

# Insurance terms

## HOME INSURANCE

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## Insurance terms

### HOME INSURANCE

## Who is covered?

The insurance covers:

- You and your spouse or cohabitant with the same address in the National Population Register.
- Children living at home, and children living outside the home in connection with education, when they have not reported a change of address to the National Population Register.
- Children who are a part of the permanent household, but the address in the National Register is another due to joint parental responsibility.
- Other members of the permanent household with a common address in the National Population Register.

## What is covered

The insurance covers:

- Household goods and movable property at the residence mentioned in the insurance policy.
- Household goods and movable property belonging to other parties may be covered by the insurance with the insured's own possessions. This applies if the insured has undertaken in writing to take out insurance for the movable property.

## What is not covered

The insurance does not apply to the tenant.

## Where the insurance is valid

The insurance applies at the address mentioned in the insurance policy.

- Household goods and movable property, cash and securities that are stored outside the home are insured for up to two years.
- For items to be sold, the insurance applies in the Nordic countries.

## What coverage you get

### What is covered

The insurance covers:

- Goods in your home up to the amount you have chosen and mentioned in the insurance policy.
- Also included within the selected sum is:
  - Owned goods intended for hobby use, stored in your home – up to NOK 50,000.
  - Owned professional goods and owned goods at the place of insurance are covered – up to a total of NOK 50,000. Professional goods and goods belonging to others are excluded.
  - Cash and securities – up to NOK 20,000.



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## What coverage you get (cont.)

- Greenhouse for hobby use – up to NOK 30,000.
- Parts and accessories for private vehicles – up to NOK 20,000.
- Car tires and rims are not included.
- Motor vehicles with a maximum speed of 20 km/h.
- Goods belonging to someone else, and for which you have taken responsibility.

## Household goods

### What is covered

The insurance covers sudden and unforeseen damage that occurs during the contract period due to:

- Fire and grime.
- Lightning and other electrical phenomena.
- Explosion and blasting.
- Water damage due to:
  - Leakage from exterior pipes with associated equipment, installations and aquariums.
  - Water that enters the building due to precipitation, causing freestanding water above the lowest floor level. Water in raised floor construction is not considered freestanding water.
  - Water that enters the building through an opening, or leakage caused by sudden and unforeseen building damage that is covered by the insurance.
- Fuel oil that enters the building from a pipeline.
- Natural disaster such as landslide, storm, flood, storm surge, earthquake or volcanic eruption in accordance with the Act on Natural Damage Insurance.
- Theft.
  - From a building at the insured premises.
  - From wardrobes outside the insurance location – up to NOK 15,000.
  - Of a stroller.
  - Of a bicycle or electric bicycle and bicycle trailer up to the sum mentioned in the insurance policy – up to NOK 15,000 per bicycle.
  - From a building other than the inhabited house or from an outdoor area and/or storage room in a common basement or attic – up to NOK 50,000.

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## Household goods (cont.)

- Vandalism and/or damage to property in connection with a theft from the building.
- Vandalism and/or damage to rooms you rent/use in connection with a theft from the building – up to NOK 20,000.
- Theft and robbery, cf. § 327 of the Norwegian Criminal Code
- Snatching of a bag you are carrying – up to NOK 20 000.
- Breakage of glass panes and sanitary porcelain in rented or tenant-owned apartments
- Accidental leak from a fire extinguisher
- An accidental temperature increase in a freezer, causing food and odour damage to the freezer
- For food products, coverage is limited to NOK 10,000 per claim.

The insurance also covers these costs after the damage has occurred:

- Cost of demolition, clearing, disposal and depositing of residue.
- Necessary relocation and storage expenses.
- Additional expenses as a result of price increases in the time it normally takes to rebuild or repair.
- Expenses for the reconstruction of notes, drawings, photographs and computer programs – up to NOK 50,000. Travel and subsistence expenses related to reconstruction are not covered.
- Extra expenses for accommodation outside the home when it is uninhabitable as a result of damage. The expenses must be approved by the Company in advance.
- Refill of a fire extinguisher after use.

In addition, the insurance also covers:

- Damage to goods due to a sudden and unforeseen event – up to NOK 50,000 per claim. The Company also covers damage to goods that the insured carries with them for their personal use while traveling for up to 45 days.
- Damage to and/or theft of goods during transportation within Norway in an owned or rented car, or when transported between home (non-holiday home), car or storage place – up to NOK 50,000.
- Rebuilding of an insured house (building) up to NOK 250,000 to improve mobility if someone in the permanent household becomes a wheelchair user as a result of:



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## Household goods (cont.)

- A sudden, external physical event (accident).
- Congenital disability. Disability must be 50% or more, and expenses must be accrued within 5 years of the accident or birth. The accident or birth must have occurred during the contract period.

