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Overview

A – General terms	3
1. Definitions	3
2. To whom the insurance applies	4
3. Where the insurance applies	4
4. When the insurance applies	6
5. General exceptions.....	6
6. Requirements of you - preconditions, usage restrictions and safety and security regulations.....	6
7. Claims settlement rules and compensation calculation	9
B – Home Contents Insurance.....	12
1. What we cover	12
2. What damages are covered.....	13
3. Special claims settlement rules	19
C – If Europeiske Travel Insurance.....	20
1. Cancellation.....	20
2. Delays.....	22
3. Personal luggage insurance	23
4. Illness and accidental injury	25
5. Evacuation.....	28
6. Refund of deductible for rental car	29

7. Additional expedition insurance	30
D – Accident Insurance	30
1. What we cover	30
2. What is not covered	31
3. Specific claims settlement regulations.....	33
4. Deviations from Teneral Terms and Conditions	34
E – Legal Aid Insurance	35
1. When the insurance applies.....	35
2. What we cover	35
3. What is not covered	35
4. Sum insured.....	37
5. Other provisions.....	37
F – Liability Insurance.....	37
1. When the insurance applies.....	37
2. What we cover	38
3. What is not covered	38
4. Sum insured.....	39
5. Your duties in case of injury	39
6. Processing of compensation claims.....	40
7. Prerequisites, restrictions on use and safety regulations.....	40
G – Exchange supplement.....	41
1. Home Contents Insurance.....	41
2. If Europeiske Travel Insurance	41
3. Legal Aid Insurance	41
4. Liability Insurance.....	41

Please note: This is a translation from Norwegian of “If Start / Student i utlandet (STR2-7)”. In case of discrepancy, the Norwegian wording prevails.

In addition to the Terms and Conditions, the following applies:

- The Certificate of Insurance and its stated specifications
- General Terms and Conditions.
- The Insurance Agreements Act of June 16, 1989 (FAL) to the extent that it does not deviate from the Terms and Conditions
- Act of June 10, 1988 on Insurance Activity (Act on Insurance Activity).

The Certificate of Insurance and its stated specifications have seniority over the Terms and Conditions.

A – General terms

These terms and conditions applies to the insurances “If Start” and “Student abroad”. The Certificate of Insurance states which insurance you have, whether you have the Standard or the Super coverage, and whether you have any additional coverages.

1. Definitions

- | | |
|--------------------------------------|---|
| 1.1 Sum insured | The agreed-on amount for the insurance, stated in the Certificate of Insurance. |
| 1.2 Close family | Spouse, cohabitant partner, children, grandchildren, great-grandchildren, parents, grandparents, great-grandparents, siblings, siblings-in-law, parents-in-law, daughters-in-law, and sons-in-law. |
| 1.3 Cohabitant partner | The person who lives together with you in a relationship equivalent to that of wedlock, and who is registered as living at the same address in the Norwegian National Population Register. |
| 1.4 Sole travelling companion | The person who is stated as being your sole travel companion and who you intends to travel with during the entirety of the trip. |
| 1.5 Excess costs | Expenses incurred as a result of the insured event taking place. |
| 1.6 Checked luggage | Personal property that you, against receipt, have entrusted to an airline/boat/train/bus company for transport while you travel together with the vehicle. |
| 1.7 Treatment costs | Treatment costs are expenses incurred for treatment and travel as a result of accidental injuries. |
| 1.8 Medical disability | <p>Medical disability means a physical, permanent reduction in function that, from experience, a specific injury cause.</p> <p>The degree of disability will be determined on the basis of the disability tables issued on 21 April 1997 by the Ministry of Health and Social Affairs in Regulations no. 373, part 1 Section 2, parts 2 and 3. The degree of disability shall be established without regard to profession, impaired ability to perform paid work, leisure interests or similar.</p> |
| 1.9 Accidental injury | Accidental injury is defined as a physical injury to a person caused by sudden and |

unexpected event occurring during the insurance period.

2. To whom the insurance applies

The insurance applies to the person named in the Certificate of Insurance, hereby referred to as you. It is a precondition for the validity of the insurance that you have a permanent residential address in Norway, registered in the Norwegian National Population Register, and is a member of the Norwegian National Insurance Scheme.

2.1. Additional terms for Content Insurance

The insurance does not apply to registered rights in the insured contents and movables. FAL section 7-1 subsection 3 is deviated from.

The insurance applies to an owner of an object other than you, but only if you have undertaken an insurance obligation in writing or have undertaken in writing to bear the risk of the object.

The insurance will terminate upon change of ownership. Nevertheless, the insurance, which was in force at the time of takeover, is valid for 14 days for the benefit of the new owner, but not if the new owner has taken out insurance.

3. Where the insurance applies

3.1. Home Contents Insurance

The insurance covers home contents at your permanent residential address, stated as the place of study in the Certificate of Insurance, hereby referred to as your residence.

For the insurance “If Start” it is a prerequisite that your home is in the Nordic region.

For the insurance “Student i utlandet” (Student Abroad) it is a prerequisite that your home is in the country of study stated in the Certificate of Insurance.

The insurance is valid in the Nordic region, and in the country of study if it is stated in your insurance certificate,

- for items, cash and securities that are temporarily outside your residence for up to 2 years
- for items for sale
- for a new residence after moving
- for items that are permanently stored in another building, up to NOK 40,000.

The following are only covered your residence:

- Pleasure boat with parts and accessories.
- Loose parts for private motor vehicles.
- Trailer for car or van.
- Detached swimming pool / bathing facility
- Work equipment and goods in building.

Natural damage Insurance is only valid in Norway.

If it is stated in the Certificate of Insurance that you have the supplementary insurance «Utvekslingstillegg», section 1 in chapter G applies in addition.

3.2. If Europeiske Travel Insurance

The insurance is valid on travels worldwide.

If it is stated in the Certificate of Insurance that you have the supplementary insurance «Utvekslingstillegg», section 2 in chapter G applies in addition.

Where the insurance does not apply

The Travel insurance does not apply when residing

- at your residential address
- at an education establishment / place of study during classroom hours
- at a workplace during working hours

In addition, the insurance does not cover personal belongings stored at the above mentioned locations while you travel.

The insurance is not valid on trips to areas which the Norwegian Ministry of Foreign Affairs officially

- advises against travelling to and residing in
- advises against travelling to and residing in when not strictly necessary

The insurance will be invalid for the entire trip even if the travel advice is revoked after departure.

The insurance is not valid on expeditions, i.e., risky trips to areas with poor infrastructure, without nearby hospitals, or to areas where finding transport or health personnel is difficult.

Examples of expeditions are

- trips to the Arctic, Antarctica, Siberia, Amazons, Himalayas, Andes, and to Northern Canada.
- skiing in Greenland, cycling through the Sahara or climbing the Alps.
- trips to mountains above 5 000 meters.

You can purchase additional coverage that includes expeditions. See chapter C section 8.

3.3. Accident Insurance

The Accident Insurance applies worldwide.

3.4. Legal Aid Insurance

The Legal Aid Insurance applies in the Nordic countries, and in the country of study if it is stated in your Certificate of Insurance, and for disputes arising during a trip outside the Nordic countries / study country within the number of travel days the travel insurance covers.

If it is stated in the Certificate of Insurance that you have the supplementary insurance «Utvekslingstillegg», section 3 in chapter G applies in addition.

3.5. Liability Insurance

The Liability Insurance applies to damage, as described in section F.1, which occurs in the Nordic countries, and in the country of study if it is stated in your Certificate of Insurance, or on travel outside the Nordic countries / study country within the number of travel days the travel insurance covers, and for which you are legally liable under applicable law in each country.

If it is stated in the Certificate of Insurance that you have the supplementary insurance «Utvekslingstillegg», section 4 in chapter G applies in addition.

4. When the insurance applies

The insurance is valid for claims that incur within the insurance period.

4.1. Additional terms for Travel Insurance

The insurance is valid while travelling and is limited to a specified number of days per trip. The number of included days of travel is stated in the Certificate of Insurance.

A trip starts when you leave the residential address at which the insurance policy is registered, stated as the place of study in the Certificate of Insurance, or your residential address in Norway, registered in the Norwegian National Population Register, and ends when you have returned to the same address.

The cancellation insurance is valid starting when you pay for your trip and lasts until you leave your residential address at which the insurance policy is registered, stated as the place of study in the Certificate of Insurance, or your residential address in Norway, registered in the Norwegian National Population Register, on the departure date.

Coverage for study interruptions due to illness / accidental injury applies from the time the study fee / semester fee is paid until the study / semester is completed.

If it is stated in the Certificate of Insurance that you have the supplementary insurance "Utvekslingstillegg", section 2 in chapter G applies in addition.

5. General exceptions

Other exceptions and limitations appear under the individual insurances in the following chapters.

5.1. Strike, lockout, and bankruptcy

The insurance does not cover losses, damages or expenses that are directly or indirectly related to a strike, lockout, or other form of labor dispute. Financial losses due to bankruptcy are also not covered.

5.2. Lost earnings

The insurance does not cover lost earnings - regardless of the reason.

6. Requirements of you - preconditions, usage restrictions and safety and security regulations

Compensation under the insurance policy is conditional on us being provided with correct information about the risk that is insured, that usage restrictions have not been violated and that the safety and security regulations have been complied with.

6.1. Correct information

The Certificate of Insurance states what information we have used as a basis for calculating the premium. It is therefore very important that it is checked that the information on which it is based is correct. If the information is incorrect, you are obliged to notify us immediately so that we can correct the insurance. The same applies if changes occur that make the information no longer correct.

If the information is of significant importance for the risk assessment or the failure to provide information for other reasons is serious, the compensation may lapse completely, and the insurance is terminated (FAL sections 4-2 and 4-3).

6.2. Limited liability due to a change in the risk

If the risk changes, and the information on which the premium calculation was based is no longer correct, our liability in the event of an injury may be reduced in whole or in part (FAL section 4-6).

6.2.1. Rental (special conditions related to homes with rental activities)

Our liability can be reduced or ceased if all or part of the home is rented out without it appearing on the Certificate of Insurance that this has been agreed with us. Holiday homes can be rented for up to one month per year without a special agreement with us. It is not considered a rental if the home is managed by a family in a straight ascending or descending line, up to two generations.

