



Summary of If's Home Insurance Conditions



Call us at [777 1211](tel:7771211)
or see more at if.ee



Creating a cosy home requires time and knowing that an accident could ruin it in a heartbeat, is not a pleasant thought. Insuring your home at If gives you a feeling of security, because in the event of an accident, the damages are compensated and you can overcome the consequences more easily.

You are looking at the summary of If's home insurance conditions. This document is not part of the contract. Therefore, we suggest you take time when concluding your contract and be sure to read the terms and conditions, which explain in detail what is insured and in which cases the insurance applies.



When insuring your home at If, you have four different packages to choose from.

Allrisk Package and Classic Package

If you wish a cover for you home and the things you have there that is as broad as possible, we recommend insuring your home according **to the allrisk insurance** principle. This means that all sudden and unforeseeable damages that are not excluded with the conditions, are insured.

Therefore, the best solution for insuring your home would be the Allrisk Package or the Classic Package, which has a slightly smaller cover. While for **other packages the indemnifiable damages are agreed on**, then in the case of Allrisk and Classic Packages, the damages that are not indemnifiable are agreed on. A detailed overview of the insurance covers is available in the table on page 5.

Please be sure to read about [the exclusions](#)!



Standard Package

The Standard Package insures your home against the most common damages. The Standard Package is not an allrisk insurance, we indemnify only the losses listed in the terms and conditions. In addition to the regular damages, It also indemnifies damages arising from deficient construction work. And if you lose your keys, you will be able to buy a new lock without the deductible. The insurance also covers cash that you keep at home.

Mini Package

The Mini Package gives your home a cover only for damages caused by fire, strong wind or hail. This is a package that is suitable for insuring a shed or garden house. The Mini Package is not suitable for insuring a building that is used as a security for a loan, because it does not contain all the risks that the banks require.

Please be sure to read about [the exclusions](#)!

| | All-risks | Classic | Standard | Mini |
|--|------------|------------|------------|------------|
| Fire | • | • | • | • |
| Wind and hail | • | • | • | • |
| Weight of ice and snow | • | • | • | • |
| Stolen or lost ID without deductible* | • | • | • | • |
| No deductible if damage of house over 50% | • | • | • | • |
| Pipe leakage | • | • | • | |
| Vandalism | • | • | • | |
| Burglary, robbery | • | • | • | |
| Breakdown of utility systems | • | • | | |
| Compensation of damage for door locks, windows and replacement rental house without deductible | • | • | | |
| Seeing glasses without deductible* | • | • | | |
| Accidents | • | • | | |
| Flood | • | • | | |
| Compensation principle „New against the old“* | • | • | | |
| Content outside the home* | • | • | | |
| Banking card theft or loss* | • | • | | |
| Loan and leasing payments | • | • | | |
| Integrated furniture with technics | • | • | | |
| Water through construction | • | | | |
| Construction mistakes | • | | | |
| Home assistance 24/7 | • | | | |
| Smart devices* | • | | | |
| Damage from third party without deductible | • | | | |
| Electrical or mechanical breakages* | • | | | |
| Damage caused by pets | • | | | |
| Liability insurance | selectable | selectable | selectable | selectable |
| Rental income loss | selectable | selectable | selectable | selectable |
| Renters damage | selectable | selectable | selectable | selectable |

*Coverage is valid only if content insurance is purchased



If you wish to insure your house

The home insurance covers your house and its essential parts such as interior finishing, sanitary equipment, integrated heating devices, electrical systems and alarm system. For Classic and Allrisk packages, the home insurance also covers integrated furniture with technics. In addition to that, the house insurance also covers ventilation, ground heating and other utility systems located in the house.

The following is not insured with the house:

- construction materials and parts of the building that have not yet been installed
- items located in the building such as furniture and home appliances.

These things can be insured with the property at home insurance.

If you wish to insure a terraced house

The home insurance covers interior finishing in a terraced house or semi-detached house. It additionally covers the parts of the building in co-ownership up to the neighbor's interior finishing.



