

Country: SWEDEN

Perils covered	Peril	Compulsory by law	Compulsory by design	Optional	Market Pen. ¹
	Windstorm	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100 %
	Hailstorm	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100 %
	Lightning — direct hit	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	100 %
	Lightning — surge	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	100 %
	River flooding	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100 %
	Overflow of stagnant waters	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100 %
	Torrential rain	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100 %
	Storm surge	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100 %
	Earthquake	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100 %
	Snow pressure	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100 %
	Avalanche	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100 %
	Frost	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100 %
	Landslide	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100 %
	Subsidence	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100 %
	Collapsing sinkhole	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100 %
	Volcanic eruption	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	100 %
	Meteor strike	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	25 %
	Tsunami	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	25 %
	Other	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	0 %

Private Lines Building Content

Commercial Lines Building Content

Tariffs, deductibles and the importance of risk prevention Deductibles varies very much between companies and products

Sale, underwriting and claims process No special underwriting and claims process

State intervention No state intervention

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¹ Please specify how the market penetration was calculated: