

Pre-purchase information Home insurance

2023-01-01

In the event of any discrepancy between the English version and the Swedish version of the Pre-Purchase Information (Förköpsinformation), the Swedish version will prevail.

Important information on the terms and conditions of your insurance cover

These are not the full insurance terms and conditions, but only summarised information on what your insurance may cover. You are entitled to receive this information before you purchase the insurance and it is important that you read and then save the information. If you suffer damage, the agreement consists of the complete insurance terms and conditions along with your insurance certificate. The terms and conditions contain more restrictions and due diligence requirements than those listed here. You can find the full terms and conditions at icaforsakring.se.

You choose yourself, but we are happy to help

In addition to the basic cover, you yourself choose what should be included in your insurance. In that way, you can obtain insurance that is suited to your specific needs. There are also options to change certain levels of compensation and excesses. If you purchased your insurance online, ICA Försäkring was unable to provide any advice on your individual insurance requirements. Instead, we checked the information you provided us with at the time of the purchase to ensure that you belong to the defined target group for the insurance product.

The target group is generally formed on the basis of the product and there is no guarantee that it will fully match your individual needs. You can see the information on which we based the assessment of your requirements in the insurance policy. If any information is not correct or if you need any advice regarding all or part of your insurance requirements, please do not hesitate to contact our customer services (see below).

If you want to change your insurance cover or if you have any supplementary questions, you can contact our customer services at any time on telephone number 033-47 47 90 for advice or you can send an email to forsakring@ica.se. The price of your specific insurance is affected by many factors. It depends, among other things, on the excess you choose, where you live, how old you are, etc. Some security devices also allow you to obtain a discount. The quote and the price you are given are valid for 30 days.

When does the insurance apply?

The insurance is valid from the date specified in the insurance certificate. If the insurance is taken out on the day of its entry into force, it applies from the time of day it was taken out. Please note, however, that supplementary insurance taken out during the current agreement period only applies from the day following the day when the insurance was taken out.

Scope of cover

You can see the scope of your insurance cover in your insurance policy: the basic cover, extended basic cover and supplementary insurance policies you have taken out, individually or as a package, along with the supplementary insurance policies you have not taken out.

A Where does the insurance apply?

The insurance applies on the insured property. The home insurance applies within the Nordic region. If you are not registered and permanently resident in Sweden, the insurance only covers damage occurring in Sweden. In the case of travel outside the Nordic region, the insurance applies for the first 60 days of travel.

If you move, both your old (permanent) residence and your new (permanent) residence are counted as the insurance location when it comes to insured personal property in your home insurance with ICA Försäkringar. The cover is valid for up to 60 days from the date of taking possession and only during the insurance period.

B Who does the insurance cover?

The insurance policy covers you as the policyholder. If the insurance certificate states that the insurance covers one person, the insurance only

covers you as the policyholder. If, instead, your insurance policy states that the insurance covers more than one person, the insurance also covers the members of the household who have the same residence and registered address as you, up to the number of people you specified. It is therefore important for the number of insured persons specified in the insurance policy to correspond to the number of insured persons as described above. If a household consists of more than two generations, the two youngest generations are counted as one household and the older generations are counted as another, separate, household that is not covered by the insurance but that needs to take out its own insurance. In this document, "residence" means

the insurance location specified in your insurance certificate. Lodgers do not count as members of the household. If you have a child of your own under the age of 18 who is not covered by the insurance as described above, the insurance applies while they are staying with you, unless compensation can be obtained under another insurance policy.

C1 What is insured?

PERSONAL PROPERTY

The insurance covers, among other things

- personal property that you own and that is only intended for your private use
- personal property that you borrow from a school, a region or a private individual and that is only intended for your private use
- personal property that you rent from a school, a region, a private individual or a company and that is only intended for your private use
- bicycles ("bicycles" also means vehicles such as electric scooters and electric bicycles that equated to bicycles according to the Swedish Transport Agency's definition)
- Limitations
- Objects defined in the condition as property that is particularly liable to be stolen (e.g. jewellery, cameras, mobile phones and computers) are insured subject to certain restrictions. Some objects are also subject to a maximum amount of compensation, see the table.
- Personal property carried or stored outside the residence is insured subject to a maximum amount of compensation, see the table.