6.2.2. Evicted building

If the building has been vacated, only fire and natural damage will be compensated. The building is considered vacated when it is no longer used as a permanent residence.

6.3. Identification

If your right to compensation lapses in whole or in part as a result of your actions or omissions, this will also have the same effect in the event of similar actions or omissions committed by your spouse who lives with you, or from persons with whom you live in a permanent relationship (FAL section 4-11).

6.4. Safety and security regulations

Safety and security regulations are precautionary rules that are established to prevent and limit damage. If you have neglected to comply with the safety regulations, or ensure that they are complied with, the right to compensation may lapse in whole or in part. The safety regulations also apply to your spouse / cohabitant. Such a reservation may not be made to apply if no blame or merely slight blame can be ascribed to you, or if the insured event do not result from the failure to comply.

Although we may claim that a safety and security regulation has been violated, we may still be held partially liable. In the decision, emphasis shall be placed on the nature of the safety regulations that have been violated, the degree of guilt, the course of events, whether you were in self-inflicted intoxication and the circumstances in general (FAL sections 4-8 and 13-9).

6.4.1. Preventive measures against fire

The home must have smoke alarms and fire extinguishing equipment in accordance with the fire regulations.

6.4.2. Preventive measures against water damage

To avoid damage, make sure that the building is adequately heated, or ensure that the piping system is drained. External water basins / other bathing facilities such as whirlpools, hot tubs and the like must be drained or kept sufficiently heated.

6.4.3. Preventive measures against theft and vandalism

- You must keep close watch over the insured items. This includes an obligation to ensure that all belongings are brought along when leaving a location or store them in a proper manner as described in the point below.

- Personal effects not carried by you must be stored in a proper manner. You must ensure that doors are locked, and that all keys/codes are kept inaccessible to intruders. Windows and other points of entry must be completely closed and locked with hasps, knobs, and the like.
- Wrist watches, jewelry and other items of precious metals, and other items particularly prone to theft shall not be stored in storage sheds in common basements or attics.
- Cash, passports, wrist watches, jewelry, pearls, precious stones, and precious metals are not to be left in or on motor vehicles, caravans, boats, or tents. While on travel such items are neither to be left in rooms that anyone other than you and your travel companions have access to.

The listed items must be stored under a lock or be similarly secured when they are in other places than those mentioned, which are not residential buildings.

- Bicycles/e-bicycles not in use must be locked. When a bicycle is left unattended, any mounted accessories easily removable, such as GPS, bicycle computers and watt meters, are to be removed.
- You must not send electronic or optic equipment, fragile items, perishable goods, medication, cash, passports, wrist watches, pearls, precious stones, or precious metals, as checked luggage.

[With Super coverage, section 6.4.4. also applies:](#)

6.4.4. Preventive measures against ID theft

In the event of an identity theft incident, you are obliged to

- immediately notify banks, debit card issuers and other relevant parties
- report the matter to the police and give us the report confirmation
- report to us as soon as the identity theft is discovered
- to provide all available information and documents that may be relevant to the case
- to follow the advice and guidance given to avoid further damage

[With Super coverage, and if your place of study is in the Nordic region, section 6.4.5. also applies:](#)

6.4.5. Duties when evicting a tenant

If rent has not been paid, the landlord must send a notice that eviction will be requested no later than 14 days after the first non-payment. The tenant must get 14 days to comply with the notice. If the request is not complied with, the landlord must submit a request for eviction to the Enforcement Officer, within one month after the notice has been sent, i.e., within 6 weeks after the original payment deadline. In the event of non-payment, we must also be notified within 6 weeks of the original payment deadline.

[With Super coverage, and if your place of study is in Norway, section 6.4.6. also applies:](#)

6.4.6. Preventive and damage mitigation measures against pest infestations

You must comply with requirements for preventive measures or inspections, as agreed with Anticimex, in order to prevent or limit the pests' living conditions, access possibilities, routes of infection or spread possibilities.

6.5. Gross negligence and insured event caused intentionally

If you have intentionally caused the insured event, we are not responsible. If you have grossly negligently caused the insured event or increased the extent of the damage, our liability may be reduced or waived. In the decision, emphasis shall be placed on the degree of guilt, the course of the damage, whether you were

in self-inflicted intoxication, what effect the reduction or loss of liability will have for the person / persons entitled to the insurance or for other persons who are financially dependent on you, and the circumstances in general. We cannot invoke the rules if you could not understand the scope of your action due to age or state of mind (FAL sections 4-9, 13-8 and 13-9).

6.6. Damage mitigation

If there has been a loss / damage / expense, you must do what can reasonably be expected of you to avert or limit the extent of the damage and follow the orders we give to limit the extent of our liability (FAL sections 4-10, 13-11 and 13-12).

If damage / loss / expenses arise as a result of you intentionally or with gross negligence neglecting your duties or failing to comply with an order that you are obliged to comply with, our liability may be reduced or waived (FAL sections 4-10 and 13-12).

6.6.1. Additional terms for If Europeiske Travel Insurance

In the event of illness or accidental injury while traveling, you must seek medical advice on the spot as soon as possible and follow their instructions for treatment.

You must contact us

- if the medical expenses are expected to exceed NOK 10,000
- in case of serious illness or accidental injury
- in the event of a need for a change of journey home, repatriation, summoning, repatriation, and accompaniment

Our alarm center will give you guidance and ensure that you receive treatment at a suitable treatment site. In many cases, we will also be able to guarantee payment to the hospital or doctor, so that you do not have to pay for the treatment yourself.

To ensure you receive adequate medical treatment, we reserve the right to move you to a suitable treatment site or transport you home to the Nordic countries for treatment.

7. Claims settlement rules and compensation calculation

If an injury is covered by several coverages under this insurance, we use the cover that gives you the highest compensation. Our maximum liability is limited to the payment you may get using the best insurance coverage.

Other rules for claims settlement and compensation calculation appear under the individual insurances in the following chapters.

7.1. Duty to report an insured event

An insured event must be reported to us without undue delay. We may require you to state your social and security number in the claim report. Failure to do so may have consequences for our liability if this is not done (FAL section 4-10). According to FAL sections 8-5 and 18-5, the right to compensation is lost completely if the insured event has not been reported to us within one year.

7.2. Obligation to provide documentation

If there has been a loss or damage, you have the burden of proving that the insured event has occurred. You also have the burden of proving that the insured event has resulted in expenses / additional expenses in accordance with the applicable terms.

You should as soon as possible provide us with the information and documents we need to calculate our liability and pay compensation, for example

- receipts for items and incurred expenses
- warranty certificates
- documentation for customs declaration
- PIR reports

Pre-assessment is indicative, but not binding for the compensation settlement.

The following must always be reported to the local police: Damage and loss as a result of fire, burglary, theft, and vandalism. We can demand that other injuries be reported to the police as well.

You must take care of damaged items for six months, and on request send or present them to us.

In the event of claims due to illness or accidental injury, you must in addition provide documentation

- from the doctor you consulted at the destination, who confirms
 - that the expenses are due to acute illness, accidental injury, or unexpected death
 - bed rest, interrupted or postponed journey
- for the price and duration of the trip

We have the right to obtain information from doctors and hospitals and others, which is necessary for the processing of the case in question.

If you are outside Norway, we can require you to see a doctor in Norway to assess whether the conditions for compensation exist. In such cases, the doctor's fee will be paid by us.

7.3. Claims settlement and compensation calculation

FAL section 6-1 is deviated from. Instead, the provisions below apply.

The basis for compensation is set at the lowest alternative of what it will cost to

- repair the damaged item to the same or substantially the same condition as when the damage occurred, estimated by the price on the day of the event.
- Procure an equivalent, or substantially equivalent item, estimated by the price on the day of the event.

The basis for compensation cannot be set higher than the value before the damage, less the residual value after the damage. When the item is replaced, a deduction is made for value increase, because the used item is replaced with a new one. Deductions are made for age, use and reduced usability, in relation to the object's probable useful life.

Items that are bought second hand, inherited, or received as a gift, are compensated according to the cost of buying a replacement in a similar used condition. If the item cannot be acquired, it is compensated according to the market value. If it is an estate, or your heirs, who are entitled to the compensation, the compensation must always be calculated according to the market value. The same applies to discarded home contents, and home contents you no longer have in use.

For bicycles, the compensation cannot be set higher than the acquisition price (the price at the time of purchase).

We may elect to compensate the loss/damage through cash payment / repair / reacquisition, or by our procurement of an equivalent or comparable item. In the case of cash settlement, the compensation cannot exceed what we would have had to pay for repair or reacquisition. If compensation is made through repair or reacquisition, we have the right to decide which repairer or supplier that is to be used.

We have the right to verify your given information by making inquiries to stores and others and are not obligated to pay compensation before the necessary inquiries have been made.

7.4. Deductibles

Some insured events have a deductible that we will deduct in the compensation settlement. The various deductibles that apply are described in the points below.

If the damage is compensated by us obtaining an equivalent, or substantially equivalent item, you are obliged to pay the deductible to us. If you have several insured items with us that are affected by one and the same event, only one deductible is deducted - the highest.

7.4.1. Theft, robbery, and vandalism	Damages in the event of theft, robbery and vandalism are deducted a deductible of NOK 2,000 per insured event.
7.4.2 Natural damage under chapter B - Home Contents Insurance	Natural damage under chapter B - Home Contents Insurance, is deducted the deductible determined by the Norwegian Ministry of Justice at any time. As of December 31 st , 2020, the deductible was NOK 8,000.
7.4.3 Other damages under chapter B - Home Contents Insurance	Other damages under chapter B - Home Contents Insurance, are deducted a deductible of NOK 4,000 per insured event.
7.4.4 Legal Aid Insurance	The deductible for chapter E - Legal Aid Insurance is NOK 4,000, and in addition 20% of the excess amount. Only one deductible is deducted for each dispute, even if there are several parties on the same page.
7.4.5 Liability Insurance	The deductible for claims covered by chapter F - Liability Insurance is NOK 4,000 per insured event.

