



3.8 Customer ombudsman with If

If, after having made your inquiry to the relevant department, you are still not satisfied, you may, within 12 months of the matter being closed, contact our Customer Ombudsman, who will process your complaint at no additional cost.

You can contact the Customer Ombudsman directly via our website - www.if.dk

You can also call the Customer Ombudsman directly on +45 70 22 01 32.

3.9 Board of appeal of insurance

Deals only with business-related cases if the Board finds that the case does not differ substantially from private insurance.

Insurance Appeals Board

If you are still not satisfied, after submitting your review request to If, you may appeal to:

Danish Insurance Appeals Board
Østergade 18, 2. sal
DK-1100 København K, Denmark
www.ankeforsikring.dk
Tel. +45 33 15 89 00

An appeal to the Insurance Appeals Board must be submitted on a special appeal form that you can obtain from If or the Appeals Board.

A small fee will be charged. The fee will be refunded if the appeal is totally or partly upheld, or the Board rejects the appeal.

3.10 Court of arbitration

Both you and If are entitled to have any claim assessed by impartial valuation experts, one of whom is appointed by you and the other is appointed by If.

Before the claim is assessed, these experts will select an umpire who, in the event of disagreement between the valuation experts, will step in and, within the scope of the disagreement, decide on any matters that are disputed.

If the valuation experts cannot agree on the choice of umpire, the latter will be appointed by the President of the Danish Maritime and Commercial Court in Copenhagen.

The valuation experts will make their statements in strict accordance with the provisions of the insurance contract and will submit a written account of the calculation of the loss.

Each party shall pay the fees of the valuation expert they appoint, while the umpire's fees will be divided equally between the parties.

4 General information

4.1 Sanction/export control limitation and exclusion

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any breach of or enforcement action or adverse measures under sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions or export controls, laws or regulations of the European Union, United Kingdom, or United States of America (including those applicable to any goods, software or technology (re)insured hereunder).



4.2 Personal information

We are processing personal data of our customers in compliance with the applicable insurance and data protection legislation. More information about processing personal data can be found at: <https://www.if.dk/privat/information/om-hjemmesiden/haandtering-af-personoplysninger>.

4.3 Data security

A limited group of people have access to your personal information collected by If.

Data security on if.dk

If.dk is using 128 bit SSL encryption when transmitting personal information from your computer to If Skadeforsikring. After the transmission the personal information is stored so that no unauthorized persons have access to them. Please note that information sent by email to If is not encrypted.



1 To whom does the insurance apply

The policyholder is the holiday home agent. The insured is the lessor.

2 When does the insurance apply

The policy applies to damage occurring during the period of coverage. Only damage occurring while the house has been let under the agency agreement is covered.

3 Where does the insurance apply

The policy covers damage that occurs within the geographical area stated in the policy.

4 What is insured

4.1 What is included in the policy

4.1.1 House and inventory

The policy covers damage to the rental accommodation and its inventory.

4.1.2 Small boats

The policy covers damage to small boats up to 5.5 metres in length, including canoes, kayaks and their accessories. Outboard motors up to 10 HP are also covered by the policy.

4.2 What is not included in the policy

4.2.1 The lessee's property

The policy does not cover damage to the property of the lessee and guests.

4.2.2 Coins, notes etc.

The policy does not cover damage to coins, notes, stamps, securities, manuscripts, drawings (including collections), archives and data.

4.2.3 Piers and outhouses

The policy does not cover damage to piers, moorings or outhouses outside the plot on which the rental accommodation stands.

4.2.4 Animals

The policy does not cover injury to animals.

4.2.5 Gold and silver

The policy does not cover damage to gold, silver, platinum, pearls, gems and jewellery.

4.2.6 Gardens

The policy does not cover damage to gardens. 'Gardens' for the purposes of the policy are defined as planted areas, paved areas, drives, lawns and the like.

5 Scope of the policy

5.1 What is covered

5.1.1 Property damage

The policy covers physical damage to the accommodation or its inventory caused by the lessee during the rental period.

For claims occurred in Denmark

Cover is contingent that the lessor has taken out insurance that covers both the building and its inventory and, as a minimum, covers fire, water, and liability. This insurance covers subsidiarily in relation to such insurance taken out by the lessor. However, see chapter 5.2.3.