C2 What does the insurance not cover?

PERSONAL PROPERTY

Examples of things that are not covered include:

- financial loss such as unauthorised use of a mobile phone or fraud
- motorised vehicles, caravans and other trailers
- water craft or aircraft
- cosmetic damage not involving permanent impairment.

D What should I pay attention to?

In order to avoid the risk of receiving no compensation or reduced compensation, you must ensure that you meet certain due diligence requirements and regulations. If you disregard your obligations, the compensation may be reduced or removed. The compensation is normally reduced by 25% but, in the event of more serious negligence, you could receive no compensation at all.

For personal property, you should specifically bear in mind that

- special storage requirements apply in the case of theft, damage or comprehensive damage to jewellery and other valuable objects consisting wholly or partially of precious metals, genuine pearls, precious stones, coins, banknotes, stamps, pocket and wristwatches that individually or in total are worth in excess of SEK 100,000. Such property, when stored in or outside the residence, must be stored in a safe approved by Svenska Stöldskyddsforeningen [the Swedish Theft Prevention Association]. An

ordinary storage cabinet is not a safe. The safe must be fitted according to the manufacturer's instructions.

- not to handle fire or candles in such a way as to cause a high risk of fire. That means, for example, that you must not smoke in bed or leave fire or candles unattended.
- handle and store property with due care and attention. You should be particularly careful with valuable property. For example, you must not leave valuable property unattended. This is particularly important when you take the property away from the residence
- doors to the residence must be locked. Windows or openable windows must be locked or closed and bolted when no-one is at home and is supervising the home.
- change locks if you have reason to suspect that an unauthorised person has a key to a place where insured property is stored.
- lock bicycles using an approved bicycle lock. When parking an electric scooter or electric bicycle, you must take the battery with you.
- comply with other due diligence requirements included in the terms and conditions
- the following applies to money, valuables and property that is particularly liable to be stolen:
 - when the property is stored in a hotel room, sleeping car compartment, long-distance bus or passenger cabin, for example, it must be locked in a cupboard, drawer or suitcase when you are not present.
 - in the workplace, it must be locked in a space to which only you have access. That applies regardless of whether or not you are present at the workplace.

E Excess

The excess is the part of the cost of the damage that you yourself must pay in each claim. In the case of compensation for damage, we deduct the excess after any age deductions but before any reduction resulting from due diligence requirements. You can choose different levels of basic excess. A higher excess means a lower insurance premium.

Special excess

Certain types of damage are subject to a special excess, which may be higher than the basic excess. The special excess is 20% of the cost of the damage.

The special excess is the minimum chosen basic excess or SEK 4,000 for leakage damage with a special excess and the special excess amounts to a maximum of SEK 40,000 per claim. The cases in which a special excess applies are set out under the relevant damage element in this information.

F How property is valued and compensated

ICA Försäkringar has a right to decide whether compensation for damage will be paid in cash or through replacement. Compensation for damaged/lost property is determined by compensation tables for buildings and personal property respectively, which can be found in the full insurance terms and conditions. Damaged/lost property that is not included in compensation tables is valued at the cost of equivalent replacement property minus a deduction for reduction in value due to age, wear and tear and how modern the property is.

G What instances of damage are covered by the basic cover in the insurance?

Below is an overview of some – though not all – of the most common instances of damage covered by the basic cover.

PROTECTION OF PROPERTY

Theft and vandalism

Includes theft and damage to property, for example if property you have with you is stolen or if you are robbed away from your residence. Property that is particularly liable to be stolen that is stored in a vehicle, caravan, motor home or boat is only covered if the property is temporarily left in a vehicle, caravan, motor home or boat during the daytime (daytime means the period from 08.00 to 18.00). Money, valuable documents and property that is particularly liable to be stolen is not covered if it is stolen from a non-living space in the residence (a garage or an outbuilding) or from a basement/attic storage area in an apartment building.

