

Facts about House Insurance

Your house represents considerable value, and even if you look after it and do the necessary maintenance, you will need a good and flexible house insurance to cover any accidental damage.

We have designed a policy to bring you peace of mind – the best insurance in the market which covers both your house and your garden. Moreover, you can extend the policy to include three types of optional cover.

Special advantages

- We replace most items on replacement value terms and have nine depreciation tables that clearly show replacement values.
- You can take out the policy with or without excess – which applies to most instances of damage.
- No special excess for damage due to cloudbursts or sudden thaws.

The house insurance covers

- **Fire damage**, i.e. claims resulting from fire, direct strikes of lightning, explosion, short-circuiting and electrical damage.
- **Storm damage etc.**, i.e. weather claims resulting from storm, severe cloudbursts or sudden thaws, snow load, hail and frost bursts of pipes and installations. In addition, the policy also covers theft and vandalism as well as sudden damage, e.g. if a tree falls onto the roof of your house – in this instance, the damage to the building is covered.
- **Hidden pipe and cable damage (inside the house)**, i.e. leaks from hidden pipe installations, e.g. pipes inside walls or under the floor in the bathroom or in the kitchen.

Moreover, the policy covers defects in hidden electric cables for room heating, e.g. floor heating cast within or hidden in the floor.

- **Service line damage (outside and under the house)**, i.e. leaks from e.g. sewage pipes running from your house to the road. The policy also covers leaks and defects in overhead and underground pipes and cables, e.g. water, heating, gas and electricity, which you are obliged to maintain.
- **Glass and sanitary ware damage**, i.e. damage, peeling or scratches to glass, e.g. glass and mirrors in windows, doors, shower cubicles and cookers. The policy also covers damage to toilets, bathtubs and washbasins.
- **Insect and fungal damage**, i.e. claims resulting from active infestation by insects which destroy woodwork as well as active infestation by fungi which break down the woodwork.
- **Dry rot damage**, i.e. dry rot damage to wood due to fungi and/or bacteria destroying the wood. In case of visible dry rot damage, the policyholder pays one third of the claims cost, however at least DKK 3,423 (index 2017) per claim.

Optional cover

You can extend the house insurance to include the following three types of optional cover:

- **Extended water damage** covers, among other things, water entering the house, e.g. drifting snow, rising sewage water or groundwater as well as water seeping from e.g. radiators, containers etc.
- **Cosmetic differences.** In case of pipe damage, e.g. in the bathroom floor, we cover the replacement of tiles ruined as a result of the pipe repairs under the Hidden pipe and cable damage cover. But perhaps it is not possible to find new tiles to match the original ones. Under the Cosmetic differences cover, half of the cost of replacing all the floor tiles will be covered.
- **More peace of mind** covers, among other things, theft, vandalism and sudden damage to building materials. More peace of mind also covers:
 - malfunction of e.g. household appliances until they are four years old;
 - damage caused by animals, e.g. rats, mice and martens;
 - theft and vandalism in gardens, e.g. plants, stone walls, patio, fountains etc.
- **Bolighjælp** covers help to prevent or limit damage, for example help to cut down and remove trees that, due to sudden damage, are at risk of falling onto your house. Home cover also covers:
 - thawing of accessible frozen water pipes in the house
 - removal of visible drifting snow in the attic
 - removal of/barring in connection with large amounts of snow on the roof
 - lending, setting and removal of marten traps
 - catching of wild birds, bats, hedgehogs and snakes entering the house
 - removal of active wasps' nests on your property and control of black garden ants in the house.

You will also have access to telephone advice on how to get rid of various pests, e.g. bedbugs and mason bees.

Practical information

Excess or not

You can choose whether you want to have the policy with or without excess. The higher the excess, the cheaper your insurance will be.

However, in case of visible dry rot damage, you pay one third of the claims costs, and always at least DKK 3,423 (index 2017) per claim.

No excess is charged on claims under the Houseowner's liability cover.

Possible discounts

If you install an approved water damage prevention alarm or you have got backflow blocker/perimeter drain you get a discount on your house insurance.

If your house has a thatched roof and it is fire-proofed, you will also get a discount on your house insurance.

Double cover

When taking out house insurance, please note that some claims may also be covered under other insurance policies. For example, pipe, fungal and insect damage may also be covered under a change of ownership insurance. Also, the temporary covering of a damaged building may also be covered under a service arrangement.

As a general rule, you can only receive compensation under one insurance policy.

Term and termination of insurance agreement

The insurance is valid for one year at a time and is renewed automatically, unless terminated by you or Tryg beforehand.

Termination must be effected at least one month before the end of the term of the insurance. However, against payment of a fee, you may terminate the insurance subject to 30 days' notice to expire at the end of a calendar month.

After each claim, both you and Tryg are entitled to terminate the policy subject to 14 days' notice. This applies until 14 days after the disbursement of the compensation or after the claim has been rejected.

If you need to make a claim

If you need to make a claim, please call us on +45 70 11 20 20 as soon as possible or report the claim at www.tryg.dk. You can contact us 24 hours a day.

You are always welcome to contact us

It is important that your policies match your life. You are always welcome to call +45 70 11 20 20 Monday to Friday between 8 am and 6 pm.

At www.tryg.dk, you can check your insurance requirements, ask for a quote, submit claims, download the latest terms and conditions and see claims prevention advice.

This fact sheet does not contain all details about the house insurance. The full insurance terms and conditions and the insurance agreement (policy) apply in the event of a claim. You can download the terms and conditions at www.tryg.dk.