

What is house insurance?

House insurance includes the exterior of the home, the actual building and its fixtures and fittings. Damage to homes and buildings can quickly become expensive. House insurance is therefore important to provide financial security if something were to happen.

Norway's most satisfied insurance customers!

Our insurance company Fremtind has been named the customer favourite of the year in 2022 on bytt.no – Norway's largest website for user reviews and customer ratings in personal finance. Fremtind is among the best for customer service and claim settlements according to Bytt.no, which updates results monthly based on experiences from the consumers themselves.

Prices for house insurance

Let us do the work of calculating how much house insurance will cost you: By filling out some information about your home, we can give you a price and recommend the most suitable insurance. This is done on the website: <https://www.dnb.no/en/insurance/house-insurance>.

Get cheaper house insurance

There are many ways you can affect the price of your house insurance. Standard house insurance is more affordable house insurance, but it comes at the cost of several coverages that you get with fully house insurance.

You can also get cheaper insurance by having an insurance-approved alarm connected to a central alarm in the home, or by adjusting your excess – of course, the higher the excess, the cheaper the house insurance.

Get discounts on insurance

Up to 20% group discount on insurance, and an extra 5% if you're in the customer programme.

What does house insurance cover?

When you insure your home, you can choose between good standard cover and full cover. The insurance can be bought for houses that are used as permanent homes, and include the building with fixtures and fittings. For example, this could be kitchen fittings, pipework and heating equipment.

House insurance can be extended to cover your garage, shed, annex, boat house, jetty and other additional buildings.

Remember that you are responsible for looking after your home. If you do not do so, you can lose the right to a settlement payment

Pests

To insure yourself against visits from pests, choose fully comprehensive insurance. Then you'll get help combating mice and other pests.

Rental insurance

Are you renting out your home or parts of it? If so, you need rental insurance as well. Gives you extra peace of mind

Covers damage caused by tenant or their guests of up to NOK 500 000

Rent insurance: covers unpaid rent for up to 6 months

Covers additional costs of up to NOK 20 000 related to eviction

Fungus, rot and insect damage

Heavy rain puts many houses to the test. It can therefore be worth insuring the house against damage from fungus and rot. And we'll also help you if the building is attacked by wood-destroying insects. This cover is an optional add-on.

What does the Insurance cover:

Standard building covers:

Fire, lightning strikes and explosions

Water and pipe damage

Theft and damage

Liability

Legal aid

Natural damage

Public injunction

Loss when own home cannot be used in the event of a compensable loss

Fully comprehensive building covers:

Damage caused by pests

Consequential damages of builder error

Damage to wet room as a result of craftsmanship error

Consequential damages from a leaky roof less than 50 years old.

Ancillary benefits:

Insects, fungus and rot

Contents insurance

Rental

What does the insurance not cover?

Expenses for maintenance and improvements

Buildings used for commercial purposes

Buildings with 3 or more ownership sections

Are there any limits to the cover?

Buildings which are empty/abandoned are not covered for fire and natural damage

Rental insurance is only included when the landlord has informed the company and it is specified in the insurance certificate

Where is the insurance valid?

The insurance is valid at the insured location that is agreed and specified in the insurance certificate.

What are my obligations?

Remember that as a homeowner you are responsible for looking after your home to ensure you don't lose the right to a settlement payment. Among other things, it is important to

keep the house warm enough so the pipes do not freeze

turn off the water supply when you leave

remove snow from the roof before it gets too heavy

maintain and repair the house when needed

The insurance certificate specifies which information is used as a basis. If anything is incorrect, you must inform us immediately. Security regulations are damage prevention and damage limitation measures you must take, and you will find these in the insurance certificate.

In the event of injury you must contact us as soon as possible. If you do not comply with your obligations, the settlement payment may be reduced, fully or partly.

Don't forget contents insurance

House insurance only covers the actual home and its fixtures and fittings. To get compensation for the things you have inside your home, you also need contents insurance. This insures your clothes, furniture, sports equipment, electronics and other items.

It's a good idea to have both contents and house insurance with the same company. You only pay one excess and settlement is easier should your home be subject to damage.

The things in your home need to have their own insurance. Combine cabin and contents insurance with us and settlement will be easier should anything happen.

Excess is the amount you have to pay yourself if you use the house insurance. When you buy house insurance from DNB, you can choose how much excess you want to pay, from NOK 6000 all the way up to NOK 25 000. The higher the excess you choose, the cheaper the house insurance. This is because you are choosing to pay a higher amount if something should happen, while the insurance company has a lower sum to cover.

Maintenance responsibility means that you are responsible for maintaining the house or building that you have insured. The house insurance covers sudden and random incidents that cause damage in accordance with the terms and conditions. A lack of maintenance that leads to damage will therefore usually not be covered by the insurance, simply because they cannot be considered random events.

Are leaks in the roof repaired?

Normally neither standard nor fully comprehensive house insurance covers repairs to leaky roofs, when the damage is caused by a lack of maintenance. However, fully comprehensive house insurance can cover consequential damage you may incur from water leakage from the roof.

Remember to check whether the roof might be covered by any guarantees you may have on the roof or the house.

There are also cases where roof damage that causes water damage is covered by the house insurance. For example, when a storm knocks off roof tiles or a tree falls onto the roof. You may then be covered for both repairs to the actual roof, and also consequential damage

What is consequential damage?

Consequential damage is damage that occurs as a result of other damage – the “main” damage. It is not always easy to know the cause of damage. Therefore, in some cases, a claims adjuster is sent out to find out what the cause of the damage is. Whether you get the main damage, consequential damage, neither or both, is assessed in accordance with the terms and conditions.

The most common consequential damage occurs due to water leakage and builder error. Water leakage can often cause floors and walls to be ruined by water. And sometimes builders make errors that cause damage to other things than what is being worked on. This is consequential damage which you can apply to have covered by fully comprehensive insurance. It can therefore be worth going for our best cover, which gives you more peace of mind in relation to such consequential damage.

Should I have a waterguard?

An insurance-approved waterguard is well worth investing in. Uncontrolled water is a common cause of damage to properties.

With leak protection system, you reduce the risk of the water damage becoming more extensive than it needs to be.

In addition, you reduce your excess if the waterguard has prevented more substantial damage.

Does the house insurance cover fungus and rot?

You can buy ancillary benefits for fungus and rot for your house insurance. The insurance covers damage caused by rot, fungus or insects that destroy the building