If you wish to insure small buildings and structures

Together with the home, the insurance covers small buildings located on the same plot, the size of which is up to 10m² and are inseparably attached to the ground. Structures are fences, barriers, flagpoles, outdoor light fixtures, areas covered with roof etc., but also underground structures such as ground heating systems, sewerage and water pipes.

The structures and small buildings are insured to the extent of 10% of the recovery value of the building.

Example. The recovery value of a house is 120,000 euros, the structures and small buildings are insured for 12,000 euros.

Insured as a structure:

- plastic-covered greenhouses
- bridges, quays, jetties and ponds
- ground, lawn and plants
- ball courts, parking lots, walking and bicycle paths, roads..



If you wish to insure an apartment

The insurance will cover the interior finishing of your apartment.

The insurance covers for example the following:

- wallpaper, parquet and other finishing materials
- inserted walls that are not load-bearing
- integrated stoves, ovens and fireplaces
- sanitary equipment, sauna in the apartment
- pipes, ventilation and heating system in the apartment
- integrated furniture with technics (in Classic and Allrisk packages)
- sanitary equipment
- balcony, storage
- apartment doors and windows.

Apartments are insured to the extent of the cost of its restoration to its former condition, i.e. restoration value.

Objects in the apartment are not insured together with the apartment.

They can be insured with the property at home insurance, read more on page 11.



If you wish to insure an apartment together with the legal share

The legal share of an apartment includes lifts, roof of the building, load-bearing walls and ceilings, hallways and playgrounds as well as grilling facilities located on the same plot as the apartment building. If damages are caused to the legal share, we will compensate the part that belongs to your apartment.

Example. The building has 10 apartments of equal size. The size of the legal share of the building of each apartment owner is $1/10$. The roof of the building is destroyed in fire. The cost of its restoration is 25,000 euros. If compensated the apartment owner's share of the building in the sum of 2,500 euros minus the deductible.

The following is not insured with the apartment insurance:

- objects in the apartment, such as tables, chairs, home appliances, carpets and light fixtures
- other objects that are not an essential part of the apartment.



If's Home Assistance

When insuring your home with the Allrisk Package, you can use If's Home Assistance service 24/7.

Home Assistance is useful for you, because:

- if you call to the Insurance Telephone [777 1211](tel:7771211), we will help you in taking care of the accidents that happen at home;
- if a water pipe or washing machine's connection has broken at home, we will help you in taking care of the accident.
- if the lock of the door to your home has broken down or you have lost the keys, we will help to replace the lock.
- if a fire or storm has damaged your home, we will help in preventing further damages.
- if a window or door has broken, we will help in closing the opening.
- if a burglar has broken a door or window, we will arrange the guarding of your house until the openings are closed;
- if your home has become uninhabitable as a result of the damages, we will arrange your housing and moving.

Covers that you can add

If you wish to insure things that are in your home

It is reasonable to insure objects that you have in your home in addition to insuring the home. The property at home insurance covers, for example, furniture, clothes, home appliances and light fixtures. The property you have at home is insured if there is a respective indication on the policy.

If you have chosen the Allrisk or Classic Package and you live in a **private residence**, then the objects located in a side building, balcony or terrace are insured to the extent of up to 10% of the sum insured of the property at home.

If you insure objects in your **apartment**, the insurance is valid for objects on the balcony and storage room inside the building.

Depending on the package, the insurance covers also items that you take with you (e.g. photo camera, bicycle) within the borders of Estonia or the entire European Union, Iceland, Liechtenstein, Norway, Switzerland, Great Britain and United Kingdom of North-Ireland.

The following cannot be insured::

- motor vehicles subject to registration
- smart watches, tablets, mobile phones, including smart phones (except in Allrisk Package)
- securities, documents, drawings
- databases, computer software, licenses
- house plants, animals, birds, fish

Liability insurance

The liability insurance protects you against damages that you have caused to others as the owner of an apartment or house. For example if a flooding that started in your apartment damages the ceiling of your downstairs neighbor or the tree that is growing on your property falls on a neighbor's car, we will cover the damages caused to these neighbors and compensate to you the necessary legal assistance and court expenses. Additionally, you can insure the liability of all your family members. You can choose the extent of the insurance cover: is it valid in Estonia, European Union or whole world. This insurance will help you if for example your child rides his bike against another person's car or if you accidentally break something in a shop. We will also help you to cover the legal assistance costs related to claim for indemnity.