[With Super coverage, sections 7.4.6 - 7.4.8 also applies:](#)

7.4.6 Accidental damage to home contents / personal belongings	The deductible for accidental damage to contents / personal belongings is NOK 2,000 per insured event.
7.4.7 Pest control	The deductible for pest control is NOK 2,000 per insured event. Note that this coverage only applies to housing at a place of study in Norway.
7.4.8 If Utleieforsikring under chapter B - Home Contents Insurance	<p>The deductible is an amount corresponding to 3 months' rent where the deposit is provided as security. Where a bank guarantee is provided as security, the deductible is equivalent to 4 months' rent.</p> <p>When calculating claims settlement, the deductible is deducted first. If a security is provided higher than an amount corresponding to 3 months' rent, the security shall be deducted from the compensation payment.</p> <p>Note that this coverage only applies to housing at a place of study in the Nordic region.</p>

7.5. Property rights to damaged items, and to items that are recovered

You are obliged to keep damaged items in exchange for compensation for the damage, and we have the right to take over damaged items.

If lost items are recovered after compensation has been paid, you are obliged to notify us immediately. You then have the right to keep the items against paying the compensation back within 14 days after the items have been recovered. Otherwise, the objects become our property.

We have the right to ask airlines, police, and others to hand over recovered items that come in handy to us. You must then be notified with an offer to have the items handed over, in exchange for paying the compensation back.

7.6. Our rights after compensation payment

If there are several who are responsible for your loss or damage, we take over your right to compensation for the amount you have been paid from us.

If we have paid compensation for a loss or damage that is not covered by the insurance, you, or those you can be identified with must pay back the compensation.

B – Home Contents Insurance

1. What we cover

1.1. Within the sum insured of NOK 300,000, contents and movables are covered, including

- money, digital currency, and securities with a total of NOK 10,000
- contents in the freezer with up to NOK 40,000
- loose parts and loose accessories for private motor vehicles with up to NOK 40,000 at your residence
- recreational boat up to 15 feet with parts, accessories, and outboard engine up to 10 hp, covered with up to NOK 40,000 per boat / outboard engine at your residence
- trailer for a passenger car or van with up to NOK 40,000 per trailer at your residence
- movable property and goods in a building at your residence with a total of up to NOK 40,000
- hobby greenhouse with up to NOK 40,000
- detached swimming pool / bathing facility at your residence with up to NOK 40,000

The listed objects may be exempt from certain types of damage. Exceptions and limitations can be found under section 2. What damages are covered.

Excepted are

- motor vehicles that are subject to registration or can reach speeds of more than 25 km / h, and are permanently mounted accessories for these
- tires and rims for motor vehicles
- Items that have been purchased or received as a gift outside Norway and that have not been declared upon importation in accordance with current regulations. See the Customs Act / Value Added Tax Act with Regulations
- items acquired by the employer for your use unless it can be documented that the ownership was transferred to you.

1.2. In addition to the sum insured, the following reasonable and necessary expenses are covered, following a covered insured event:

1.2.1. Expenses for clearing and disposing of worthless remains after damage to insured items.

1.2.2. Accrued additional expenses for stays outside the permanently inhabited dwelling according to the population register when this is uninhabitable as a result of a compensatory building damage.

Extra expenses beyond one week must be agreed with us in advance. Expenses for stays in hotels are covered up to NOK 100,000, otherwise no sum limit.

[With Super coverage, there is no amount limit associated with staying in a hotel.](#)

When calculating additional expenses, account must be taken of costs that you would have had without damage, and which you have after injury. Any form of compensation for rent losses, also from other insurance companies, as well as saved expenses are deductible.

1.2.3. Relocation and storage costs for necessary relocation after damage.

1.2.4. Accrued additional expenses due to price increase after the day of the damage. Price increases are calculated from the date of damage until repair or replacement has taken place or could normally have taken place. In the total compensation for price increases, a deduction is made for accrued interest.

1.2.5. Documented expenses for reconstruction of notes, drawings and data warehouses, totaling NOK 40,000. The insurance does not cover travel and subsistence expenses in connection with the reconstruction.

1.2.6. Additional building fittings/decor paid for by you in rented or co-owned housing, which will not be repaired, up to NOK 100,000.

1.3. Security guarantee

Furniture and movables that are documented acquired after the main due date are also covered by the insurance, even if the sum insured is exceeded, until the next main due date.

2. What damages are covered

2.1. Fire

The insurance applies to fire (burning with flames), sudden soot and explosion.

Excepted is burn and spark damage that is not caused by fire.

2.2. Lightning strikes and electrical phenomena

The insurance applies to lightning strikes and electrical phenomena. By electrical phenomenon is meant short circuit, arc, surge, and overvoltage - also as a result of lightning and thunderstorms.

Excepted is

- damage to the swimming pool / bathing facility other than electrical phenomena caused by overvoltage on the mains.

2.3. Natural disaster

The insurance applies to damage that is directly due to a natural disaster (landslide, storm, flood, storm surge, earthquake)

or volcanic eruptions, cf. the Natural Damage Insurance Act of 16 June 1989 no. 70.) The natural damage insurance, cf. the Natural Damage Insurance Act, only applies in Norway.

Excepted is

- damage to car trailers, small boats, and items in them
- damage that alone affects signs, antennas, awnings, and the like

2.4. Water / gas / other liquid

The insurance applies to

- sudden outflow of gas, water, or other liquid in the event of breakage, flooding, or leakage from the building's pipeline with associated equipment, aquarium, or fire extinguisher. Loss of gas, water, other liquids is compensated with up to NOK 40,000
- water that suddenly penetrates into a building

Excepted is

- damage by fungi, rot, or bacteria
- stains and similar cosmetic damage

2.5. Theft, robbery, and damage (cf. Sections 321, 327 and 351)

The insurance applies to:

2.5.1. Theft of contents and movables in a building up to the sum insured, with the following restrictions when the theft occurs

- from storage room with access from common basement, attic, garage, and other common area, up to NOK 50,000.
- from a building that is your workplace, up to NOK 40,000.
- from a nursing home when you stay there, up to NOK 40,000.

For building damage in the event of a burglary in a rented or co-owned home, the compensation is limited to NOK 40,000.

[The following are exempt, unless it is stated in the Certificate of Insurance that you have Super coverage:](#)

- Theft from a communal garage, common room, room with general access (shop, waiting hall, school, fitness center and the like).
- Theft from rooms on a building / construction site that is not a living room, even if it is your workplace.

The following are always excluded:

- Embezzlement - that is, when a household member / tenant, or others, acquire your contents that they have in their possession (cf. Section 324).

2.5.2. Theft and damage to contents and movables from private outdoor areas at your residence, up to NOK 40,000.

2.5.3. Theft of bicycle, electric bicycle, bicycle trailer, pram and PC, outside your residence:

- Theft of a bicycle / electric bicycle. Bicycle trailers that are locked or mounted to the bicycle are also replaced. The compensation for each bicycle / bicycle trailer is limited to NOK 40,000.
- Theft of a pram.

- Theft of PC / computer equipment, up to NOK 40,000 per claim. Software is not replaced.

2.5.4. Napping of bag that you carry, up to NOK 40,000.

2.5.5. Robbery and assault.

2.5.6. Intentional damage to contents and movables in a building at your residence.

Excepted is damage to rented rooms committed by a household member, tenant, or his/her household.

With Super coverage, sections 2.5.7. - 2.5.8. also applies:

2.5.7. Theft of contents and movables from other places than those mentioned, in the country of study, up to NOK 40,000.

2.5.8. Intentional damage to furniture and movables elsewhere in the country of study, up to NOK 40,000.

2.6. Damage that is a direct consequence of a compensatory building damage

The insurance applies to damage that is a direct consequence of a compensable building damage under the homeowner's building insurance. Documentation for acknowledgment of liability from another company must be available before compensation can be paid, cf. FAL section 8-2.

2.7. Contents of the freezer

The insurance applies to damage to contents in the event of an unintentional rise in temperature in the freezer, up to NOK 40,000.

2.8. Violation of glass panes and sanitary ware

The insurance applies to breakage damage to glass panes and sanitary ware in rented or co-owned housing.

Excepted is

- damage from scratches, peeling, etc., regardless of the cause
- damage that consists of the frame for insulating glass being leaking
- damage to glass and sanitary ware that is specially fitted for, or is connected to, business activities
- damage to greenhouses

With Super coverage, sections 2.9. - 2.11. also applies:

2.9. Accident - other damage to contents and movables

The insurance applies to other physical damage to contents and movables, other than those mentioned above, which is due to a sudden external cause. The cause of the damage must be known and can be linked to a specific time of damage. It is a prerequisite that the damaged item can be presented at our request.

If the damage occurs outside your residence, the compensation is limited to NOK 40,000 in each case of damage.

Excepted is damage

- on rented or rented movables
- on a boat with parts and accessories, a trailer, hobby greenhouse and animals

- on air sports equipment and drones in use
- caused by frost, bacteria, or insects
- caused by pets
- such as scratches, tears, scrapes, stains, and similar cosmetic damage
- on checked luggage
- as a result of wear, corrosion, consumption, or the age of the item
- due to heavy snow / snow pressure or wind weaker than storm

2.10. Damage when moving

The insurance applies to damage that occurs when moving to a new home within the country of study, which is due to a sudden and external cause. The cover applies to transport, as well as carrying items in and out of the residence.

Excluded are damage such as scratches, tears, scratches, stains, and similar cosmetic damage.

2.11. ID theft

The insurance applies in the event of identity theft (cf. the Penal Code section 202). If you have been the victim of identity theft, prompt action is very important in trying to limit the damage. At If.no you will find an overview of what should be done. The insurance covers reasonable and necessary assistance for:

- Prevention and measures to prevent further misuse
- Removal of unjustified payment remarks as a direct result of identity theft.
- The event must have occurred and been established during the insurance period.