5.1.2 Bedbugs

The policy covers costs related to the eradication of bedbugs.



5.1.3 Cleaning

If the accommodation and its inventory have been left in such a condition that will ordinarily be deemed to be insufficient for letting, the policy will cover reasonable and necessary costs for cleaning required to bring it up to rental standard. The costs of standard final cleaning are not included.

5.1.4 Loss of rental income

The policy also covers loss of rental income as a result of not being able to let the property as a result of physical damage, cf. chapter 5.1.1, covered caused to the accommodation or its inventory by a lessee.

Cover is contingent on the accommodation, via an agency agreement with the policyholder, being reserved for a period in which it cannot be let due to the damage covered.

The policy also covers loss of rental income as a result of fire, explosion and soot damage, regardless of the fact that these damages are excluded from cover, cf. chapter 5.2.3.

The policy therefore covers loss of rental income as a result of fire, explosion and soot damage on the same terms as apply to eligible damages.

5.1.5 Premises liability

The policy covers the lessor's liability to the lessee for damage occurring for the period the lessee has rented the accommodation and its inventory. Such damage shall pertain to the accommodation and/or its care.

The purpose of liability insurance is to cover the liability of the insured in the event of a claim for compensation, and to indemnify the insured against baseless claims for compensation. It will decide how a claim will be classified in general.

If the insured acknowledges liability for compensation, liability solely concerns the insured – not the insurance company. By acknowledging liability for compensation, the insured can therefore be liable for payment of compensation that is not covered by the policy.

Please note that this liability insurance is subsidiary to any policy taken out by the lessor for liability insurance.

5.2 Exclusions

5.2.1 Damage caused by third party

The policy does not cover damage caused by a third party in connection with machining, repair, cleaning or the like ordered by the lessor or agent.

5.2.2 Damage caused by the lessor

The policy does not cover damage caused by the lessor and his/her family or others not stipulated by the agent.

5.2.3 Fire, explosion, sooting, theft and loss

The policy does not cover

- damage as a result of fire*, including lost objects and damage caused to the insured in connection with fire damage by extinguishing, demolition or other appropriate measures to prevent or limit the fire damage,
- damage as a result of explosion*,
- damage as a result of sudden soot from space heating systems that have been installed and approved in accordance with applicable regulations,
- theft and loss.

* By fire is meant a loose, flame-forming fire that can spread under its own power.

* An explosion is meant as an instantaneous chemical process in which strong heat is developed and an increase in the volume of reacting substances occurs.



5.2.4 Force majeure

The policy does not cover:

- damage caused directly or indirectly by earthquake or other natural occurrences,
- damage resulting from force majeure, e.g. flooding from the sea, fjords, lakes or rivers or as a result of precipitation or melt water or
- damage resulting from nuclear processes, war or similar events, rebellion and civil unrest, strikes, lockouts or similar events.

5.2.5 Cosmetic damages

The policy does not cover damage that does not affect the use of an object (cosmetic damage), i.e. minor damage such as scratches, scrapes, spots and soiling which a lessor can expect when letting.

5.2.6 Differences in colour

The policy does not cover differences in colour between objects replaced and existing objects.

5.2.7 Wear and tear

The policy does not cover damage due to ordinary wear and tear, or gradual deterioration, including damage caused by ordinary use.

5.2.8 Internal damages

The policy does not cover damages not due to a sudden external influence.

5.2.9 Consumption

The policy does not cover loss due to extraordinary consumption of water, electricity, heating, gas or internet data, unless as a result of damage covered by the policy.

5.2.10 Pests

The policy does not cover damage caused by pests, including (but not limited to), rats, mice, martens, longhorn beetles and other insects.

This provision does not apply to bedbugs.

5.2.11 Liability exclusions

The policy does not cover:

- liability damage to objects and animals,
- liability damage occurring as a result of the lessor's wilful actions or neglect,
- liability damage occurring as a result of the lessor being under the influence of alcohol or drugs, or
- liability damage occurring as a result of failure on the part of the lessor to fulfil an agreement, e.g. a contract or letting agreement.

6 Amounts insured

6.1 Building

Building in Denmark

The policy provides maximum cover of DKK 3,000,000 per event.

Building in Europe excluding Denmark

The policy provides maximum cover of EUR 400,000 per event.