Exclusions

Accidents that are not indemnified are agreed for the Allrisk and Class Packages. In case of the Mini and Standard Packages, the parties agree on the accidents that are indemnified.

Please be sure to read [all exclusions set out in the terms and conditions!](#)

[Examples of accidents that occur at home and are not indemnified:](#)

- accident that is not sudden or unforeseeable
- gradually occurring processes, such as wear and tear, dry rot etc.
- flooding that occurs more often than once in 10 years
- water that has condensed on parts of a building, such as damping of the insulation
- sinking or rising of a building or its parts
- damages that were caused as a result of movement of ice
- collapse of the roof under the weight of ice or snow
- damages caused by animals or birds (except in Allrisk package)
- substandard building, e.g. the heating system is not working
- damages caused during construction works, e.g. scratching a wall
- damages caused by explosive, diffing, ramming or soil works or substandard storage of explosive materials
- damages are subject to indemnification under for example construction warranty or another insurance
- internal breakdown of an insured object (except in Allrisk package)
- expenses on maintenance work and repairs
- damages to sports equipment during its regular use
- damages caused to a motor vehicle outside the garage, e.g. theft outside
- damages are caused by the use of an item for purposes that it is not intended for
- damages the existence of which cannot be proven with inspection, remains of the property, purchase receipts of the property or other evidence
- indirect damages related to the damages, such as telephone costs, decreased income or profit
- expenses on cleaning the soil and water, erecting a new well
- damages caused by fraud or blackmailing.

Please be sure to read [the safety requirements chapter](#) of the terms and conditions!



Claims handling

If you suffer damages, be sure to take any measures for preventing that the damages go further and ensure that everyone is generally safe.

- Inform the police of theft, vandalism or robbery.
- Be sure to inform If of the damages as soon as possible.
- The fastest way to inform If of the damages is to fill out the notice of loss at If's homepage [if.be](https://www.if.be).

If you have no internet access or if you have any questions, we will be ready to help you, just call at [If's Insurance telephone 777 1211](tel:7771211).

If you have informed us of the damages, the experienced loss adjustors of If will contact you and help you in solving the accident quickly and professionally.



Why should you insure your home at If?

- If's Home Assistance insurance will help you 24/7 in case there is an accident at home.
- We compensate the damages caused by construction faults.
- We compensate damages caused by sudden and unforeseen flooding, including by melting of the snow.
- We replace the broken window glass without the deductible.
- If you lose the keys or lock of your home, we will pay for the new locks without deductible.
- Deductible is not applied, if home is damage over 50%
- Damage for insured object caused by falling ice and snow
- Compensation for stolen or lost ID-document without deductible applied.
- The insurance covers on ground and underground structures, such as playgrounds and heating systems.
- We compensate things according to the principle "new replaces the old".
- Together with the things you have at home, we insure your things in side buildings and storage rooms.
- The things you have with you are insured within the entire European Union.
- If your wine cellar is made clean by the burglars, we will indemnify these damages, too.
- We also insure the things you have at your summer house against theft.

NB! The extent of the insurance cover differs by insurance packages.

This is a summary of If's home insurance terms and conditions. This is information material and not an official document of the contract. Please be sure to read the insurance terms and conditions, which set out the insurance cover descriptions and exclusions in detail.

The insurer is If P&C Insurance AS. Your insurance contract is valid for 12 months or during the period indicated on the policy. The insurance cover you have selected is also set out on the policy.

Please be sure to read the terms and conditions and make sure they meet your needs. Should you wish to change your contract, we would be more than happy to help you.

Insurance phone 777 1211
if.ee