### What is not covered

The insurance does not cover:

- Scorch or spark damage not caused by fire
- Damage caused by spill or condensation
- Damage caused by fungi, rot, bacteria, mold, pets or insects such as gray silverfish. Decontamination is not covered.
- Theft from a common garage, common room, common outdoor area and rooms on a construction site. However, theft of a locked bicycle, bicycle trailer, stroller, and wardrobe theft is covered.
- Theft of tires and rims
- Damage due to the leakage or puncture of insulated glass or an insulated glass frame
- Damage that only affects mechanical or electrical devices, machines or appliances, unless the damage is caused by a sudden, unforeseen and external event
- Objects that have been brought into the country in violation of current customs/tax rules. This applies regardless of when the item was brought into the country.
- Natural damage caused by:
  - Drought, rainfall or ice run.
  - Damage to a building or goods within a building that was constructed after a prohibition for the area in question to build or partition, in accordance with section 22 of Norwegian Act on Natural Damage, and the damage is of the same character as mentioned in the decision.
  - Damage to small boats and items inside.

The insurance also does not cover:

- Things that are lost when the cause of injury is unknown.
- Damage caused by scratches, stains, minor notches, peeling and marks.
- Damage caused by the accumulation of black dust.
- Damage caused by hacking and virus attacks on a personal computer.



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## Household goods (cont.)

- When transport is carried out by a transport or moving company, sports teams, associations and the like.
- Plants or animals.
- Spills or leaks.

## Identity theft

### What is covered

If a third party steals your identity and/or credentials, and exposes you to fraud or other criminal acts that incur financial loss, the insurance covers legal assistance up to NOK 100,000 to:

- Prevent further abuse of your identity.
- Make claims against the person(s) who has incurred the financial loss.
- Remove unwarranted marks on your credit report.

Identity theft must be detected during the contract period.

If a dispute with creditors arises as a result of identity theft, legal assistance expenses (lawyer/court) will be covered as outlined in our legal assistance coverage.

### What is not covered

If a third party steals your identity and/or credentials, and exposes you to fraud or other criminal acts that incur financial loss, the insurance covers legal assistance up to NOK 100,000 to:

- Identity theft that has occurred as a result of your criminal acts.
- Financial losses.
- Claims from creditors outside the Nordic countries, which have not been sent from a Norwegian debt collection agency or court.
- Card fraud, such as skimming or PIN code misuse.

Identity theft coverage does not apply to household goods insurance linked to a holiday house.

## Electric bikes

### What is covered

The insurance applies to the electric bicycle(s) mentioned in the insurance policy up to the stated insured amount. See your insurance policy for an accurate description.

The electric bicycle must be certified according to the European standard EN 15194 for electric bicycles, which requires, among other things, that the speed is capped at 25 km/h, that the pedals must be used for the engine to provide assistance, that the engine power is cut when you stop pedaling, and that continuous maximum power is 250W.

In case of damage, the Company must be contacted before a repair is initiated.

The insurance covers damage to the insured item due to a random and sudden external impact. In addition, fire, theft and vandalism are covered in connection with the theft of the object.



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## Electric bikes (cont.)

### Road Assistance/Pick-up service

Covers transportation back to the starting point of the bike ride. It is assumed that the electric bicycle is accessible and near a public road. If assistance is needed, contact Viking or Falck.

Theft should immediately be reported to the police at the location where the loss occurred. Other damage should be reported to the police if the Company requests it.

### What is not covered

- Damage caused by fire, wear, gradual deterioration, defects or omissions in the object.
- Damage in connection to repair, cleaning or restoration.
- Damage in connection with renting or lending it to people other than family members.
- Damage during use in business activity.
- Injury or roadside assistance/pick-up service due to use in competition/rides.
- Damage that the manufacturer, importer, supplier or repairer is liable for in accordance with the given warranty or other legal basis. If the warranty claim is not accepted, the damage will be covered under these insurance terms if the conditions are otherwise present. In these cases, the company takes over the insured's claims against the manufacturer/importer/supplier/repairer.

Loss of bicycle is only reimbursed if the bicycle has not been recovered 21 days after the theft was discovered and reported to the police.

The deductible is NOK 3,000/per claim. If the bicycle is registered in the FG-approved bicycle register, the deductible is reduced by NOK 1,000. For roadside assistance/pick-up service, the deductible is NOK 500.

## Liability for injury to others or others' belongings

### What is not covered

The insurance covers liability you incur for causing injury to other people or damage to their belongings (including animals) – in accordance with applicable law. The damage must be sustained during the contract period.

