

# Home Insurance

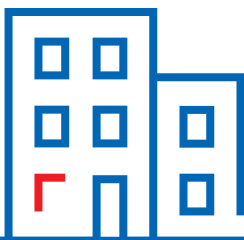
- for international students and guest researchers.



# Home Insurance

## - for international students and guest researchers.

As a student you need insurance to protect your home and your belongings. Länsförsäkringar Östgöta, Studentbostäder, Studentbo, Heimstaden and the International Office at Linköpings University have therefore joined forces to offer you a good home insurance policy.



### Where does the insurance apply?

This home insurance is valid in all of the Nordic countries. It also covers international travel for the first 45 days of your trip. If you are not a registered and permanent resident of Sweden, the insurance only covers damages that have occurred in Sweden.

### Who is covered by the insurance and when does it start to apply?

The home insurance is valid for anyone renting accommodations through the International Office at Linköping University. The insurance is automatically included as long as you stay in accommodations rented through the International Office, and stops being valid as soon as you are no longer a tenant.

### What does the insurance cover?

- **Property protection** - If anything should happen to your possessions (e.g., fire, water damage, theft or vandalism).
- **All risks insurance** - If your property is damaged or lost due to a sudden and unforeseen event.
- **Travel insurance for 45 days** - If anything should happen to you or your possessions while travelling in Sweden.
- **Legal cover** - Financial support if you need to consult a lawyer.
- **Assault protection** - Compensation for assault.
- **Liability cover** - If you cause damage to another person's property.

### Excess reduction of SEK 1 200

You also get an excess reduction. This will be applied automatically to your insurance and is valid for the term of the lease. It can be utilised if your claim is covered by the home insurance and exceeds the excess of SEK 1 200.

### Further information

This brochure is only a summary of the home insurance for international students. You can find more information and the complete insurance terms at [lansforsakringar.se/ostgota/internationaloffice](https://lansforsakringar.se/ostgota/internationaloffice).

You can also contact Länsförsäkringar Östgöta if you have any questions about the insurance policy and its contents.

### Contact information

<b>Länsförsäkringar Östgöta</b> or <a href="mailto:privatskador@lfofgota.se">privatskador@lfofgota.se</a>	013-29 00 00
<b>Studentbostäder i Linköping AB</b>	013-20 86 60
<b>Studentbo i Norrköping AB</b>	011- 21 16 70
<b>Heimstaden</b>	0770-11 10 50

Please refer to home insurance for international students and guest researchers.