Property that has been forgotten, left behind, lost or mislaid is not covered even if it was subsequently stolen. If a bicycle is stolen other than through a break-in in the residence, a special excess of 20% of the cost of the damage applies, the lowest chosen basic excess.

Fire

Damage by fire that has broken out, explosion and lightning is covered. Though not damage caused by soot from candles.

Leakage

Damage caused by liquid or vapour from unforeseen leakage from pipework or a device connected to that pipework is covered. The insurance does not cover damage caused by leakage from drainage systems, stormwater systems, roofs, etc. A special excess of SEK 4,000 is charged in the event of damage due to leakage.

A special excess of 20% of the cost of the damage (a minimum of SEK 4,000 and a maximum of SEK 40,000) is charged in the following cases:

- damage from leakage due to waterproofing/a moisture barrier in older bathrooms (over 20 years old).
- damage caused by leakage due to freezing.

Weather phenomena

The insurance covers damage caused by flooding, hail, snow pressure and storms.

Earth movements

The insurance covers damage caused by earthquakes, landslides, landslips, rockfalls, avalanches and volcanic eruptions.

Household appliances, installations, glass and sanitary ware

The insurance covers damage to household appliances as well as washing in washing machines or tumble dryers in the event of faults in the machines. Damage caused by data viruses, faults in programs, software or non-functioning of a household appliance or installation as a result of such a fault is not covered.

Traffic-related damage

Damage to insured personal property and buildings damaged in traffic accidents involving vehicles covered by the Swedish Traffic Injury Act as well as damage to or loss of property in the case of traffic accidents involving a bicycle or moped, for example, are covered.

Damage caused by wildlife

The insurance covers damage caused by wildlife that has entered the residence. Damage caused by rats, mice, wasps, bees, ants or other insects is not covered.

Additional expenses in the case of property damage

Necessary and reasonable additional expenses for food, accommodation and storage, for example, after the damage has occurred is covered. The compensation is reduced by any savings such as heating, maintenance and fees. If your residence or part of it is rented out at the time of the damage, compensation can be paid at the amount by which you are legally required to reduce the rent for a limited period.

Under-insurance guarantee

Your insurance covers new purchases of personal property during the insurance period. However, you must report the change to us no later than when the insurance is renewed.

Comprehensive insurance for personal property

Comprehensive insurance for personal property covers:

- loss of and damage to insured property. The loss or damage must have occurred due to a sudden and unforeseen external event. The event that caused the damage must have taken place rapidly (suddenly). The event must also have occurred unexpectedly and must have been an event that could not normally have been predicted or therefore prevented (unforeseen).

The maximum amount of compensation is SEK 100,000. The compensation is limited if the damage occurs away from the insured residence and certain types of property may also have a lower maximum amount of compensation, see the table.

Comprehensive insurance for personal property does not cover:

- instances of damage that could be compensated by the basic insurance

- borrowed or leased property (though property borrowed or leased from a school or a region is covered)
- property that was forgotten, left behind, lost or mislaid, even if it was subsequently stolen.
- property that is particularly liable to be stolen that is stored in a vehicle, boat, tent or caravan, for example
- property that is particularly liable to be stolen that is lost from a garage, outbuilding, basement or attic storage area in an apartment building or from baggage checked in or registered.
- animals or damage caused by animals or insects.

PERSONAL COVER

Crisis insurance

Crisis therapy in the event of compensatable damage such as fire or break-in at the insured residence is covered. You are compensated for a maximum of 10 instances per claim. The crisis insurance does not cover damage caused to you by someone else who is covered by the insurance (with the exception of acute mental crisis occurring in the event that you have been subjected to any of the acts specified in the Criminal Code and listed in section 13.3.1 of Assault Protection), damage relating to your professional practice or if you are injured while committing a criminal act. The insurance applies with no excess.