### What is not covered

The insurance does not cover liability due to:

- Your work or commercial activities.
- Recovery and defamation under the Compensation Act, cf. §§ 3-5 and 3-6, as well as fines and the like.



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## Liability for injury to others or others' belongings (cont.)

- As owner, driver or user of boat, watercraft, motor vehicle, work machine, capable of reaching speeds above 10 km h, as well as aircraft.
- When you have assumed responsibility that goes beyond common law, that is responsibility solely based on warranty, agreement or promise. This also applies to the responsibility you assume, because you have waived your right to regress.
- Damage to things that belong to someone else, but which you or someone else on your behalf rent, loan, use or store.
- People in your family (spouse or cohabitant, parents, grandparents, foster parents, in-laws, siblings, children, stepchildren, foster children, grandchildren, cohabitant's children, as well as their spouses and cohabitants). The family relationship at the time of injury is the one that applies.
- Co-owners for damage to things that are jointly owned – or to companies owned by you or where you or your family have significant ownership interests. The family relationship at the time of injury is the one that applies.
- Damage caused by digging, blasting, peeling, sheet piling and demolition.
- Pollution that accumulates over time.
- Damage caused by fungi or rot, or moisture that penetrates over a long period of time.
- Transmission of infectious diseases.
- You as a board member.
- Property other than the insured property.
- Registered trot or canter horse.

## Legal assistance costs

### What is covered

If you are involved in a dispute, the insurance covers the cost of:

- Lawyer.
- Court.
- Experts appointed by the court.
- Experts who are not appointed by the court are covered – up to 10 percent of the sum for legal assistance or financial interest.
- Witnesses for the main hearing and the collection of evidence.



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## Legal assistance costs (cont.)

A dispute means that a claim is made and disputed, in whole or in part, orally or in writing. Persistent silence from the counterparty may be considered a dispute.

The dispute must have arisen during the period of the agreement, and be subject to the general courts.

### What is not covered

The insurance does not cover legal assistance expenses that result from:

- Criminal cases or illegal action on your part. However, your expenses are covered when you claim compensation from the suspect, the accused or the defendant.
- Public administration decision. However, expenses are covered from the time of the lawsuit when the administrative appeal option is fully utilised.
- Personal injury, unless the counterparty or their insurance company has refused in writing to cover expenses for necessary legal assistance.
- Real estate other than the insured house or apartment.
- Sale of your property if you have Change of Ownership insurance on the house or property.
- Disputes between part-owners. Disputes between owners in different tenant-owned apartments are covered the same way we cover joint ownership or single-unit ownership in the same co-op.
- As a driver or user of a boat, water scooter, motor vehicle or work machine capable of reaching speeds of more than 10 km/h – when the motor vehicle or recreational boat is not insured by the Company.
- Aircraft, however, the dispute as the owner of the model aircraft/drone is covered.
- Trotting or galloping horse.
- Litigation costs from previous courts that you have been assigned, if the case is resolved after an appeal by a settlement where you need to cover your own costs.
- Defamation, online harassment, other harassment and the like.
- Legal entities such as an estate, housing association, cooperatives, foundations and the like – including disputes where these legal entities represent you.
- Court costs and legal fees for an appeal (allocated legal costs are deductible). However, such costs are covered when you can prove that the counterparty does not have the finances to pay.
- Cases where the basis for disputes existed before the insurance took effect.

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## General settlement of claims

### In case of damage

You must notify the Company as soon as possible.

### Contact the police

Immediately contact the police in the case of theft/robbery, vandalism/damage, fire, personal injury and wildlife damage.

### Obtaining necessary information

Compensation will be paid when necessary information has been obtained and any inspections or investigations have been carried out. You must assist the Company with accurate and necessary information, and document your loss and/or outlay.

### Deductible

Will be deducted from the compensation. The deductible is taken out before any other reductions in compensation that are authorized by law.

### Interest

You are entitled to interest on the compensation in accordance with the rules in § 8-4 of the Insurance Contract Act.

### Things that are found

If stolen or lost items are later found after compensation has been paid, you must immediately notify the Company. You can keep the item if you pay back the compensation.

### Choice of repair/supplier

The Company has the right to decide which repairman or supplier to use.

### Compensation payment — property damage

Compensation will be paid after repair, restoration or loss of property. The Company can determine whether the damage is replaced by:

- Cash settlement
- Repair
- Re-entry or replacement of similar – or substantially similar – items.

In case of a cash settlement, the compensation cannot exceed what the company has to pay for repair, restoration or replacement.

### Claimst against you

When a claim is covered by the insurance and exceeds the deductible, the Company will investigate whether it will be a liability for you, negotiate with the injured party and, if necessary, litigate the case before the courts.

