

Regarding property insurance there are 2 main parts:

1. Property that belongs to the BRF according to law and by-laws ("stadgar") of the BRF.
2. Property that belongs to the owner of the apartment according to law and by-laws ("stadgar") of the BRF.

The second part can be divided into 2 sub-parts. Quite simplified they are described as:

- A. Property that you bring when you move out from an apartment (TV, bed, etc.).
- B. Property that you leave when you move out from an apartment (floor, fridge, etc.).

Part A is supposed to be covered by your home insurance. Part B is supposed to be covered by the so called "bostadsrättstillägg", which in this case is included in the insurance of the BRF. Because of that you don't need a "bostadsrättstillägg" in your home insurance even though it refers to property that belongs to you, as the owner of the apartment, according to law and by-laws ("stadgar") of the BRF.