Excepted are

- identity theft associated with your profession
- actions performed by your spouse or cohabitant, your child, or your parents
- identity theft occurred as a result of you or someone in your immediate family having acted with gross negligence or criminal action.
- financial loss, other than costs associated with legal assistance

Sum insured: Our total liability is limited to NOK 1,000,000 for each claim. All actions that occur as a result of an identity theft are considered an identity theft incident.

[With Super coverage and place of study in Norway, section 2.12. also applies:](#)

2.12. Adaptation of housing after an accident

Structural adaptation of a home up to NOK 250,000 is covered to improve the movement possibilities in your own home if someone in your permanent household during the insurance period

- is affected by an accidental injury that results in permanent medical disability of 50% or more
- gives birth to children with congenital injury or illness that results in permanent medical disability of 50% or more

Accidental injury means damage to the body caused by a sudden external physical event - an accident that occurs during the insurance period.

The insurance does not apply to accidental damage caused by medical examination, treatment, etc. or when taking medication, unless the household member has been treated due to an accidental injury for which we are responsible.

For children with a congenital injury or illness that results in permanent medical disability, the insured event is considered to have occurred at birth. The birth must have taken place during the insurance period.

The expenses must have been incurred within 5 years after the accident or birth.

We cover documented expenses in addition to grants and support you are entitled to, from the public social security system. The degree of medical disability is determined according to the Ministry of Health and Care Services' Disability Table.

[With Super coverage and place of study in the Nordic countries, section 2.13. also applies:](#)

2.13. If Utleieforsikring - damages and financial loss when renting out year-round homes

If it appears from the insurance certificate that the home is wholly or partly rented out, If Utleieforsikring applies. The insurance presupposes that the tenancy is not to be regarded as a business activity according to legal and tax practice, that a written tenancy agreement has been established and that a deposit corresponding to a minimum of 2 months' rent, is agreed paid before moving in. Alternatively, a bank guarantee corresponding to 4 months' rent can be established.

The rental agreement shall contain points that regulate the following:

- What the lease applies to.
- Who the parties are (contact details and identification (Social Security Number / Org. No.))?
- Rent, including rent adjustment, and requirements for advance payment.
- Deposit or bank guarantee.
- Rules of order.
- Return and eviction.
- Description of the form and duration of the tenancy.

Section on eviction and special grounds for coercion, including that the tenant accepts that coercive deviation can be demanded if the rent is not paid 14 days after written notice in accordance with the Enforcement Act.

INSURED EVENT	COMPENSATION
Defaulted rent	<p>Compensation for defaulted rental income if the tenant does not pay the agreed rent in accordance with the rental agreement, limited to a maximum amount corresponding to rent for 6 months.</p> <p>The compensation is limited to apply for the period from the request is sent to the bailiff for deviation, until the home is back in your possession, with a supplement for 2 months.</p> <p>Compensation for rent loss is only paid once per tenant.</p>
Eviction	<p>Reasonable and necessary expenses in connection with the implementation of eviction are reimbursed if the tenant does not move out of the home when the tenancy is terminated or in the event of a breach of the tenancy agreement. The compensation under this section is limited to a maximum of NOK 20,000.</p>

Vandalism Compensation for damage (cf. the Penal Code section 351) on the rented home with associated contents and outdoor areas, intentionally caused by the tenant or his/her guests.

Exceptions are

- Notches, scratches, peeling and similar wear and tear
- Damage as a result of keeping animals

Theft and embezzlement Compensation in the event of theft and embezzlement committed by the tenant or his/her household members.

With Super coverage and place of study in Norway, section 2.14. also applies:

2.14. Pest control

The insurance applies to your permanent residence in Norway as stated in the insurance certificate. The insurance covers rodent and insect control, including bed bugs, cockroaches, and bearded vultures.

By control is meant relevant measures that are to reduce or eradicate the occurrence of pests. Control measures are determined and carried out / led by Anticimex. Anticimex determines whether coverage or access work is necessary for the fight. In case of pest infestation, or suspicion of this, we or Anticimex should be contacted before measures are implemented.

The insurance also provides access to advice from Anticimex by phone, letter, e-mail, and the like.

Coverage of costs for pest control is limited to NOK 100,000 per claim.

When fighting bearded vultures, up to 3 inspections are covered in the first year after the injury was reported. Then access to material for self-effort and guidance on the service telephone, for up to 4 years after the damage was reported, provided that the insurance contract is ongoing.

Excepted are

- combat in buildings other than the residential building, like garages or other outdoor buildings.
- combat in storage with access from common basement, attic, garage, and other common areas.
- removal of dead pests or their remains, including pests that died after control.
- control by gassing, heating, or freezing that applies to all or parts of the buildings.
- costs of combating activity that started before the insurance contract started.
- costs of combating activity after the insurance contract has been terminated even if the attack started during the insurance period.
- that Anticimex cannot reach your residence by car. For insurance objects without a road connection for a car, you must pay for extra transport and travel time during inspection and control.
- combat performed by others if this has not been agreed in writing with Anticimex in advance.
- costs for opening structures and the like to detect pest infestations in the home.
- damage or unsightly appearance of contents as a result of the pest infestation. In some cases, damage to contents may nevertheless be covered under section 2.10.
- control of pest infestations in lots, on live plants or in outdoor facilities.
- maintenance, repairs, protection against pests or other measures necessary to prevent new or existing pest infestations.
- consequential damages or indirect losses such as damage to person, personal property, impaired ability to fulfill obligations, market reactions and the like.
- insurance does not apply if business is conducted in connection with the home and the pests in question may have their cause in or are common in this type of business.

3. Special claims settlement rules

3.1. Natural damage

If a fire-insured building is damaged in a natural accident, and permission is not granted to repair or rebuild the building at the scene of the accident due to the risk of new natural damage, the building shall be compensated as if it were completely damaged. For residential houses and holiday homes, the Natural Damage Insurance Act section 1, third paragraph applies.

The natural damage compensation can be reduced or waived when the occurrence or extent of the damage is wholly or partly due to weak construction in relation to the stresses the item can be expected to be exposed to, poor maintenance or supervision or when you can be charged for not preventing the damage or preventing its extent.

In the decision, emphasis shall be placed on the injured party's prerequisites for realizing what requirements must be set, his possibility for remedying the defect and other circumstances. Shortening shall not take place if the injured party has little to add to the load.

The insurance companies' total liability in the event of a single natural disaster is limited to the amount determined by the King, cf. Natural Damage Insurance Act section 3. If the damage exceeds this limit, you must bear a proportionate part of the damage.

If there is doubt as to whether there is natural damage, one or more natural disasters have occurred or the conditions for reduction or refusal of compensation pursuant to section 1, subsection 3 are present, you or we can submit the question to the Board of Appeals: Statens naturskadeordning, Landbruksdirektoratet, Postboks 1450 Vika, 0116 Oslo. The Board of Appeal's decision cannot be appealed.

3.2. Discretion

Determination of compensation basis and values is decided at discretion if you or we require it.

The provisions on discretion in General Terms and Conditions section 2 are used as a basis.

3.3. Relationship to mortgagee, bankruptcy estate, new owners, etc.

In relation to mortgagees, bankruptcy estates, leasing companies, rental companies, etc. our liability is limited to the lowest of the following amounts:

- Decrease in the turnover value of the item as a result of the damage, and
- the person's financial interest in the item at the time of the damage.

For mortgagees, "the item" in this context means the mortgage object in its entirety.

In the event of bankruptcy, the above provisions apply regardless of whether the bankruptcy was opened before or after the damage occurred.

To other owners after the damage occurred than the owner's spouse, cohabitant and other permanent members of the household, the use value of the object shall be used as the basis for the compensation.

3.4. Another mortgagee

In the event of a settlement, we can negotiate with the legal holder and pay compensation to the person in concern.

C – If Europeiske Travel Insurance

1. Cancellation

1.1. What we cover

The insurance covers lost travel expenses due to cancellation. Travel expenses are defined as what you have paid for travel, accommodation, rental, and arrangements for the cancelled trip.

By travel costs we mean what you have paid for travel, accommodation, rental, and tourist services on the canceled trip. Tourist services (e.g., tickets for sports and cultural events, excursions, etc.) are included when they are part of the prepaid trip.

The insurance must have been bought before the first payment was made.

1.2. What we reimburse

We reimburse travel expenses that incurred prior to the event that caused the need for cancellation.

If you have purchased the travel agent's cancellation protection or cancellation warranty, we only cover the travel agent's cancellation fee.

The cancellation must be due to one of the reasons stated below:

INSURED EVENT	DISCRIPTION
Illness and accidental injury	<p>If one of the following individuals becomes unexpectedly, acutely ill requiring medical attention, is gravely injured in an accident or dies:</p> <ul style="list-style-type: none"> You or someone in your close family (see section 1.1). Your sole travelling companion or someone in their close family (see section 1.1). Someone travelling with you, when up to six people have purchased the trip together, travelling to the same destination on the same departure date. A key person in your travelling party, that you depend on to complete the trip (e.g., a driver, skipper, or conductor). <p>Deterioration of a known illness or injury before the trip was paid for, is not to be regarded as unexpected or acute illness.</p>
Changed operation date	<p>If you, your spouse/cohabitant partner, child, or sole travelling companion has a scheduled date for operation, medical treatment or examination that is changed before departure.</p>
Pregnancy	<p>If you, your spouse/cohabitant partner, or sole travelling companion gives birth or has serious pregnancy complications before week 36.</p>
Breakup	<p>A breakup between you and your spouse/cohabitant partner when you are going on a trip together.</p>
Court summoning	<p>If you, your spouse/cohabitant partner, child, or sole travelling companion gets called as a jury member, co-judge, or witness in a court case.</p>
Damage to home, vacation home or business	<p>When your home, vacation home or business is subject to sudden and serious damage that requires your presence.</p>

War, terror, and epidemics

If the Norwegian Ministry of Foreign Affairs issues an official travel advice that advises against traveling to your destination outside Norway, and the travel advice still applies when there are 72 hours left until the planned departure, we will reimburse cancellation costs.

It is a prerequisite that the travel advice applies when the trip is canceled.

Natural disaster

When your destination is subject to natural disaster that renders it uninhabitable, or when the situation threatens life and health.