Personal liability

The insurance covers you as a private individual if a claim is filed against you for damages because you caused injury or damage to another person or another person's property. We help you investigate, negotiate and pay any damages. The maximum amount of compensation is SEK 5,000,000.

The insurance does not cover claims for damages against the insured by any person covered by the insurance and nor does it cover claims relating to employment or claims against the insured in their capacity as owner, user or driver of a boat, motor vehicle or aircraft.

Legal expenses

Attorneys' and court costs in certain disputes are covered. You can obtain legal expenses if the insurance policy is valid when the dispute arises and if it was valid for a continuous period of at least two years with us or with another insurance company. If you have not held legal protection insurance for two years as described above, the protection only applies if the events or circumstances forming the basis of the claim occurred since the insurance entered into force. A dispute is considered to have arisen at the moment when a party rejects all or part of a claim. The maximum amount of compensation is SEK 400,000.

Legal expenses cover does not apply to certain disputes, for example if a dispute concerns trading in stocks, options or bonds, or to a dispute with someone to whom you are or have been married or of whom you are or have been a registered partner or cohabitant. However, the insurance covers disputes concerning custody, relations, maintenance for children and children's accommodation if the dispute arose no earlier than one year after the end of the marriage, partnership or cohabitation. For disputes concerning inheritance, the insurance only applies when an action has been brought in a court. Disputes relating to amounts not exceeding half a price base amount (so-called "small claims"), criminal cases (though see section 12.4 of the insurance terms and conditions), matters relating to administrative law and disputes relating to the policyholder's employment are excluded from the insurance. A special excess of 20% of the cost of the damage (lowest chosen basic excess, maximum of SEK 40,000) applies to legal expenses claims.

Assault cover

Covers the persons covered by the insurance with a fixed amount of compensation according to a scale and compensation for dental injury costs, medical invalidity, attorneys' fees for review of closed preliminary investigations (sexual offences) and death allowance in the case of specified events such as assault and battery. The maximum amount of compensation is SEK 1,000,000.

Assault protection does not cover damage relating to your professional practice or if you are injured while committing a criminal act. You pay no excess in the event of an assault injury.

Travel insurance

Covers costs including medical care and emergency dental treatment if you suffer an accident or illness during travel. Unused travel costs, baggage delay and costs due to delay are also covered.

The travel insurance does not cover costs relating to injuries you suffer due to boxing, off-piste skiing, skydiving, bungee jumping, rock climbing, diving, kite surfing, etc. Travel that is not private or that is not undertaken in the capacity of a private individual is excluded.

Examples of such travel include travel in which you will study or work for all or part of the time. Costs for flight taxes and travel or part of travel paid for with bonus points are not covered. Nor does the insurance apply in countries or areas to which the Ministry for Foreign Affairs advised against travelling before the travel began, regardless of the level of advice against travelling decided on by the Ministry of Foreign Affairs.

Bullying

Includes crisis assistance in the case of abusive treatment of schoolchildren. You will be paid compensation for a maximum of 10 instances per claim. It also includes compensation according to a scale in the case of actions for damages as a result of abusive treatment at school.

The insurance applies with no excess.

Identity theft

The insurance covers

- direct costs up to a maximum of SEK 2,000 in order to re-acquire stolen ID documents
- attorneys' costs when required in order to reject incorrect claims for money and delete incorrect payment defaults in credit databases, other incorrect registrations in public databases as a direct result of the identity theft or if you are a party to a dispute with alleged creditors as a result of identity theft. The insurance also covers other necessary and reasonable costs for legal representation up to SEK 400,000 in order to
- exercise your rights in connection with identity theft

The insurance does not cover

- loss of information (immaterial damage)
- economic damage directly or indirectly relating to identity theft.
- damage occurring upon use of the policyholder's identity document by a family member or other insured person
- damage relating to the practice of the insured person's profession or duties or other gainful activities.

