# Homeowners insurance



## What's included in the insurance

The insurance covers both the building and your belongings. You and your family are also covered if you should be assaulted or end up in a lawsuit. Third-party liability and a travel insurance valid for 45 days is also included.

## **Property coverage**

Here are some examples of events for which you can receive compensation through your insurance.

- Theft and vandalism
- Leakage
- Fire or lightning
- Damage caused by weather related events (such as storms, hail, flood)
- Damage to installations and household appliances
- Damage to food in freezer
- Pest control

## Liability

If you receive a claim for third-party injuries we will

- help you investigate whether you are liable for the injury,
- help you negotiate with counterpart,
- represent you in the event of court action and pay your legal costs and,
- pay the damages for which you are liable.

### Legal assistance

If you become involved in a legal dispute, you can get reimbursement for an attorney and court expenses.

## Assault coverage

If you or someone in your family is subjected to assault or other intentional violence, we will pay compensation through your insurance policy.

#### **Crisis treatment**

If you should be the victim of an assault or any other serious event covered by your insurance and need to consult a psychologist or psychotherapist the insurance cover the cost for up to 10 sessions.

#### Identity theft

Our homeowners insurance always includes assistance if you are the victim of an identity theft. You receive 24/7 telephone assistance, with tips on how to protect yourself and help to limit the damage if it should happen.

## **Travel insurance**

This policy covers you and your family if you should become ill or have an accident when travelling. You can receive compensation for medical expenses, transportation home and unused travel expenses. The policy also covers your personal belongings when you are travelling.



## **Additional coverage**

If you would like even better coverage, we can offer additional insurances. Here are some examples.

## All-risk personal property

Accident happens, but with our all-risk insurance you can receive compensation even if you've been clumsy. For example if you've dropped your TV on the floor, or your new leather jacket got caught in the car door.

#### All-risk building

With all-risk building coverage, you will be compensated if your house or garden is damaged through a sudden and unforseen event. If you for example should drop something that damages the floor or tip over a can of paint.

#### Extra travel insurance

If you need to cancel your trip because of acute illness or accident, we will reimburse your travel expenses. You can also get a replacement trip if someone in the family should be hospitalized for more than half the trip.

#### **Small boat**

With our small boat insurance, you can receive compensation if your boat is damaged or stolen.

### Golf

With golf insurance, you will receive compensation if your golf equipment is stolen or destroyed. There is no deductible for golf insurance and if you hit a hole-in-one you will receive SEK 1,000.

## Horse accessories

This policy will provide you with compensation if your horse accessories are damaged or stolen.

# Welcome to Dina Försäkringar

See our insurance solutions, read the full terms and conditions (only available in Swedish), calculate prices and find your nearest Dina company at www.dina.se.