1.3. What is not covered

1.3.1. We do not reimburse cancellation due to

- hospital stay, investigation, examination, treatment, or convalescence taking longer than planned.
- summoning to treatment, investigation, or surgery when you were on a waiting list prior to paying for the trip.
- fear of illness and infection
- imposed quarantine and other preventive infection control measures
- that the purpose of the trip lapses

1.3.2. The insurance does not cover

- business trips.
- one's own part in a timeshare, including annual costs and loss of rental income.
- what you may claim from the travel agent / transport company / rental agency according to applicable cancellation provisions.
- bonus points, CashPoints, and other membership rewards.
- travel costs for others than yourself and those co-insured in accordance with this insurance agreement.
- travel arrangements that have been transferred to others.
- trips, events or rented accommodation canceled by the travel or rental agency.
- travel to areas that at the time of payment are covered by an official travel advice from the Norwegian Ministry of Foreign Affairs. This applies even if the travel advice is changed or revoked after the time of payment.

1.4. Documentation requirements

The following must be included when making a claim:

- Original travel documents and receipts for travel expenses.
- Confirmation from the travel organizer, showing the cancellation date and what may be reimbursed.
- A doctor's certificate confirming that
 - the doctor was sought prior to the cancellation
 - the cancellation is due an unexpected, acute, and treatment-intensive illness, accidental injury or death which occurred before departure
 - you cannot carry through the trip
- Accident report, appraisal or police report confirming the incident.

2. Delays

2.1. Travel delay

The insurance covers excess expenses related to transport and accommodation if a delay occurs once your trip has begun.

2.1.1. What we reimburse

We cover reasonable and necessary excess expenses related to accommodation and catching-up to your set travel plan when

- your prepaid means of public transport does not depart at the agreed time. Expenses for transport are limited to NOK 3,000.
- you arrive at least 1.5 hours late for departure or check-in to a prepaid public transport.

Excess expenses for catching up to the set travel route is compensated if the carrier is unable to do the same within 24 hours.

The delay must be due to

- extreme weather, traffic incidents or other sudden and unexpected situations that result in abnormal traffic conditions
- technical problems or traffic incidents that delay the means of public transport that you are or will be travelling with, or
- technical problems or traffic incidents that require your private vehicle to be towed.

2.1.2. What is not covered

We do not cover

- expenses incurred if your flight is delayed, cancelled, or overbooked while subject to EU-directive 261/2004 for which airlines themselves are liable to compensate
- food and beverage expenses
- travel and accommodation expenses paid with bonus points, CashPoints, or other membership benefits

2.1.3. Documentation requirements

The following must be included in any claim:

- Written confirmation of the delay and the underlying reason made out by the travel agent, transportation company or towing company.
- Documentation of excess expenses for transport and accommodation.

[With Super coverage, chapter 2.2. also applies:](#)

2.2. Lost events, hotel-stay, and car rental due to travel delay

2.2.1. What we cover

When a delay, due to reasons mentioned in section 2.1.1, occurs after your journey has begun, we cover

- paid expenses for up to one night of hotel stay, and tickets for a tourist service, which you are unable to attend. You must arrive at the destination at least 8 hours late. We reimburse up to NOK 5,000.
- lost rental agreement for car or motorcycle. You must arrive at the agreed pick-up time at least 1.5 hours late. We reimburse your canceled and prepaid rental agreement with up to NOK 10,000 per insured event.

2.2.2. What is not covered

The insurance does not cover

- business trips
- expenses that can be claimed from the organizer
- tickets that have been assigned to others
- rented mopeds, scooters, ATVs, snowmobiles and other non-car or motorcycle vehicles
- rented vehicles to be disposed of by anyone other than you
- vehicles you have rented from a private individual

2.2.3. Documentation requirements

The following must be included in any claim:

- Written confirmation of the delay and the underlying reason made out by the travel agent, transportation company or towing company.
- Documentation of the expenses for which you claim reimbursement.
- Documentation that the lease was canceled due to delayed attendance.

2.3. Delayed / exchanged checked luggage

The insurance covers costs for purchases made when your checked luggage is delayed or exchanged.

2.3.1. What we cover

We reimburse reasonable and necessary expenses for the purchase of clothes, toiletries as well as the rental of necessary travel items, such as prams, skis, or golf equipment while your luggage is missing.

We reimburse up to NOK 5,000.

If your checked luggage is unavailable due to flight delay that causes involuntary transfer and overnight stay, we reimburse up to NOK 1,000 for necessary clothes and toiletries.

2.3.2. What is not covered

We do not reimburse purchases made during your homeward journey or after your return.

2.3.3. Documentation requirements

The following must be included in any claim:

- Written confirmation of the delay from the carrier (PIR).
- Original receipts of the expenses for which you claim reimbursement.

3. Personal luggage insurance

3.1. What we cover

The insurance covers luggage that you bring with you for personal use during your trip.

3.2. Extent of coverage

3.2.1. Theft and robbery (Norwegian Penal Code, section 321 and 327)

Property that is lost and later kept by a discoverer, is not to be defined as theft. Embezzlement and fraud is not theft.

3.2.2. Vandalism (Norwegian Penal Code, section 351 – deliberate damage)

Meaning that an individual deliberately damages or destroys an insured item. Vandalism caused by a spouse, domestic cohabitant, parent, sibling, or child is not covered.

3.2.3. Natural disaster (Act on Natural Damage Insurance)

Meaning damage directly related to natural disaster, i.e., avalanches, storms, floods, storm surges, earthquakes, or volcano eruptions.

3.2.4. Traffic accident

- Collision, roadway departure or rollover with a vehicle, trailer, or caravan.
- Collision, capsizing or running ashore with boat, canoe, or kayak.

3.2.5. Fire/soot damage, direct lightning strike or explosion

Burns and sparks are not considered a fire.

3.2.6. Water damage to building

By water damage is meant outflow from the building's pipeline or water that suddenly penetrates into the building from terrain or ground.

3.2.7. Damage to or loss of checked luggage (see section A.1.6.) confirmed by the carrier (Property Irregularity Report)

Damage to suitcases, bags, backpacks, or other packaging is not covered.

3.2.8. Damaged or lost passport due to reasons mentioned in sections 3.2.1. to 3.2.6.

The insurance covers reasonable and necessary expenses for re-acquiring the passport and obtaining the set itinerary.

[With Super coverage, section 3.2.9. also applies:](#)

3.2.9. Accidental damage

The insurance applies to physical damage to personal luggage other than those mentioned above, which is due to a sudden external cause. The cause of the damage must be known and can be linked to a specific time of damage. It is a prerequisite that the damaged item can be presented at our request.

Deductible, exceptions, limitations, and safety regulations in chapter A - General Terms also applies.

3.3. Limitations

Within the limits of the agreed upon sum insured, we compensate:

- 1: Cash with up to NOK 5,000 per insured event.

- 2: Wrist watches, jewelry, pearls, precious stones, and precious metals with up to NOK 30,000 per insured event.
- 3: all individual items with accessories other than those mentioned in section 3.3.2, with up to NOK 40,000 per item.

3.4. What is not covered

3.4.1. Luggage we do not cover:

- Motor vehicles, caravans, and boats with accessories.
- Furniture and items damaged when moving.
- Securities, documents, data files and software.
- Collections - items with value or interest to a collector.
- Animals.
- Items that have been acquired by the employer or have been acquired in connection with work, business, or other income-generating work.
- Items that have been bought or received as a gift outside Norway, or cash that has been exported from Norway, and which have not been declared upon import or export in accordance with current regulations. See the Customs Act / VAT act with regulations.

3.4.2. Damage and loss we do not cover:

- Damage due to the normal use of the item.
- Cosmetic damage such as scratches, tears, scratches, stains, and the like.
- Financial loss due to lost or damaged assets.
- Damage to air sports equipment and drones while in use
- Damage caused by pets
- Damage to items during transport due to liquid leaking, items being crushed, or items causing damage due to their condition or shape

4. Illness and accidental injury

4.1. What we cover

The insurance covers necessary and documented expenses due to the fact that you become unexpectedly and acutely ill, injured in an accident or die as a result of such an incident. Exacerbation of, or complications associated with, illness or disorder known prior to departure is not to be regarded as an unexpected and acute illness occurring during the trip.

The expenses must be incurred on the trip, within the number of travel days for which the insurance applies.

The insurance covers expenses for

- necessary and standard medical treatment
- summoning
- repatriation
- return journey
- obtaining a set itinerary

In addition, the insurance covers

- compensation for lost study time in the event of study interruption
- compensation for interrupted travel / lost holidays
- additional expenses in the event of recall
- additional expenses due to your sole travel companion's unexpected acute illness, accidental injury, unexpected death, or recall

4.2. What we reimburse

The following expenses are covered after an insured event as described in section 4.1.

4.2.1. Medical expenses

We reimburse the following medical expenses:

- Doctors' fees and/or expenses relating to hospitalization.
- Medicines and bandages prescribed by the doctor on site.
- Expenses for treatment or examination done by specialist, prescribed by the doctor on site.
- Dental treatment, up to NOK 5,000 per insured event.

4.2.2. Transportation and overnight stay expenses

We reimburse reasonable and necessary transportation and accommodation expenses

- to / from medical treatment. When using a private car, we refund NOK 2.50 per km.
- in the event of a delayed return journey, when the planned return journey must be postponed by order of a doctor on site
- in the event of a changed itinerary, when further itinerary must be changed by order of a doctor on site
- in case of repatriation or medical evacuation when adequate medical treatment cannot be given on site
- when accompanied to a place of treatment, or when transported home to Norway, when this is prescribed by a doctor
- for repatriation of coffins or urns. Instead of repatriation, we can reimburse burial on site, with up to NOK 40,000
- in case of extended stay or changed itinerary for up to 14 days, due to unexpected, acute, and serious illness, serious accidental injury or an unexpected death in your immediate family residing at the destination

4.2.3. Summoning of close relatives

We reimburse reasonable and necessary travel and accommodation expenses for up to two close family members due to your unexpected, acute, and very serious or life-threatening illness, accidental injury, or unexpected death.