If the Company wants to conclude a settlement with a counterparty, no additional costs will be reimbursed (if you wish to proceed with the case).

Without the consent of the Company, you must not admit liability or negotiate claims.

The Company has the right to pay compensation directly to the injured party.

### Claimst against you

If necessary, you should attend a hearing or court.



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## Compensation calculation – equity and age deduction

### Deductible

The deductible that appears in the insurance policy is deducted from the compensation, if there is no special deductible mentioned below.

- Damage that only affects surge protection, fire alarm or burglar alarm.

In some cases, special deductibles apply:

- Heavy snow, snow pressure, rooftop snow slides and wind weaker than 10 on the Beaufort wind force scale: NOK 15,000, if no higher deductible is chosen.
- Natural damage: NOK 8,000.
- Bicycle theft: 3 000 kroner. If the bicycle is registered in the FG-approved bicycle register, the deductible is reduced by NOK 1,000.
- When using legal assistance coverage, the deductible is NOK 4,000 plus 20% of the excess amount.
- Accidental damage: NOK 2,000.

### Compensation calculation

The compensation is determined by what it will cost on the day of damage to repair the item or purchase a similar one.

The following clarifications and deductions for impairment (age deduction) apply:

- Items purchased second hand at auction or received as an inheritance or gift are replaced by the sales value of the corresponding used item.
- Photo, video, computer equipment and other electronic or optical equipment: 20% deduction per year, maximum 80% deduction.
- Mobile phone, tablet and equipment: 20% deduction per year, maximum 80% deduction.
- White/brown goods: 10% deduction per year from the year the item is 5 years, maximum 80% deduction. White goods include: refrigerators, ranges, freezers and washing machines. Brown goods include electronic items like televisions and stereos.
- Clothing, shoes and glasses: 10% deduction per year, maximum 80% deduction.
- Bicycle: 20% deduction per year from the year the bicycle is 3 years old, maximum 80% deduction.
- Other items: deduction for impairment due to age, wear and tear, based on probable time of use. If the item's value represents more than 75% of the new price, no deduction is made.

For valuables and brands of shoes, clothing, sunglasses, bags and the like, the Company may require a bank statement or a warranty/certificate and purchase receipt. If you are unable to show us such documentation on request, you will receive no compensation.



## Insurance terms

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## Compensation calculation – equity and age deduction

### Loss when primary house cannot be used

Loss or damage that renders a house unusable. Additional expenses to be replaced:

- Stay outside the home when it cannot be used after damage.
- Lost rental income, beyond what is covered by the building insurance.

### Identification

Compensation may be reduced or dropped if the damage is due to action or omission from you or your spouse or cohabitant, cf. § 4-11 of the Insurance Contract Act.

### Discretion

Determination of both the insurance value and the damage, and any other issues related to the calculation of damages, can be decided by discretion, if you or the Company so require. Discretions are carried out in accordance with the provisions of the General Terms and Conditions.

### Working allowance, washing and cleaning

If it is not documented with an invoice that the working allowance has been paid, the working allowance is replaced by 75% related to normal prices. Value added tax is not calculated for cash payments in a cash settlement.

Value Added Tax: Accrued Value Added Tax is replaced by documentation.

Washing or cleaning you do yourself is compensated at 200 kroner per hour. The number of hours are calculated based on the number of hours a company would normally spend on the job.

## Settlement of legal assistance

### Choice of lawyer

You choose a lawyer who, by the nature of the case, is qualified for the assignment.

### Deadline for applying legal assistance

A request for coverage of legal-assistance expenses must be made to the Company as soon as possible when a dispute has arisen, and at the latest 1 year after the lawyer has been hired.

### Several parties on the same side

The Company may require several parties involved to all to use the same legal and technical assistance.

Total compensation for each dispute is covered up to the sum mentioned in the insurance policy, even if there are several parties on the same side. This also applies if the parties have legal assistance insurance in different companies, or if the insured person has legal assistance coverage in several insurance policies from one or more companies.

### Documentation of fee requirements and other costs

The Company may require that you keep them informed about the extent of the expenses required. Upon settlement, the fee requirement must be documented with specified hours and hourly rates, and that the deductible is paid.

Before legal proceedings, necessary legal assistance expenses are covered. After legal proceedings, expenses are covered in order to have the case carried out safely, according to the judgment of the court, in accordance with § 20-5 of the Dispute Act.



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## Settlement of legal assistance (cont.)

Questions about the reasonableness of the expenses can be submitted to The Norwegian Bar Association. The Company may require that you get the fee determined by the court in accordance with § 3-8 of the Dispute Act.

The Company's liability is limited to the estimated financial value of your interest in the case, if the expenses are not approved by the Company in advance.