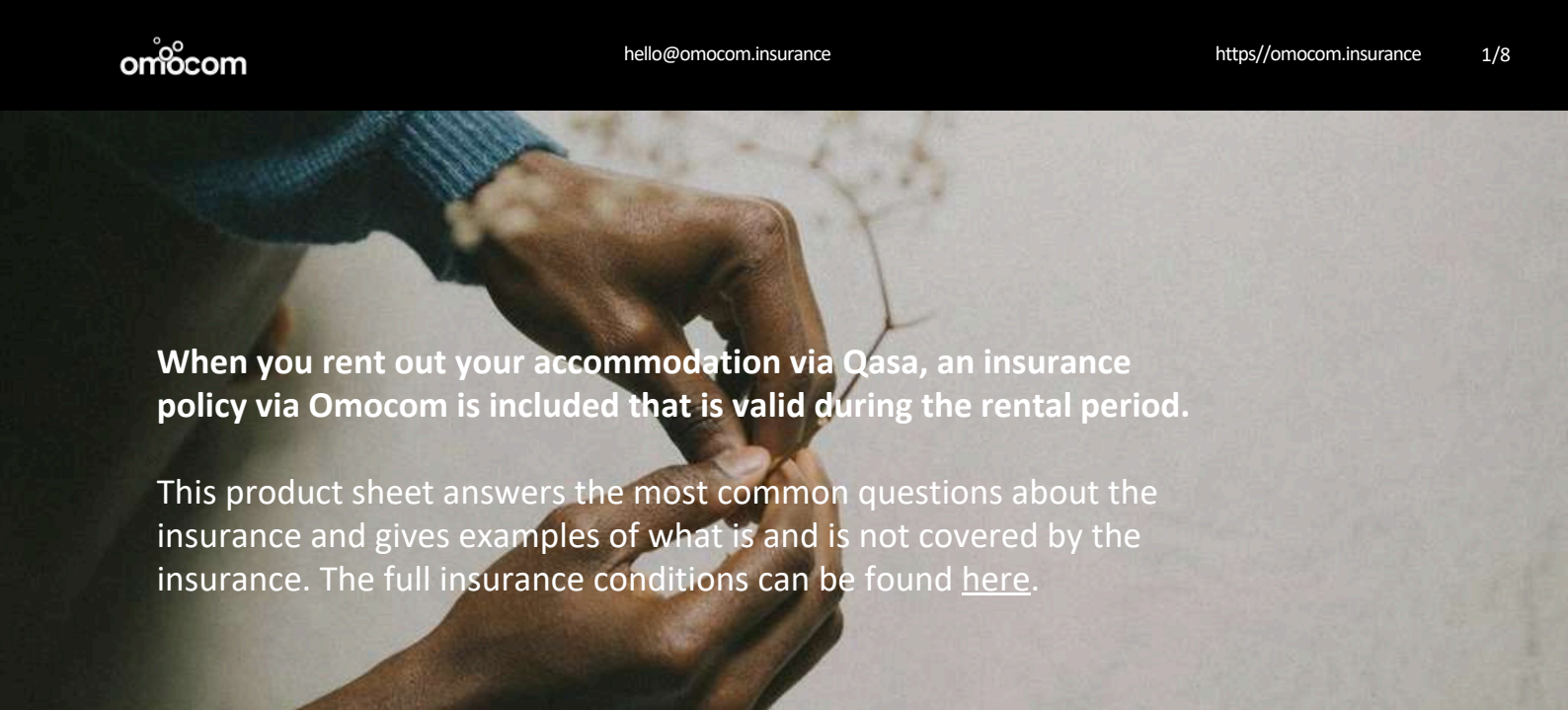


Information guide


About the rental insurance that applies during the rental period via Qasa





When you rent out your accommodation via Qasa, an insurance policy via Omocom is included that is valid during the rental period.

This product sheet answers the most common questions about the insurance and gives examples of what is and is not covered by the insurance. The full insurance conditions can be found [here](#).

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Frequently asked questions and answers

Why does rental insurance exist? Can I skip home insurance now?

We have developed this rental insurance to give you peace of mind when you rent out your home. Normal home insurance does not normally cover damage that occurs during a rental.

This insurance is a complement to your regular home insurance and can cover damages related to renting. You still need a standard home insurance policy with minimum coverage for liability, fire, water and burglary to cover other types of damage.

Bear in mind that if you rent out your accommodation, you need a licence to rent out from your landlord, housing association or equivalent.

What is included in the insurance?

The insurance applies to the landlord who can be either a private individual or a legal entity. The insurance covers sudden and unforeseen external all-risk damage. Examples of what can be compensated are damage to furniture, fittings, floors and walls.

What is not covered by the insurance?

Damage resulting from normal wear and tear and not affecting the functioning of the property is not covered. Neither is damage that is not related to the specific rental, or damage caused by long-term effects such as moisture or rot.

See examples of what is covered by the insurance further down in the information sheet.