Summoning will not be reimbursed when it has already been decided that you will be repatriated in a short time, or you have already been admitted to a hospital or institution at your place of residence in the Nordic region.

4.2.4. Home summoning

We will reimburse your travel expenses to your home address in Norway when

- someone in your immediate family becomes unexpected and seriously ill, seriously injured in an accident, or dies unexpectedly. See section A.1.2.

- your home, cottage or business is exposed to sudden and serious damage that requires you to be present

We reimburse one home journey per insured event.

4.2.5. Compensation for interrupted or lost vacation trip

We pay compensation if you or your only travel companion stays

- recalled, evacuated, or repatriated with our prior approval
- hospitalized or ordered to be bedridden by a treating doctor on site

Compensation is paid for you only.

How we calculate compensation

Compensation is calculated from the price of the trip, and we pay compensation for the number of days lost compared to the number of planned days.

The price of the trip means that you can document that you have paid for travel and accommodation before the first day of illness or travel interruption. If you travel with your private car, the price of the trip is calculated at NOK 2.50 per km. from your residential address to the place where the trip is interrupted.

Bonus points, CashPoints and other membership benefits, annual costs for timeshare housing or other property, are not included.

The number of days bed rest is calculated from the date you first consulted a doctor, and compensation is only paid for bed rest within the first 45 days of the trip.

We reimburse up to NOK 2,000 per day, up to the price of the trip.

4.2.6. Return journey

Instead of compensation for lost vacation, we can reimburse travel expenses for a covered home summoning, evacuation, or repatriation.

The return journey must take place within the set travel period of the trip.

4.2.7. Excursions and events

We compensate up to NOK 5,000 per insured event for prepaid excursions/organized events that you are forbidden from attending by the attending doctor on site.

This compensation is not paid in addition to compensation for interrupted or lost vacation trip (see section 4.2.5).

4.2.8. Your sole travel companion

We reimburse your expenses for travel and accommodation in the event of your sole travelling companion's

- unexpected and acute illness, accidental injury, or unexpected death during travel
- home summoning due to a member of their closest family falling seriously ill, being seriously injured in an accident, or dying unexpectedly

We reimburse up to NOK 60,000 per insured event.

4.2.9. Crisis therapy

We reimburse expenses for psychiatric help in the event that you suffer an acute psychological crisis due to you or someone in your travelling party suffering

- a serious accident during travel
- a sudden and unexpected event during your trip, such as robbery, assault, rape, or natural disaster.

When treatment takes place in Norway, psychologists and other health professionals must be appointed by Psykologvakten.

We reimburse up to 10 treatments to a psychologist or psychiatrist, for up to 2 years after the incident occurred. The need for psychological first aid must be reported within 12 months of the incident.

4.2.10. Study interruption

We compensate up to NOK 100,000 for study interruptions if you become unexpectedly and acutely ill or injured in an accident, and that you have to interrupt a commenced school year or semester for medical reasons and at the doctor's order. Tuition / semester fees must be paid for before the illness or injury occurs.

Compensation is calculated on the basis of prepaid tuition / semester fees, and for the number of days lost in relation to planned days in the semester. There must be at least one month left of the semester and the interruption must be confirmed by the school / university.

4.3. What is not covered

We do not cover expenses incurred due to

- the treatment of illness or injury after your return to your place of residence in the Nordic region
- treatment, examination, or surgery for which you were placed on a waiting list before departure
- stay and treatment at private clinics in the Nordic region
- treatment or withdrawal treatment in connection to the use or misuse of alcohol, medications, or narcotics
- cosmetic treatment or surgery
- continued stay and treatment at the travel destination when repatriation is medically justifiable
- that examination, treatment or surgery causing complications or deterioration
- medical malpractice or wrongful administration of medication
- pregnancy complications and birth from and including week 36
- acts of, or participation in, criminal activities
- very serious illness in the end stages
- stay or treatment at nursing homes, recreational- or spa facilities
- search and rescue operations

We also do not reimburse travel and accommodation expenses paid with bonus points, CashPoints, or other membership benefits.

4.4. Duration of treatment limitation

Compensation liability for one and the same illness / accidental injury which requires ongoing treatment, is limited to the first 30 days following the first doctor or dentist consultation.

5. Evacuation

We compensate for necessary and documented excess costs for travel and overnight accommodation in the event of evacuation to the closest secure destination or back home to the Nordic region when the evacuation is due to:

- war, terrorism, civil unrest, or a similar severe disturbance of public order. A 'terrorist attack' is defined as an illegal, violent act designed to injure, aimed at the general public, including any act of violence or dangerous dispersal of biological or chemical substances that appears to have been carried out for the

purpose of influencing political, religious, and other ideological bodies, or to incite fear. The evacuation shall occur in accordance with the evacuation guidelines of the Norwegian Ministry of Foreign Affairs for that given area, or as agreed with us in regard to the time and location. The area must have been regarded as peaceful before travel commenced. General Terms and Conditions section 17.2 and 17.3 are excluded.

- natural disasters on trips outside of the Nordic region. Natural disasters are defined as earthquakes, volcano eruptions and other disasters caused by sudden and violent forces of nature of an extraordinary violence, magnitude, and scope. Evacuation must occur in accordance with recommendations issued by the local authorities or the Norwegian Ministry of Foreign Affairs or as agreed with us. General Terms and Conditions section 17.4 is excluded.
- the outbreak of an epidemic when travelling outside of the Nordic region. An epidemic is defined as a contagious disease that spreads quickly between humans. The evacuation shall occur in accordance with the evacuation guidelines of the Norwegian Ministry of Foreign Affairs for that given area.

We reserve the right to order you to evacuate to the nearest safe destination or to your domicile in the Nordic countries, if we consider that the risk of staying in the area is too high. See section A.6.6.

If it is not possible to evacuate when the evacuation advice is given, we will reimburse additional expenses until return to the nearest safe destination or place of residence in the Nordic countries is possible.

We do not replace what you are entitled to be reimbursed by the tour operator in accordance with the Package Travel Act.

Compensation for lost vacation days after evacuation to the Nordic region is compensated according to the rules in section 4.2.5.

[With Super coverage, section 6 also applies:](#)

6. Refund of deductible for rental car

6.1. What we cover

We cover the deductible you as the renter are held responsible for, according to the rental agreement, if

- the rented car or motorcycle is stolen or subject to external damage
- the key to the rented car or motorcycle is lost or damaged

The event must take place during a holiday trip with at least one overnight stay, during the rental period. It is a prerequisite for the insurance that the vehicle is insured with comprehensive insurance (CDW - Collision Damage Waiver and TP - Theft Protection), and that the deductible you are held responsible for is stated in the rental agreement.

6.2. What is not covered

The insurance does not cover deductible for

- rented moped, scooter, ATV, snowmobile, and other vehicles other than car or motorcycle
- vehicles rented on business trips
- rented vehicles to be disposed of by anyone other than you
- vehicles you have rented from a private individual, or which you rent / borrow in connection with another vehicle being serviced or repaired
- damages that occur in connection with the exercise of motorsports

6.3. Documentation requirements

The rental agreement, damage report, and receipt showing the paid deductible must be included in any claim.

If you have bought additional insurance for expeditions chapter 7 also applies:

7. Additional expedition insurance

The supplementary insurance applies to expeditions, i.e., particularly risky trips to locations where there is poor infrastructure, great distance to the nearest hospital or difficult to obtain health personnel or transport.

Examples of expeditions are

- trips to The Arctic, Antarctica, Siberia, Amazons, Himalayas, Andes, and Northern Canada.
- skiing in Greenland, cycling through the Sahara or climbing the Alps.
- trips to mountains above 5 000 meters.

D – Accident Insurance

1. What we cover

Which parts of this chapter that have been agreed is stated in the Certificate of Insurance.

1.1. Medical disability

If the accidental injury has led to permanent medical disability, disability compensation is paid.

The right to compensation arises when the accidental injury occurs.

The agreed sum insured is stated in the Certificate of Insurance.

The compensation constitutes a percentage of the sum insured corresponding to the degree of medical disability.

Double reimbursement:

If it is stated in the Certificate of Insurance that the right to double reimbursement has been agreed, the payment is doubled for degrees of disability of 51% or more.

1.2. Treatment costs

Reimbursement of reasonable and necessary treatment costs in the Nordic countries that have been incurred during the first two years after the accidental injury.

[With Super coverage we reimburse treatment costs up to four years after the accidental injury.](#)

The following treatment costs are included:

- Dental treatment
- Deductibles for doctors with public reimbursement rights
- Chiropractic and physiotherapy with therapists with public reimbursement rights
- Medicines and dressings prescribed by a doctor or dentist
- CT or MRI prescribed by a doctor and pre-approved by us
- Travel expenses to and from the place of residence for necessary treatment.

In the event of dental injuries in children under the age of 18, expenses for the first permanent dental treatment (bridge, crown, etc.) are also reimbursed, with our prior approval, even if the final treatment must be postponed for more than two years due to the child's age. Settlement shall, however, take place no

later than 10 years after the end of the year in which the damage occurred, based on cost estimates from a dentist and / or dental technician.

It is a prerequisite that the expenses cannot be claimed from another source.

1.3. Death

If you die as a result of an accidental injury that has occurred during the insurance period, death compensation is paid. The right to compensation arises at the time of your death.

The sum insured is NOK 100,000, unless it is stated in the Certificate of Insurance that another sum has been agreed.

2. What is not covered

2.1. Mental disorders, behavioral disorders, learning disabilities, etc.

The insurance does not provide the right to compensation for psychological disorders, behavioral disorders, learning difficulties etc. which are covered by the diagnosis codes F00 through F99, in accordance with ICD-10*, and any consequences of such disorders.

*ICD-10 is the 10th revision, with subsequent amendments, of the international statistical classification of illnesses and related health problems, adopted by the World Health Organization.

2.2. Dental injuries

Dental injuries do not give the right to disability compensation.