The insurance applies with no excess.

Change-over cover in the event of violation and abuse in the home

If, as a result of being subjected to violation or abuse in the home, you are forced to move from the perpetrator to a women's refuge or similar protected accommodation, you may receive compensation for additional costs as a result of moving.

H Supplementary insurance policies

TENANT-OWNER HOUSING INSURANCE

It covers

- property in your tenant-owner residence that by law consists of real property that you are required to maintain/repair by law or in accordance with the statutes of a tenant-owner association
- fixed furnishings that you yourself paid for, including a fixed radio and TV antennae outdoors (including satellite dishes) and glass panes in a glazed balcony/terrace
- loss or damage to insured property. The loss or damage must have occurred due to a sudden and unforeseen external event. The event that caused the damage must have occurred rapidly (suddenly). The event must also have occurred unexpectedly and must have been an event that could not normally have been predicted or therefore prevented (unforeseen).
- damage to insured property in accordance with applicable parts of the full insurance terms and conditions, section H. The age deduction for tenant-owner accommodation according to the compensation table for building components (see section F) is a total of a maximum of SEK 15,000 for the same claim.

Tenant-owner housing insurance does not cover the following

- damage or part of the damage that can be covered by the tenant-owner association's property insurance
- damage to electric heating coils in bathrooms, laundry facilities or other wet rooms
- leakage from drainage systems, stormwater systems, roofs, etc. In the event of leakage through surface and damp course layers, we consider the entire wet room as a single unit.

GOLF INSURANCE

Golf insurance covers

- a hole-in-one. If you achieve a hole-in-one when playing at least nine holes with an approved scorekeeper, you will receive a payment of SEK 1,000
- loss of or damage caused to golf equipment, property that is particularly liable to be stolen, valuable documents and cash due to a sudden and unforeseen external event.

Golf insurance does not cover

- damage consisting of wear and tear, consumption or self-destruction such as decomposition, cracking and changes due to age or other long-term effects.

Golf insurance has a maximum cover of SEK 30,000.

SMALL BOAT INSURANCE

Small boat insurance covers

- small boats, no longer than 6 metres with an engine power of a maximum of 15 horsepower and/or a sail area of 10 square metres
- damage or loss due to a sudden and unforeseen external event. The event that caused the damage must have occurred rapidly (suddenly). The event must also have occurred unexpectedly and must have been an event that could not normally have been predicted or therefore prevented (unforeseen).
- damage to stands, cradles, props and covering materials is covered only in the event of fire and theft in connection with a break-in to a locked space.

The maximum amount of compensation is SEK 25,000.

Small boat insurance does not cover the following, among other things

- damage due to unlawful use, fraud, misappropriation of property or embezzlement
- damage that consists only of soiling, discolouration or scratches on the surface of the boat.

ACCIDENT SUPPLEMENT

The accident supplement applies

- from the date on which the insured reaches the age of one year up to the date on which the insured reaches the age of 70 at most. The supplement ceases to apply after the age of 70.
- accidental injury occurring in your leisure time. The insurance is taken out individually. The insured person is named in the insurance policy. Accidental injury means bodily injury that the insured suffers involuntarily due to a sudden and unforeseen event.
- medical disability up to 30 price base amounts (see www.skatteverket.se for the current value of a price base amount), one-time payment on hospitalisation, compensation on being signed off sick, compensation for dental injury costs and compensation for funeral expenses.

The accident supplement does not cover

- the insurance does not cover accidental injuries occurring during working time or while travelling to or from work
- participation in athletic, sporting, adventure, expeditionary or other hazardous activities that cannot be considered as exercise or leisure activities with a normal scope and intensity. Examples of such hazardous activities include:
- martial arts and other sports involving bodily contact or comparable exercise
- diving.

The insurance applies with no excess.

