

Facts about Home contents

Home contents insurance provides peace of mind both at home and outside your home as it covers your personal possessions and provides cover if you accidentally cause injury to other people or damage to their property.

Who is covered?

Your home contents insurance covers both you and your family. We cover joint-custody children when they are with you, and we cover your spouse/cohabitant in a care home. All in all, our home contents insurance is designed to cover the needs of modern families.

If you are living alone, you have the same excellent cover, and the price is based on the fact that you live alone.

Which items are covered?

Our home contents insurance covers e.g.:

- Damage to your possessions – e.g. due to fire, water, theft, vandalism and electrical damage.
- Bicycles up to DKK 12,903 per bicycle (2017).
- small boats, canoes, kayaks including windsurfers and kitesurfers.
- Distraction burglary in your own home.
- Liability – injury to other people and damage to their property.
- Legal aid – financial assistance in connection with disputes, e.g. arising out of a tenancy contract.
- Psychological counselling – e.g. in connection with illness in the immediate family (additional benefit if you have taken out all your insurance policies with us).

Optional cover

You can extend your insurance to cover the following types of optional cover:

- **Extended bicycle damage:** Your bicycle is covered under your contents insurance in respect of theft and malicious damage by up to DKK 12,903 per bicycle (2017). You can extend your cover with extended bicycle damage, which covers damage to your bicycle if, for example, you take a fall or are hit. If you have

expensive bicycles, you may choose a higher sum insured of DKK 26,882 or DKK 53,762, respectively, per bicycle (2017). Extended bicycle damage is automatically included if you choose a higher sum insured. Extended bicycle damage is subject to the excess that you have chosen; however, minimum DKK 1,613 per claim (2017).

- **Sudden damage:** Covers sudden damage to your possessions – e.g. spilling red wine on your sofa, a cabinet falling down causing everything in it to break, or damage to glass and sanitary ware in your rented accommodation, in cooperative housing or owner-occupied property, e.g. if you accidentally damage a window pane which you are liable to pay for yourself.
- **Damage to electronic equipment:** Covers sudden damage to or malfunction of your electrical appliances for the first 4 years – e.g. if you spill coffee on your laptop, and it breaks, or if your flat screen suddenly goes black. In addition, the cover includes sudden damage to IT equipment made available to children by their school.

Sudden damage and Damage to electronic equipment cover is subject to an excess of DKK 1,075 (2017). This means that you have to pay DKK 1,075 per claim – we pay the rest.

No maximum sum insured

No maximum sum insured means that you do not have to consider how much your possessions are worth in all. The general rule is that your possessions are covered for up to DKK 53,762 per item (2017), and that each of your group of possessions is covered for up to DKK 107,524 per claim (2017). You can buy more cover if you own more expensive items/groups of items. When considering whether to buy more cover, all you have to think about is whether you own single items and/or groups of items of greater value than the above-mentioned sums.

Groups of items:

1. Jewelry (not watches)
2. Gold and silver (not watches but e.g. silverware)
3. Designer furniture (e.g. furniture by Arne Jacobsen)
4. Collections (stamps and coins, sculptures, paintings, weapons and maps and books)

Designer furniture

- Poul Henningsen (e.g. PH Cone Lamp, PH lamps)
- Arne Jacobsen (e.g. Swan, Egg, Ant, Series 7 chairs)
- Piet Hein (e.g. Ellipsis table)
- Hans J. Wegner (e.g. CH04 chair, Ox Chair, China Chair)
- Verner Panton (e.g. VP Globe lamp)
- Charles & Ray Eames (e.g. Eames RAR Rocking Chair, Eames Lounge Chair)
- Bruno Mathsson (e.g. Pernilla, Eva)
- Poul Kjærholm (e.g. PK 22 chairs)
- Børge Mogensen (e.g. chairs, sofas)
- Poul M. Volther (e.g. Corona chair)

Maximum sums insured under the insurance:

- Cash etc. up to a maximum of DKK 26,882 (2017).
- Bicycles up to DKK 12,903 per bicycle (2017). The amount can be increased.
- Theft outside the home up to DKK 53,762 per claim (2017). The amount can be changed as needed.

Practical information

Double cover

When taking out home contents insurance, please note that some types of damage – e.g. damage caused by lightning, short-circuiting, theft and burglary, fire, water and vandalism may also be covered under other insurance policies or under a service arrangement.

Damage to glass, sanitary ware and household appliances may also be covered under a house insurance or under the landlord's building insurance.

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. Minor claims can often be settled after just one telephone call. You can also report the damage at www.tryg.dk.

You are always welcome to contact us

It is important for your policies to match your life. You are always welcome to call us on +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 home contents 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.