2.3. Illness, infection, and other specific conditions

The insurance does not cover accidental injury caused by illness, disease or predispositions to illness or disease, such as injury caused by an epileptic fit, loss of consciousness, stroke, and the like,

The insurance does neither not cover the following conditions, even where an accidental event is the triggering cause:

- Strokes
- Heart attacks
- Cancer
- Back pain, unless the pain is caused by a fracture of the vertebral
- Column, proven by X-ray, and the fracture was caused by an accident.
- Infections, unless the infection was caused by a skin injury which resulted from an accident.

Insect stings and bites are not considered an accident event.

2.4. Medical treatment / use of medicines

The insurance does not cover accidental injuries caused during medical examinations, treatments etc. or when taking medicines, unless you are being treated for an accidental injury for which we are liable.

2.5. Poisoning

The insurance does not cover accidental injury caused by poisoning from food, drink, or natural stimulants.

2.6. Scarring and disfigurement

The insurance does not give the right to compensation for any scars and disfigurement which represent a medical invalidity degree of less than 15%.

2.7. Professional sports and expeditions

The insurance does not cover accidental injuries as a result of participation in sports or expeditions that give you gross income and / or sponsorship funds of more than 2G per year (G = the Norwegian National Insurance Scheme basic amount).

2.8. Occupation activities with particularly risk

The insurance does not apply when you carry out the following occupation activities, or stay at the workplace:

- diving
- all business offshore
- commercial fishing
- service on board military vehicles, naval vessels, and aircrafts
- production work in quarries, and sand and gravel pits
- all activities related to the manufacture, storage, use and transport of explosives
- stunt activity and aerial acrobatics.

The insurance also does not cover accidental injuries that occur during stays in war zones or areas where serious disturbances of public order take place or are expected to occur, when the purpose of the stay is to ensure media coverage of the events.

2.9. Military operations

The insurance does not cover accidental injuries resulting from participation in peacekeeping forces or the military and paramilitary forces of other countries and organizations.

2.10. Fighting, criminal acts and acts of retaliation

The insurance does not cover accidental injuries caused by you

- voluntarily participating in fights or criminal acts, or
- is a victim of retaliation in connection with your own participation in criminal activity.

2.11. Intent and suicide

If you have intentionally caused the insured event, we are not responsible.

However, we are responsible if you could not understand the scope of your action due to age or state of mind. In this context, scope is to be understood as the immediate consequence of the action, namely the bodily injury.

In any case, we are not responsible for suicide or attempted suicide due to mental illness, cf. FAL section 13-8.

2.12. Limitations specific to treatment costs

The insurance does not cover the following treatment costs:

- Treatment costs for tooth damage as a result of chewing or biting.

- Excess costs for examination, treatment or training at private hospitals or health institutions or with private practitioners / therapists without public reimbursement rights.
- Expenses for assistive technology.
- Expenses for rescue operations and transport from the scene of the accident.

3. Specific claims settlement regulations

3.1. Contributory factors

Compensation is proportionately reduced if other factors, together with the accidental injury, have contributed to your medical disability, death, or your need for treatment.

3.2. When the compensation is paid and how it is calculated

3.2.1. Medical disability

Compensation for disability is due for payment when the insurance event has occurred, we have received the claim with the necessary documentation and have had a reasonable time to chart our accountability and calculate our final liability.

Compensation is determined on the basis of the degree of medical disability that the accidental injury represents, and the agreed sum insured. When it is stated in the Certificate of Insurance that the right to double compensation has been agreed, the sum insured is doubled for degrees of medical disability of 51% or more.

If the accident event results in a number of injuries, the degree of medical disability is determined on the basis of an overall assessment in the same way as for occupational injury (called the reduction method). If the accidental injury increases a previous disability, a deduction is made in medical disability corresponding to a previous disability. When other factors contribute to the degree of medical disability being higher than what the injury alone indicates, compensation is paid proportionately. See also section 3.1.

3.2.2. Treatment costs

The treatment costs will be paid when we have received the claim with the necessary documentation for the costs. Treatment costs must be documented with original documents.

Treatment costs are only covered as if you were a member of the Norwegian National Insurance Scheme.

3.2.3. Death

Compensation in the event of your death will be paid when the death has occurred, we have received the claim with necessary documentation, and have had a reasonable time to chart our accountability and calculate our final liability.

If the accidental injury results in you dying within two years of the date of the injury, death compensation is paid. Any compensation for medical disability that may have been paid in advance for the same injury will be deducted.

If you die of another cause within two years after the accidental medical injury occurred, neither death nor invalidity compensation is paid.

If you die later than two years after the accidental injury occurred, no death compensation is paid, but compensation for medical disability according to the degree of disability that the accidental injury would have caused.

3.3. Who the compensation goes to

3.3.1. Medical disability

The compensation goes to you.

3.3.2. Treatment costs

The compensation goes to you.

3.3.3. Death

The compensation goes to beneficiaries according to the provisions in FAL, chapter 15:

General rules

The compensation falls to your spouse. If you do not have a spouse, or if the spouse is no longer alive, the payment accrues to your heirs by law or will in accordance with the provisions of the Inheritance Act.

A person is not considered a spouse according to the section above when at the time of death, a judgment has been handed down or permission has been granted for separation or divorce. This applies even if the decision is not legally binding or final.

Beneficiaries

When you wish a payment on your death to be paid to specific persons, your beneficiaries, this must be agreed upon with us. Where a cohabitant has been appointed as beneficiary, without this person being named, the cohabitant shall be defined as

- a person with whom you lived in a state equivalent to wedlock and with whom you have shared a Norwegian National Population Register home address over the past 2 years, or
- the person who has children and a home together with you

A person is not considered to be a partner if, at the time of death, conditions would have prevented you and your partner from entering into a legal marriage or it was apparent that a separation had taken place before the time of death.

4. Deviations from Teneral Terms and Conditions

4.1. Earthquakes and volcanic eruptions

We are responsible for accidental injury caused by earthquakes and volcanic eruptions, without regard to the provision in General Terms and Conditions section 1.1.

4.2. War that arises when traveling abroad outside the EEA area

General Terms and Conditions, section 1.2, are deviated from in that we are still responsible for accidental injuries that occur during travel outside the EEA area, and the damage is related to war, etc., when entry took place before the area was declared a risk area by the Norwegian Ministry of Foreign Affairs. Our liability is limited to accidental injuries that occur in the first 30 days after such a declaration is made.

This deviation does not apply to such injuries that occur on the Norwegian continental shelf and Svalbard.

E – Legal Aid Insurance

1. When the insurance applies

The insurance applies when you are a party to a dispute as a private individual, when the insurance covers contents in the home.

If the insured home is vacated without it being sold, a dispute where you are a party to the dispute in your capacity as owner is covered if you have had ongoing house or home contents insurance in If since the eviction.

2. What we cover

We reimburse expenses - legal costs - in the event of a dispute arising during the insurance period, and where the dispute belongs to the ordinary courts, cf. the Courts of Justice Act section 1.

By dispute is meant that a claim has been made and disputed, in whole or in part. Persistent silence on the part of the other party can be regarded as a dispute. There may be one dispute even if the case consists of several questions and the factual and legal grounds for dispute are different. There is one dispute itself as the questions are raised in several cases. The same applies even if there are several parties on the same page, and also if the parties have different insurance agreements in different insurance companies.

Expenses for experts who have not been appointed by the court are only covered when the expenses have been approved by us in advance. Expenses for witnesses are only covered at the main hearing and taking of evidence.

Legal costs covered by the other party are deductible. However, such legal costs are covered when you can prove that the other party is not insolvent.

2.1. If the insured home has been sold, and the insurance ceased in connection with the sale, a dispute is covered where you are a party to a dispute as a previous owner.

However, the insurance does not cover your legal aid expenses where there is home seller protection / liability insurance. The legal aid insurance is nevertheless applied where there is a written refusal that the dispute falls outside the home seller protection / liability insurance coverage.

2.2. In the event of a dispute with the seller in connection with the purchase of a new home that you have not yet moved into and taken out your own insurance on, legal aid expenses are covered if you have had ongoing house or home contents insurance in If since the time of purchase.

3. What is not covered

3.1. Expenses for legal entities such as companies, estates (including private probate), housing associations, cooperatives, foundations, and the like, are not covered - including disputes where the said legal entities represent you.

3.2. Legal costs you are ordered by the court to pay

3.3. Expenses in the event of a dispute

We do not cover expenses in the event of a dispute

- where the basis for the dispute already existed at the time the insurance came into force.
- that relates to or originates in a separation, divorce, child custody, visitation rights, paternity, inheritance, demand for return of gifts, child support, estate distributions, dissolution of the economic relationship between cohabitants and dissolution of the household community, as well as probate matters.
- that relates to or originates in your occupation or trade, including settlement under occupational injury insurance and Chapter 1-7 of the Norwegian Occupational Insurance Regulations. In the event of a dispute about compensation under the Occupational Injuries Insurance Act, expenses incurred after a case has been brought before the ordinary courts are nevertheless covered. Occupation means any business that aims to make money.
- which is only related to enforcement of a claim.
- related to debt negotiation / debt settlement cases and cases related to bankruptcy or composition proceedings if you are a bankruptcy or composition debtor.
- that relates to or originates in a criminal act, defamation case, driver's license seizure or claim for damages in such cases when you are a party, suspect or accused. However, expenses are covered if you are the aggrieved or injured party in connection with a criminal act.
- concerning public administration decisions. Nevertheless, costs in legal proceedings are covered when the administrative right of appeal is fully utilized. In connection with lawsuits, any expenses incurred during the administrative proceedings are excluded from coverage. Immigration cases are in their entirety exempt from coverage.
- concerning attorneys' fees or disputes over expenses for experts.
- related to financial savings products with investment over NOK 1,000,000, and trading in financial instruments.
- related to rental property that is to be accounted for in the tax assessment, when the expense is entitled to a tax deduction. Nevertheless, expenses for disputes are covered if the tax authority does not provide a deduction. It must be possible to document that no deduction is given.
- that obviously cannot be won.
- concerning other property than the property to which this insurance is linked.
- you become part of as owner, driver, or user of motor vehicles, working machinery with its own propulsion machinery. Disputes are covered nonetheless for the owner, driver, or user of a working machine that cannot drive faster than 10 km/h with a total weight of up to 750 kg used solely on or in connection with your own property.
- you become part of as owner, driver, or user of boats or aircrafts (canoes, kayaks and surfboards are not considered to be boats in this context. Hang-gliders and paragliding equipment without engines are not considered to be aircraft in this context).
- you become part of as owner, rider, or user of registered trotting or racing horse.
- in cases of personal injury, before there is a written refusal from the other party or the other party's insurance company to cover your necessary and reasonable expenses for legal assistance and a case has been brought before the ordinary courts.
- related to expropriation cases or other cases in which you seeks to obtain the right to another's property.
- related to claims that have been rejected by If.

