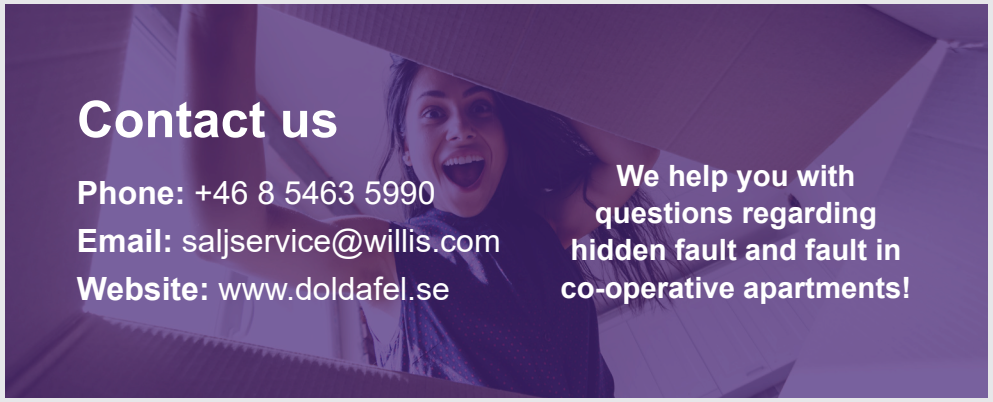
Tips before you sell

- Check with the Swedish Tax Agency about your opportunitites for deductions of the premiums on the insurances.

Survey - for your home and yourself

- When you sell your home, it is a good idea to carry out a survey/ inspection. It is an ocular building technical examination which provides a basis for assessing the condition of the property.
- When you buy a new home, you have an obligation to survey the object, and for property this it is particularly far-reaching. It is you, as a buyer, that have to prove that a defect exists.
- Life and law are more intertwined than you might think. Via e.g. Familjens Jurist you could quickly find out how to prevent problems for you and your loved ones if something unwanted would happen. Read more about life survey at: www.livspusslet.se/behovsanalys



Contact us

Phone: +46 8 5463 5990

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We help you with questions regarding hidden fault and fault in co-operative apartments!

UPPDAGA are distributed by the insurance intermediary Willis Towers Watson Sweden AB (WTW). Personal information will be treated according to current jurisdiction. Supervisory authority is Finansinspektionen. Insurer is Gjensidige Forsikring ASA, Norge, Svensk filial.

This brochure is marketing material. Content and prices in this brochure are valid from 1 July 2022.

Gjensidige wtw

Curious about faults covered by UPPDAGA?
Find several examples on www.doldafel.se/skador/

UPPDAGA

Hidden fault insurance & Insurance for faults in co-operative apartments

We stand by your side if a fault is discovered

We know that when selling your property or co-operative apartment it is important for you to be able to move on and focus fully on your new home and next steps in life. That is why we have been working committedly for over 20 years with insurance solutions that provides exactly that, and that actually makes a difference.

What a fault is and how it can affect you when selling

Hidden faults and faults in co-operative apartments can include for example pests, mold damages and faulty constructions. If a fault is discovered you could be held liable to compensate the new owner at great expense.

The reason is that when selling a property, according to the Land Code, you are liable for any hidden faults found in the house from the day that the new owner receives the rights of access. The liability then stretches for a period of ten years. When selling a co-operative apartment the liability for faults stretches over two years, based on the Sale of Goods act. Neither of these are usually included in the coverage on your regular home insurance.

UPPDAGA – brings safety for both the seller and buyer

When selling your home it can feel comforting to know that the responsibility for handling any potential future claims will be taken care of. A hidden fault insurance and insurance for faults in co-operative apartments provides for this eventuality. The insurance company will then take care of any claims that the buyer makes against you, investigates the claim and whether it is covered by the insurance, and pays any litigation costs. If it turns out that the claim is considered to constitute a fault, the insurance company can pay compensation to the buyer in order to rectify the fault.

Would you like to sign a UPPDAGA insurance?

Compare the contents of the insurances based on your needs. If you are unsure of which insurance that suits you best, you are welcome to contact us.

Your real estate agent or surveyor can then help you sign up for more information, which you will then recieve together with an insurance offer from us.

Which UPPDAGA insurance suits you?

Insurance	UPPDAGA Borätt	UPPDAGA	UPPDAGA Mer	UPPDAGA Mest
Section of Law	Sale of Goods act	Land Code	Land Code	Land Code
Coverage time	2 years	10 years	10 years	10 years
Coverage sum	500 000 SEK	750 000 SEK	1 000 000 SEK	2 000 000 SEK
No deductible	✓	✓	✓	✓
No claims settlement limit	✓	✓	✓	✓
Primary house and additional buildings	✓	✓	✓	✓[1]
Fireplaces and chimneys	✓	✓	✓	✓
Electrical, water and, drainage installations[2]	✓	✓	✓	✓
Provides legal protection	✓	✓	✓	✓
Household appliances	–	10 000 SEK	25 000 SEK	25 000 SEK
Additional costs	50 000 SEK	50 000 SEK	50 000 SEK	50 000 SEK
Additional costs for decontamination measures	–	–	200 000 SEK	200 000 SEK
Hidden faults that are connected to solar cells on the primary house	–	–	–	200 000 SEK
Risk construction	–	–	–	✓[3]
One time premium	**4 000 SEK**[4]	**8 200 SEK**	**9 500 SEK**	**14 200 SEK**

The scope applies within the insurance amount for each insurance.

[1] Uppdaga Mest covers the primary house and additional buildings which have been inspected by a surveyor that has been approved by Gjensidige. Contact WTW for information on approved surveyors.
[2] The installations must be performed in accordance with prevailing rules, regulations and legal practices. Deviations can partly or fully reduce compensation.
[3] Risk constructions is a construction commonly known to imply a higher risk for severe damages. Damages as a result of risk construction are not classified as hidden faults nor included under the rules of the Land Code. Uppdaga Mest compensates for damages in risk constructions if an independent inspection has been conducted by a certified surveyor and the inspection did not reveal moisture or other indications of damage.
[4] The one-time premium for Uppdaga Borätt (co-operative apartments) applies until 31 December 2022. Contact WTW for any premium thereafter.