you always have six months to raise a complaint from the time that Hedvig has given its final decision on the compensation claim.

## **Claims registration**

In order to determine whether someone is trying to get compensation based on untrue information, Hedvig uses a damage claims register shared by the entire insurance industry (GSR). The register contains some details about the claim and the person who claimed compensation and is used only in connection with claims adjustment. This means that Hedvig will be notified if you have previously filed a claim with any other insurance company. Hedvig has the right to register claims associated with this insurance policy in the same register. GSR AB, PO Box 241 71, SE-104 51 Stockholm, Sweden is the data controller for GSR.

## **Personal data**

We process your personal data in accordance with the General Data Protection Regulation (GDPR), other applicable legislation and regulations issued by various authorities. Any updates affecting the treatment of your personal data will be announced on our website.

Hedvig is the data controller and is responsible for ensuring that your personal data is handled in accordance with the applicable legislation. Hedvig has also appointed a data protection officer for personal data handling. If you have any questions about how we handle your personal data, get in touch! You can either email Hedvig's customer service department at [help@hedvig.com](mailto:help@hedvig.com) or contact our data protection officer at [dataskyddsbud@hedvig.com](mailto:dataskyddsbud@hedvig.com).

## **Appealing claims adjustment decisions**

Please contact Hedvig in the first instance. It is almost always possible to resolve any misunderstandings! If you, after having had your case reviewed again, are still not satisfied, you have the option to request reassessment of your case through Hedvig's Complaints' Manager. Requests for reassessment to Hedvig's Complaints' Manager must be presented within 6 months of receiving Hedvig's decision on the matter. The Complaints Manager can reassess almost any type of case at no cost to you.

## **The National Board for Consumer Disputes (ARN)**

You can also contact ARN's dedicated insurance department. ARN will assess your case free of charge. Email ARN at [arn@arn.se](mailto:arn@arn.se).

## **Insurance Sweden's Board for Legal Protection Insurance Issues**

Contact Insurance Sweden's Board for Legal Protection Insurance Issues on matters relating to the appeal of a decision regarding legal protection insurance. You can reach them on (+46) (0)8 552 787 20.

## **Courts**

Just as in the case of other disputes, you can also contact the courts. Contact your nearest district court to find out more about simplified judicial procedure, for example. Please note that if the dispute relates to the valuation of property it needs to be assessed pursuant to the provisions of the section entitled 'Compensation'. HDI Global Specialty SE, business reg. no. 516402-6345 is the correct respondent in connection with litigation

## **The Swedish Consumers' Insurance Bureau**

Contact the Swedish Consumers' Insurance Bureau ([www.konsumenternas.se](http://www.konsumenternas.se)) for information and guidance on insurance matters.