

What is contents insurance?

Contents insurance covers the value of the assets in your home. Household goods and chattels are the same as items you own and use at home. There are things that can be touched and moved, in contrast to fixed installations that are part of the building.

Examples of household goods are clothes, furniture, electronic equipment, sports equipment, bicycles, lawnmowers and more. Things that are stored in the basement, attic and garage are also considered household goods.

What is the price of contents insurance?

A contents insurance costs from a few hundred Swedish kroner to several thousand kroner a year. The price depends, among other things, on where you live, what type of home you have, the size of the home, excess and what cover you have.

Let us do the job of calculating the price of your contents insurance: All you need to do is give us some information about yourself and your home.

Sum insured for extra expensive items: Individual items are replaced with up to NOK 300,000. If you have any items with a higher value, a higher insurance sum can be agreed for these. Painting, art and wine collections, for example, can be insured for up to NOK 500,000.

Standard furniture covers:

- Fire, lightning and explosion
- Water damage
- Theft and damage
- Theft of bicycles and prams
- Liability & legal aid
- Natural damage
- Public order
- Additional costs when the home is uninhabitable after damage

Top Furniture covers:

- Control of insects (bed bugs, bedbugs and cockroaches)
- Accidental damage to household goods
- Accidental damage to mobile phones and tablets
- Moving insurance
- ID theft
- Structural changes for wheelchair users after an accident
- Theft of personal property, car and leisure boat

Additional coverages:

- Extended coverage for individual items and collections
- Extended coverage for jewellery and gold

The insurance does not cover:

- Expenses for maintenance and improvements

Are there any limitations to the coverage?

- Individual objects or collections worth more than NOK 300,000
- Jewellery and gold worth over NOK 300,000
- Wine and spirits collection is limited to NOK 500,000
- Art collection is limited to NOK 500,000
- For certain damages and objects, the amount of compensation is limited

Does the contents insurance I have at home also apply to the cottage?

You must buy your own contents insurance for the cabin. The contents insurance you have for your home only applies to your home. You can buy the contents insurance you can find on this page - you enter the address of your cabin yourself to insure it.

It is a good idea to combine cottage insurance and contents insurance in the same company. Then you only pay one deductible and get a simpler settlement if the cabin is damaged.

How can I get cheaper contents insurance?

To lower the price of contents insurance, you can, for example:

- Increase your deductible.
- Collect your insurance policies with us to get a collective discount.
- If you are under 34 years of age, you can get both household and travel insurance for the price of one with Forsikring Ung.

Do children who live away from home need their own contents insurance?

A contents insurance covers the owner of the insurance, as well as family and children who are registered at the same address. If, for example, the child lives away from home due to studies or military service, he is still covered by having a registered address at home.

When does valuables insurance pay off?

If you own items of high value, it is good to be aware that both the contents insurance and the travel insurance may have restrictions attached to them if you need to use your insurance. Too high a deductible, not full compensation and unlucky incidents that are not covered by contents and travel insurance can often be solved with valuables insurance.

Valuables insurance is therefore recommended

The advantage of valuables insurance is that you get the value of the item that is lost or damaged covered. It applies to almost all types of injuries, including injuries such as