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Stockholm Kayak And Sup
Olshammarsgatan 61, lgh 1602
12475 Bandhagen

Issued: 29 August 2025
Policy number: SP6987426.1.1
Agreement period: 29 August 2025 - 28 August 2026

Dear customer,

Thank you for choosing us to provide your insurance.
We will do our best to ensure that you are happy with us.

The insurance agreement follows on the next pages; it contains:

- **INSURANCE OVERVIEW**
Read this to get an easy overview of your insurances and verify that your main needs are covered.
- **INSURANCE DETAILS**
This shows you the amounts insured, deductibles and what every insurance policy covers.
- **TERMS AND CONDITIONS**
Include all the details of what your insurance covers and what we help you with if you are unlucky enough to have a claim.

It is important that you read through this carefully and ensure that everything is correct. Feel free to contact us if there is anything you are not sure about.

Regards
If

Företagscenter

Phonenumber: 0771-560000
Email: foretagscenter@if.se

As a customer, you are able to access your insurance online - here you can

- see your insurance policies and quotes
- make changes
- report a claim
- see a summary of invoices and payments
- receive all documents electronically

www.if.se/logga-in

See the terms and conditions that apply to you

1. Go to www.if.se/villkor
2. Enter the code 6987426.9NJKRB



Your benefits in If



Always available

You can contact us around the clock, seven days a week, if you need our assistance.



When accidents happen

Our network of partners makes sure you are our first priority.



Fast claim handling

More than half the claims are solved within 24 hours.

Relax, we'll help you

Report to us when something has happened. You can call 0771-815 818 or contact us online at if.se/skada

Vessel insurance

With regards to damage relating to Marine Hull Insurance, please contact us on telephone number 0770-77 37 37 or at fartygskada@if.se.



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YOUR INSURANCES	AGREEMENT PERIOD PRICE
Transport and Marine insurance	SEK 25,529
M/S Ran	
TOTAL	SEK 25,529

If is not insuring activities under sanction

In the general conditions (Violation of international law) it is addressed the prohibitions that have been set in economic sanctions listed in the clause. These laws prohibit many kinds of business activities for example with regard to Russia, including but not limited to export, import, transport of various goods and services etc. The insurance policy does not cover such prohibited activities, or related claims, as these are illegal.

You will find standardized information about the insurances (IPID) here: if.se/ipid
Read more about how we handle personal information, go to www.if.se/om-webbplatsen/hantering-av-personuppgifter



M/S Ran

Name of vessel: M/S Ran
Type of vessel: Passenger ship
Main engine: Volvo penta
Engine power (kW): 8
Length of vessel (meter): 13.75
Width of vessel (meter): 3.20
Gross tonnage (GT): 13

Material of vessel: Steel
Speed (knots): 0-30
Building year of vessel: 1913
Building year machinery: 2017
Trade: According to certificate
Call signal: SFB-4807

Standard

Coverage:

- Total loss
- General Average cost
- Collision liability
- Hull

Sum insured: 1,500,000 SEK

Form of insurance: Open

Deductible: 20,000 SEK

Deductible - Collision Liability: 20,000 SEK

Owner's liability

Sum insured: 54,000,000 SEK

Deductible: 20,000 SEK

Liability for passengers: Not included

Information about the service provider



The insurer is If P&C Insurance Ltd (publ), unless otherwise specified.

If P&C Insurance Ltd (publ)
516401-8102
Barks väg 15, 106 80 Stockholm,
0771-43 00 00
www.if.se

If is supervised by the Swedish Financial Supervisory Authority. (Finansinspektionen, P.O. Box 7821, 103 97 Stockholm, 08-408 980 00, finansinspektionen@fi.se). If is supervised by the Swedish Consumer Agency in matters relating to marketing and advertising. (Konsumentverket, Box 48, 651 02 Karlstad, 0771-42 33 00, konsumentverket@konsumentverket.se, www.konsumentverket.se).

If does not make personal recommendations on the insurance products they offer as specified in Chapter 1, Section 9, paragraph 18, Insurance Distribution Act (SFS 2018:1219).

Complaints about distribution of insurance shall be made to the distributor. Contact primarily the person who handled the matter. Complaints can also be made to If's Customer Ombudsman (kundombudsmannen@if.se).

If's employees distributing insurance policies are paid a fixed monthly salary, irrespective of the number of policies sold. In case variable remuneration is received, it is only to a small extent based on quantitative criteria.

This insurance corresponds to the demands and the needs of insurance cover related to the information we received from you and the information provided by If in connection to the conclusion of the insurance contract.