I Settlement of claims

It is important for you to report damage as soon as possible. You are required to take part in any inspection that we wish to carry out due to the occurrence of damage. Damaged objects must be retained unless we permit otherwise. If you disregard your obligations, the compensation may be reduced or removed. The compensation is normally reduced by 25 percent but, in the event of more serious negligence, you may be left without any compensation at all. If, during a claim settlement, through intent or gross negligence you failed to mention or concealed something of importance for the right to compensation and this was important for the right to compensation, a reasonable reduction may be made according to the circumstances.

J What does the insurance cost?

The price of your specific insurance is affected by many factors. It depends, among other things, on what excess you choose, where you live, how old you are, etc. The quote and the price you are given are valid for 30 days. Taxes, fees or costs that have not been charged or paid by ICA Försäkringar may also be payable.

K If you change your mind

When you take out the insurance, you have a right of withdrawal that gives you the option of withdrawing from the purchase within 14 days. The cooling-off period begins on the day you take out the insurance and receive information on the right of withdrawal and what is included in the insurance. If you wish to exercise your right of withdrawal, please contact our customer services by telephone or e-mail. If you have already had time to pay the premium, it will be refunded to you minus a deduction for the period for which the insurance was valid.

If the right of withdrawal is exercised, ICA Försäkringar is entitled to claim a premium corresponding to the period for which the insurance was valid.

L Renewal of the insurance

The insurance is automatically renewed unless you terminate it at the end of the insurance period and it is clear from the agreement or other circumstances that it will not be renewed. If the insurance is not paid within the prescribed period, we are entitled to terminate it 14 days after a written notice of termination has been sent. If you pay the insurance before then, it will continue to apply.

M Validity period for the insurance

The insurance is normally valid for one year and you renew it by paying the premium for the new period. If you wish to give notice of termination of the insurance with effect from the end of the insurance period, you may do so at any time before the end of the period. You are entitled to give notice of termination of the insurance agreement with immediate effect if your need for insurance ceases or in any other similar circumstance. We can terminate your insurance if you or another insured person are in serious breach of your obligations or when particular reasons exist.

N Inaccurate or incomplete information

If you intentionally or negligently provided incorrect or incomplete information when the insurance was taken out, the compensation may be subject to a special deduction. In more serious cases, this may result in no compensation being paid at all. When assessing the degree of significant intent or negligence and the extent to which and on what conditions we would have granted the insurance policy had we been aware of the actual conditions and circumstances in general.

O Obligation to notify an increase in the risk

You must notify us without undue delay of any circumstance specified in the agreement that is of material importance in order for the risk to be changed, for example if you

move or if the house has been extended or converted and/or if the insurance amount for personal property needs to be adjusted. Failure to do so may lead to a reduction in insurance compensation. In more serious cases, compensation may not be paid at all.

If we are not in agreement

Our goal is satisfied customers. If you are not satisfied with how your case is being dealt with, you must first contact the person who dealt with the case. That is often sufficient for the situation to be cleared up.

Review

If you are dissatisfied with a decision, you can ask to have it reviewed. The entire case will then be reviewed by someone other than your claims adjuster. After that, you can ask for the decision to be reviewed by ICA Försäkring's internal board. You have received information on how to go about this along with your decision.

Complaints Manager

You have a right at all times to contact the ICA Försäkring Complaints Manager, even though he or she is unable to change your decision. By putting forward your views, you help us develop the business.

The easiest way to reach the Complaints Manager is by email: klagomalsansvarig.icaforssakring@ica.se. You can also send a letter to ICA Försäkring, Klagomålsansvarig, 504 82 Borås.

Other channels for advice and investigation

If you are a private individual, you can obtain advice on issues relating to insurance or claims settlement by contacting:

- Konsumenternas Försäkringsbyrå, Box 24215, 104 51 Stockholm, tel. 0200-22 58 00, www.konsumenternas.se
- Konsumentverket, Box 48, 651 02 Karlstad, tel. 0771-42 33 00, www.konsumentverket.se
- Hallå Konsument, Box 48, 651 02 Karlstad, tel. 0771-525 525, www.hallakonsument.se

At hallakonsument.se, you will also find contact details for consumer guidance in your municipality, which you can contact for help and advice.