4. Sum insured

The total compensation for each dispute is limited to NOK 100,000.

In cases where there are three or more parties on your side, and the factual and legal grounds for dispute are the same, the total sum insured is limited to NOK 250,000. This also applies if the parties have taken out insurance with different insurance companies.

In cases against the seller of a home and / or the seller's home seller insurance company, the hourly rate covered is limited to current public fee rates with the addition of NOK 200, cf. Fee Regulations Reference section 2. We are not responsible for any costs that arise from changing lawyer.

Deductible is deducted as described in section A.7.4.

5. Other provisions

5.1. If you want to apply for compensation under the Legal Aid Insurance, we must be notified as soon as possible and no later than one year after a lawyer has been hired.

The notification must be made in writing and documentation must be attached. If a lawyer is used during the public administration proceedings, the deadline for notification to us is calculated from the time when the public administration proceedings are fully utilized.

5.2. You choose a lawyer who, according to the nature of the case and your place of residence, is suitable for the assignment.

5.3. We cover the costs of an attorney, registered legal assistant, the court, an expert, and witnesses.

Our liability is limited to reasonable and necessary costs of the dispute. The Disputes Act section 6-13, section 10-5 and chapter 20 apply correspondingly. The reasonable and necessary costs of the dispute are determined at the conclusion of the dispute. If necessary, we can ask you for an account of the dispute and the costs incurred. If the dispute is settled by judgment or ruling, we base the court's determination of reasonable and necessary legal costs. If we make a payment prior to the conclusion of the dispute, this does not imply an acceptance of incurred costs. At the end of the dispute, you are obliged to repay any excess amount to us.

5.4. In the event of a claim, we have the same right as you to receive documentation on how the attorney has calculated their fee. Elapsed time spent must be specified.

F – Liability Insurance

1. When the insurance applies

The insurance covers your legal liability for damage that you have caused in your capacity as a private individual.

2. What we cover

2.1. We cover legal liability in connection with

- personal injury. This is considered to have occurred when a person is injured, inflicted with illness, or dies.
- property damage. This is considered to have occurred when contents (including animals) or real estate are damaged or is lost in another way, or when electronically stored information is corrupted or is lost in another way.
- sudden and unforeseen damage for which you are responsible according to the Nature Diversity Act no. 100 of 19 June 2009 section 69-72, as well as section 74.

2.2. Financial loss as a result of a damage that is covered is considered part of this, even when the damage that is covered does not exceed the deductible.

2.3. The damage must be ascertained by you or by the injured party during the insurance period.

The damage is attributed to the insurance that applied when the damage was first ascertained. All claims due to the same event are regarded as one insured event and are attributed to the time when the first claim was ascertained.

3. What is not covered

3.1. We do not cover legal liability

- that you have undertaken to bear and that goes beyond general legal rules, i.e., any liability that is based solely on warranty, contract, promise, commitment, or other agreement entered into before or after the damage is ascertained
- for damage to items that you have for rent, loan, use or storage
- for defamation or redress, including pursuant to the Damage Compensation Act of 13 June 1969 No. 26 sections 3-5 and 3-6, or for fines and the like.
- to your spouse, cohabitant, parents, stepparents, foster parents, in-laws, siblings, children, stepchildren, foster children, as well as the spouse and cohabitants of those mentioned. It is the family relationship at the time the damage is caused that is considered.
- the liability occurs in relation to a business managed / owned by you or in which your family holds a major interest.
- you become liable for as owner, driver, or user of motor vehicles. Wheelchairs with motors and other similar motorized transport aids for people with reduced mobility are not considered motor vehicles when it is not possible to drive faster than 10 km / h. Motorized equipment intended for children is not considered a motor vehicle when it is blocked for a maximum speed of up to 6 km/h and does not weigh more than 50 kg.
- you become liable for as owner, driver, or user of motor working machinery with its own propulsion machinery. Liability is covered nonetheless for the owner, driver, or user of a working machine that cannot drive faster than 10 km/h with a total weight of up to 750 kg used solely on or in connection with your own property.

- you become liable for as owner, driver, or user of sailboat or motorized vessel. However, we do cover your legal liability as owner, driver, or user of a surfboard, canoe, kayak, and boat under 15 feet with an engine less than 10 hp.
- you become liable for as owner, driver, or user of aircraft. Hang glider, paraglider without engine and model aircraft / drones which are used exclusively for recreation, sports, and competition and that do not require an operator permit, in accordance with requirements from the Civil Aviation Authority, are not considered aircraft in this context.
- you become liable for as owner, rider, or user of registered trotting or racing horse.
- for property damage resulting from excavating, drilling, blasting, surveying, and demolition. The term blasting also includes the use of expansion mass.
- for the objective liability you have for your children's perpetration of damage, cf. the Act of 13 June 1969 no. 26 relating to damage compensation 1-2.
- when practicing an occupation or trade.
- you become liable for as owner of real estate that is not insured in If.
- for damage caused by negligence or the omission and the consequences of such damage.
- for pollution of air, water or ground, or damage caused by such pollution, unless the cause is sudden and unexpected. Pollution includes dust, noise, odor, light, and irradiation.
- for the spreading of contagious diseases between people, irrespective of how it occurred.
- for damage to items/property due to dry rot and decay or by the slow penetration of moisture.
- for direct or indirect loss as a result of asbestos, PCBs, or formaldehyde, or in connection with the use, treatment or decontamination of buildings containing these substances.
- for direct or indirect losses due to fungi or bacteria, genetically modified organisms, or the like.

4. Sum insured

Our total liability for damages is limited to NOK 10,000,000 per claim. Legal costs are also covered.

[With Super coverage, our total liability is up to NOK 15,000,000 per claim.](#)

Deductible is deducted as described in section A.7.4.

5. Your duties in case of injury

Damage that can be expected to lead to a claim for compensation must be reported to us without undue delay. The claim report must contain your birth number (11 digits).

When a claim for compensation has been raised against you, or against us, you are obliged to

- immediately provide us with all information relevant to the processing of the case
- at your own expense carry out the investigations and reports that we deem necessary, as well as to appear at negotiations or trials

If you, without our consent, admit liability for damages or negotiate a claim for compensation, this is not binding on us.

6. Processing of compensation claims

6.1. When a claim for compensation covered by the insurance exceeds the deductible, it is up to us to

- investigate whether liability exists
- negotiate with the claimant
- if necessary, prosecute the case in the courts

6.2. We pay our own costs in deciding the compensation issue even if the sum insured is thereby exceeded.

Any costs for an external lawyer and other expert assistance selected or approved by us, are paid by us to the extent that the sum of the costs and any compensation payments exceed the deductible.

If the claim for compensation and / or the basis for this is partly covered by the insurance and partly falls outside, the costs are distributed according to the parties' financial interest in the case.

If we are willing to settle the case or make the sum insured available, costs that later accrue beyond what is stipulated under Legal Aid Insurance will not be reimbursed.

6.3. We pay the part of the compensation that exceeds the deductible. We have the right to pay any compensation directly to the injured party.

7. Prerequisites, restrictions on use and safety regulations

Safety regulations (cf. FAL sections 4-8 and 4-11) are precautionary rules that have been established to prevent and limit damage. If you have neglected to comply with the safety regulations, or ensure that they are complied with, the right to compensation may lapse in whole or in part. The safety regulations also apply to the spouse / cohabitant (identification rules).

7.1. Safety regulations - supervision, storage, and control of tanks etc.

You must ensure that the authorities' rules for inspection, storage, and control of tanks, including containers with flammable liquids and other chemicals, are followed.

For buried tanks on insured real estate in If, the following also applies:

Buried tanks must be checked regularly and tanks, including pipelines, tested for leaks.

- The first inspection is carried out no later than 15 years after the tank was new, and then no later than every 5 years.
- Reconditioned tanks are checked for the first time no later than 10 years after the reconditioning, and then no later than every 5 years. Tanks where the wall thickness has been reduced by 50% or more cannot be reconditioned. The condition and quality control, including measured wall thicknesses, must be documented in writing.

G – Exchange supplement

If it appears from the insurance certificate that you have an Exchange Supplement, the insurance also includes the points below, for the period specified in the insurance certificate.

In this chapter, the place of study is the place you have stated as your place of residence during the exchange stay, and which is under the insurance Exchange supplement in the insurance certificate.

1. Home Contents Insurance

The home contents insurance has been extended to also apply to your permanent residence at the place of study. The sum insured for home contents and personal property is limited to NOK 100,000.

2. If Europeiske Travel Insurance

The travel insurance has been extended, as follows:

- At the place of study, section 4 "Illness and accident while traveling" in chapter C - If Europeiske Travel Insurance, applies round the clock.
- Travel insurance covers holiday and leisure travel worldwide for up to 45 days per trip, calculated from the time you leave your place of residence at the place of study until you return to the same place of residence. [With Super coverage, the coverage is extended to the 60 days per trip.](#)

3. Legal Aid Insurance

Legal aid insurance has been extended to apply

- at the place of study
- for disputes that arise during the first 45 days of a trip outside the place of study, calculated from the time you leave the place of residence at the place of study until you return to the same place of residence. [With Super coverage, the coverage is extended to the first 60 days of a trip.](#)

4. Liability Insurance

The liability insurance is extended to cover your legal liability for damage you have caused in your capacity as a private individual under the applicable law in the individual country, which occurs

- at the place of study
- during the first 45 days of a trip outside the place of study, calculated from the time you leave the place of residence at the place of study until you return to the same place of residence. [With Super coverage, the coverage is extended to the first 60 days of a trip.](#)



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