In short

The insurance covers sudden and unforeseen events related to the rental, caused by the tenant.

The insurance covers the cost of restoring the property to its original condition just before the damage occurred.

Normal wear and tear is not covered.

Examples of damage and coverage

The insurance is an all-risk insurance for movable property and furnishings. All risks means sudden and unforeseen events that cannot be anticipated. By movable property is meant things belonging to the home that are not fixed furnishings, such as furniture, household goods and electronics. Also included are other buildings on the site that are also insured by regular insurance, if this has been included in the rental agreement. Other buildings are considered to be accessory buildings, detached garages and greenhouses.

✔ Examples of compensable damages

- Football accidentally kicked through window
- TV falls off the wall when it was about to be tilted
- A perfume bottle is dropped into the sink causing cracks
- The barbecue is accidentally knocked over by the tenant and breaks.
- The key breaks off in the lock when opening/closing and breaks.

✘ Examples of non-compensable damages

- Damage that can be covered by your regular home insurance policy
- Damage caused by normal wear and tear or cosmetic damage such as dirt.
- Damage caused by house bugs and other insects or rodents.



If you, as a landlord, are experiencing, for example, poor removal cleaning or non-payment of rent or other bills - contact Qasa so they can help.

Maintenance and care responsibilities for landlords and tenants

FOR TENANTS

As a tenant, there are specific obligations and regulations to follow. The Swedish [Rent Act](#) clearly states that, as a tenant, you are responsible for maintaining the property and acting with care.

Maintenance and repairs

Tenants are expected to take care of basic maintenance tasks, such as keeping the property clean and repairing minor damage. If damage occurs due to lack of maintenance, this may be considered as abnormal wear and tear for which the tenant will be liable.

Reporting problems

Promptly reporting any problems or damage to the landlord can reduce the risk of damage deteriorating and being deemed abnormal wear and tear.

This means that everything from putting up a painting to having a party requires extra care to avoid damage. However, if something breaks or an accident occurs, it is your duty to inform the landlord quickly.

Keeping the property in good condition is a partnership between the tenant and the landlord, and requires both to fulfil their obligations to maintain and care for the property.



FOR THE LANDLORD

When a person moves into a home, it is the landlord's responsibility to ensure that it is 'fit for purpose', i.e. in an acceptable and fully habitable condition. This is statutory, and the provision is found in [Chapter 12, Section 9 of 'Jordabalken'](#) which is part of Swedish law.

Some of the things the landlord is obliged to take care of when necessary are:

- Painting of walls and replacement of broken wallpaper
- Painting and/or replacing the roof
- Replacing white goods that are no longer working properly
- Sanding or re-laying floors

Normal and abnormal wear and tear

What constitutes normal and abnormal wear and tear is a complex issue and is assessed on a case-by-case basis. The insurance does not cover property that breaks due to normal wear and tear, for example due to age, where the property would probably have broken anyway.

As a **tenant**, you are liable to pay compensation if it turns out that the damage was caused by negligence or recklessness.

As the **landlord**, you have the burden of proof and must be able to prove that the damage was caused by negligence or recklessness.

Avoid problems by drawing up an inspection report and **inventory list** documenting the condition of the property and its contents. See our moving-in and moving-out checklist further down in this guide.

The examples below are considered **normal wear and tear** and are *not* covered by the insurance:

- Drill holes for the installation of e.g. paintings, shelves in the walls and other renovations made by the tenant.
- wear and tear on furniture, carpets, wallpaper or flooring after normal use
- Smoke odour from tobacco smoking
- Minor scratches and/or small cracks in, for example, sinks and bathtubs.

Tips!

We have gathered affordable, eco-friendly and simple tips on how to repair damage that is considered normal wear and tear and is not covered by insurance.

Filling small holes in the walls: [Flugger - Spot filling](#)

Get rid of stains on a bed mattress: [Ekotipset - Stain removal](#)

Fixing small cracks in sinks: [Ekotipset - Fixing broken porcelain sinks](#)

Get rid of stubborn stains on the sofa with a carpet cleaner that can be [rented via Hygglo](#), for example.

Remove dark damp stains from your floor or worktop: [Ekotipset - Remove damp stains](#)

Repair minor damage to countertops, floors or furniture with an [affordable repair kit](#).

Repair, loss of value and total loss

In this section, we explain some insurance concepts that are useful to know and how we work with them in this rental insurance.

Repair of property

Omocom's insurance covers the cost of restoring the property to its original condition and restoring its function. Original condition means the same condition that the property had just before the damage occurred.

If it has been assessed that the damage can be repaired, you can submit your property to a repairer with our authorisation. This is provided that the cost of repair does not exceed the market value of the property. In case of repair, you pay the repairer and then submit a receipt to us. If the cost of the repair is high, Omocom can, in agreement with the repairer, charge the cost directly by invoice.

Loss of value

If damaged property is considered to have retained its function, compensation may be paid for the loss of value that we consider the damage has resulted in.