The National Board for Consumer Complaints

If you are a private individual, you have the option of contacting Allmänna Reklamationsnämnden (ARN) [the National Board for Consumer Complaints]. ARN has a specific department that investigates insurance cases, though it does not investigate cases that require medical knowledge. For more information on the cases ARN investigates, see their website. www.arn.se, Box 174, 101 23 Stockholm, tel. 08-508 860 00, arn@arn.se.

Swedish Insurance Boards:

- Nämnden för Rättskyddsfrågor [the Board for Legal Protection Insurance Issues] and Ombudskostnadsnämnden [the Board for Counsels' Expenses] investigate cases concerning legal expenses insurance.
- Personförsäkringsnämnden [the Personal Insurance Board] investigates matters concerning medical assessment in health and accident insurance or home and travel insurance.
- Ansvarsförsäkringens Personskadenämnd [the Board for Bodily Injury Liability Insurance] investigates cases concerning compensation for personal injury within liability and assault insurance that have been settled on the basis of tort law.

For more information on cases investigated by the Swedish Insurance Boards, see their website, www.forsakringsnamnder.se.

Svensk Försäkrings Nämnder, Box 24067, 104 50 Stockholm, Tel. 08-522 787 20, info@forsakringsnamnder.se

There is always the option of bringing an action in a general court, www.domstol.se

Legal expenses in the event of a dispute with ICA Försäkring

If you have insurance that contains a legal expenses element, that legal expenses element may also apply in the event of a dispute with us.

Legal expenses insurance is valid under the conditions set out in the insurance terms and conditions. You must specifically apply for legal expenses at the company where you have legal expenses insurance.

Other information about the insurer

ICA Försäkring AB, corporate ID no. 556966-2975, is a subsidiary of ICA Banken AB, corporate ID no. 516401-0190. The office address is Sandlidsgatan 3, Borås. ICA Försäkringar's website is icaforssakring.se.

Personal Data

Personal data provided to ICA Försäkring is processed in accordance with applicable data protection legislation and the company's guidelines. Information on how personal data is processed is available at icaforssakring.se. If you provide ICA Försäkring with personal data on persons other than yourself, e.g. on persons in your household, we request that you forward the information on ICA Försäkring's personal data processing to those persons.

TABLE OF COMPENSATION AMOUNTS

The total amount of compensation depends on where the damage occurred and what was lost or damaged. The maximum amount of compensation is set out below and is divided up as follows

- personal property in the residence specified in the insurance policy – selected amount, see your insurance policy
- personal property in a place other than the residence specified in the insurance policy SEK 100,000

For the following property, the amount of compensation is limited regardless of where the damage occurred. The maximum amount of compensation for personal property is shown below

- cash – SEK 6,000
- valuable documents, manuscripts and drawings – SEK 20,000
- coins, banknotes and stamp collections – SEK 20,000
- property borrowed or rented from a school or region – SEK 10,000
- personal computers with peripherals and accessories – SEK 30,000
- bicycles with accessories – SEK 50,000 per instance of damage regardless of the number of bicycles
- pram with accessories – full value
- radio, TV and devices for reproduction of images and audio – SEK 100,000
- food items in a fridge and freezer, total – 5,000 SEK
- laundry in a laundry facility and machine – SEK 25,000
- rowing boat – maximum 5 metres, paddling canoe and surfboard – SEK 10,000
- personal property that you own and use in your gainful activities – SEK 5,000
- dismantled or non-assembled parts for a vehicle/craft that cannot be covered by other insurance – SEK 5,000
- injury to animals – SEK 3,000
- garden furniture – SEK 20,000
- motorised garden equipment – SEK 25,000
- golf equipment – SEK 10,000
- outdoor bathing equipment – SEK 50,000
- garage, jetty or outbuilding that you own on another person's land – SEK 30,000