6.2 Inventory

Inventory in Denmark

The policy provides maximum cover of DKK 3,000,000 per event . NB: compensation cannot exceed DKK 50,000 per object.

Inventory in Europe excluding Denmark



The policy provides maximum cover of EUR 400,000 per event. NB: compensation cannot exceed EUR 6,667 per object.

6.3 Loss of rental income

Loss of rental income in Denmark

The policy provides maximum cover of DKK 3,000,000 per event.

Loss of rental income in Europe excluding Denmark

The policy provides maximum cover of EUR 400,000 per event.

6.4 Bedbugs

Bedbugs in Denmark

The policy provides maximum cover of DKK 300,000 per event for costs related to the eradication of bedbugs whether the eradication of bedbugs is carried out in several stages and over several years.

Bedbugs in Europe excluding Denmark

The policy provides maximum cover of EUR 40,000 per event for costs related to the eradication of bedbugs whether the eradication of bedbugs is carried out in several stages and over several years.

6.5 Personal injury, liability

Claims in Denmark Compensation for personal injury under the policy cannot exceed DKK 5,000,000 per event.

Claims in Europe excluding Denmark Compensation for personal injury under the policy cannot exceed EUR 666,667 per event.

6.6 Small boats

Small boats in Denmark

Small boats up to 5.5 metres in length ref. chap. 4.1.2, including canoes and kayaks with their accessories and outboard motors up to 10 HP are subject to a special amount of cover that cannot exceed DKK 30,000 per event.

Small boats in Europe excluding Denmark

Small boats up to 5.5 metres in length ref. chap. 4.1.2, including canoes and kayaks with their accessories and outboard motors up to 10 HP are subject to a special amount of cover that cannot exceed EUR 4,000 per event.

7 Deductible

7.1 Lessor's deductible

Claims in Denmark

The lessor's deductible for any damage amounts to DKK 1,000.

Claims in Europe excluding Denmark

The lessor's deductible for any damage amounts to EUR 135.

7.2 Bedbugs

Bedbugs in Denmark

The deductible for costs related to the eradication of bedbugs amounts to DKK 10,000 per event.

Bedbugs in Europe excluding Denmark

The deductible for costs related to the eradication of bedbugs amounts to EUR 1,333 per event.

7.3 Difference in deductible

If the lessor receives compensation for a claim on his/her own insurance which has a higher deductible than for this policy, the difference will be compensated. The above is contingent on the claim being covered by this policy.



8 Safety regulations and change of risk

No particular safety regulations or change in risk apply to this policy.

9 Duties of the insured in the event of damage

9.1 Prevention of danger

In the event of damage, the insured shall prevent or limit loss to the extent possible, and If is entitled to take suitable precautions to that end.

9.2 Reporting damages

Damage must be reported as soon as possible via the agent's local office using the special claims form.

Claims must be submitted by the agent on behalf of the lessor.

The lessor shall specify the claim for compensation and include the cost of replacement/repair for the building elements/objects damaged.

Photos of damage, original sales receipts or other documentation that can be used to determine the size of compensation should be included whenever possible.

9.3 Inspection

In the event of damage that requires inspection, the lessor shall give If or If's representatives access.

If reserves the right to issue instructions for repair and protection of damaged property.

If instructs on choice of repairer, method of repair, replacement and the like, the lessor shall comply with such instructions.

Failure on the part of the lessor to comply with the instructions above can limit If's liability to the cost that would have been incurred if such instructions had been complied with.

10 Claim valuation and claim indemnity rules

10.1 Replacement or repair

In the event of structural damage or damage to inventory, If is entitled to pay an amount of compensation in full and final settlement equivalent to the cost of repair for the replacement of individual parts rather than complete replacement of the building element or inventory object in question.

If decides whether to repair or replace the damaged structure or inventory.

In case of a replacement, depreciation shall be performed on the total invoiceable amount for repair, i.e. labour costs, the cost of spare parts and other items, ref chpt. 11.

10.2 Compensation rules for buildings

The claim value will be calculated as the amount required to recondition or restore the item damaged at the prices on the day of the claim.

A deduction will be made for depreciation due to age, use and lack of maintenance.

Prices for more expensive materials and objects than those damaged cannot be used for valuation purposes.

Replacement can only involve those building methods commonly used by relevant contractors at the time of the claim.