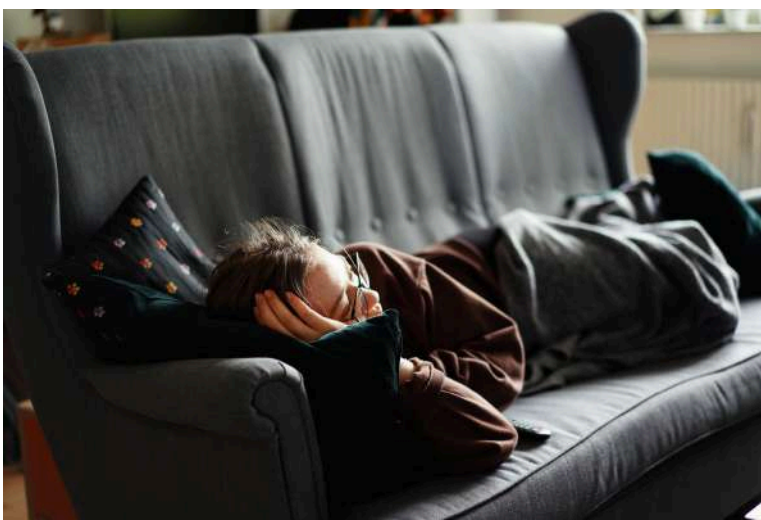
We may estimate that the damage covers a certain percentage of the property. Payment will then be made in cash in an amount corresponding to the percentage of the value of the property that we consider the damage to be equivalent to.

Age deduction

When something breaks or is damaged, the compensation you receive is based on the market value of the item before the damage occurred. We apply age deductions based on the category of the item and its age. For example, electronics depreciate much faster than furniture and household goods, which depreciate more slowly.

Total loss

When property is damaged to the extent that at least 50% of its function is lost, the property is considered to be totally damaged and is compensated in cash at its market value, given that it is deemed to be beyond repair.



Did you know that

Omocom always encourages the use of second-hand and alternative parts by the repairer for repairs whenever possible.

Checklist before and after the rental period

For both landlords and tenants

Make sure to take as many clear pictures of the property before each rental, for your own safety in case of damage during the rental period. The purpose of before pictures is to be able to clearly see the condition of, for example, floors, walls and furniture, and the pictures should of course correspond to reality. Advertisement pictures alone are not suitable as previews.

Check here!



SET UP AN INVENTORY LIST AND INSPECTION REPORT

An inventory and inspection report is a good way to agree on the condition of the property when you move in. The documents should be signed by both the landlord and the tenant, and aim to minimise the risk of potential disputes should damage occur. Tip! Use Qasa's templates for [inventory list](#), [inspection report](#) and [key receipt](#).

TAKE HIGH QUALITY PICTURES AND FILM AT CHECK-IN AND CHECK-OUT.

It happens that we get very small images or images that are reduced and then enlarged, which means that the image loses its quality. Check the quality of your camera or phone, and remember to save the original image and not screenshots of a photo, which tend to reduce the quality of the image.

LIGHT IS IMPORTANT

If there is enough natural daylight, the pictures in the accommodation will be best without lamplight. If the picture is dark, it is a good idea to switch on lamps or wait until the sun is right to increase the light in the room. Avoid taking pictures against the light.

EXISTING CONDITION INCLUDING DEFECTS

Photograph, photograph, photograph! Take lots of clear photos of the condition of the furniture and finishes and of any existing damage or imperfections. These do not need to be published but should be available. Feel free to use [Google Drive](#) or [Dropbox](#) to store the photos.

TIDY UP TO SEE SURFACES

Pick up and clear away as many personal items as possible to maximise the visibility of the home's surfaces such as floors, walls, etc. It is a good idea to clear items from the table and sink, carpets from the floor and plants or other bulky items that may cover large areas of the floor or walls.

WHEN CHECKING OUT

Make sure that it is cleaned before any damage is reported via the insurance - the insurance does not cover cleaning. Go through the same inventory list and inspection protocol that was drawn up when you moved in. NOTE! Sign the documents even if there has been no damage during the rental period.

There has been an accident, what do I do now?

Before you as the landlord report any damage caused by the tenant, it is important that both parties agree on what damage has occurred during the rental period. Attach agreements, in the form of copies of signed inventory lists, inspection reports or SMS conversations to the damage report.

It is important that you have gone through the checklist before reporting any damage via Omocom's damage form. As a landlord, you can report any damage that has occurred during the rental period here: <https://external.omocom.se/claimsform>.

The checklist can be found on the previous page.

In the case of theft, a police report must also be made and attached to the report to us. Compensation can be made through repair, replacement (purchase of equivalent property) or in money. Payment of money is done quickly and smoothly with our payment partner Trustly.

We hope everything goes well during the rental! Do not hesitate to contact us if you have any questions about the insurance. You can reach us via email: hello@omocom.insurance