10.3 Compensation rules for inventory

Compensation for objects acquired as new within one year of the claim will be paid at replacement price at the time of settlement for a similar new object, without any deduction.



A reasonable deduction will be made for other objects to account for depreciation as a result of age, use, mode, impaired usability or other circumstances.

10.4 Compensation rules for loss of rental income

The amount of rental income lost will be compensated, including the agent's profit payable by the lessee for the rental term contractually agreed prior to the date of a claim, and that is equivalent to the period the property is unusable due to the damage.

10.5 Payment to policyholder

If is entitled to disburse all amounts of compensation to the holiday home agent.

10.6 Venue and applicable law

Complaints against a decision made according to the policy shall be addressed in writing to If Skadeforsikring, Borupvang 4, 2750 Ballerup, Denmark.

If the complaint is not upheld, the case can be referred to the Insurance Complaints Board, or civil proceedings can be brought via the courts in the country where the property the dispute concerns is located, ref. the Brussels I Regulation.

The dispute will be subject to Danish law.

11 Depreciation tables

New value, equivalent to replacement of a similar new object, will be paid for new objects (bought as new within the last two years and undamaged).

Compensation for used objects (those that are two years old or more, or bought as used and that are undamaged) will be determined by replacement price for a similar used object. Calculated as the price for a similar new object less depreciation as a result of age, use, impaired usability or other circumstances.

If it can reasonably be assumed that a used object has a special value, If can have it valued by an expert in such objects.

- White goods, glass-ceramic hobs, oven glass and electric motors
- Electrical apparatus for sound or vision, including radios and TVs, video equipment, stereos, loudspeakers, photo equipment and accessories for the same, aerials, walkie-talkies, landline telephones and answering machines, electrical hobby tools, electrical musical instruments, electrical radiators and other common domestic electrical apparatus
- Private computers, game consoles, fax and photocopy machines, navigation and satellite equipment, mobile phones and accessories for the same
- Heat pumps and air conditioning hardware

Age	% of new value at the time of replacement
0-2 years	100
2-3 years	80
3-4 years	70
4-5 years	60
5-6 years	45
6-7 years	35
7-8 years	25
Thereafter	15



- Kitchen cabinets and elements, scullery cabinets and elements, kitchen and scullery worktops and other fixtures

Age	% of new value at the time of replacement
0-5 years	100
5-10 years	80
10-15 years	60
15-20 years	40
20-25 years	20
Thereafter	10

- Bicycles and loose bicycle parts

Age	% of new value at the time of replacement
0-2 years	100
2-3 years	85
3-4 years	70
4-5 years	55
5-6 years	40
6-7 years	25
Thereafter	10

- Aerials with accessories and roof coverings of plastic and PVC

Age	% of new value at the time of replacement
0-5 years	100
5-7 years	65
7-10 years	35
Thereafter	15

- Roof coverings of straw, reeds and grass, tiles, cement tiles, fibre-cement or cement boards
- Roof coverings of roofing felt and membranes of plastic, PVC and similar materials

Age	% of new value at the time of replacement
0-20 years	100
20-30 years	75
30-40 years	40
Thereafter	20

- Oil, gas and biofuel boilers, hot water tanks, boilers, heat exchangers.

Age	% of new value at the time of replacement
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0-10 years	100
10-15 years	65
15-20 years	45
Thereafter	25

- Sanitary ware (glass and porcelain), e.g. toilet, sinks etc.

Age	% of new value at the time of replacement
0-10 years	100
10-15 years	65
15-20 years	45
Thereafter	25

- Floor covering in the form of carpets

Age	% of new value at the time of replacement
0-2 years	100
2-4 years	80
4-6 years	60
6-8 years	40
8-10 years	20
Thereafter	10

- Other floor coverings

Age	% of new value at the time of replacement
0-5 years	100
5-10 years	80
10-15 years	60
15-20 years	45
20-25 years	35
Thereafter	15

- Windows, doors and façades made of wood

Age	% of new value at the time of replacement
0-20 years	100
20-30 years	55
30-40 years	35
Thereafter	15

- Furniture, indoors and out (chairs, sofas, tables, beds etc.) and other items not specifically listed in the tables above



Age	% of new value at the time of replacement
0-2 years	100
2-3 years	80
3-4 years	70
4-5 years	60
5-6 years	50
6-7 years	40
7-8 years	30
8-9 years	20
Thereafter	10