

Product description  
Valid as of 1 January 2017.

# Insurance for your hobby and museum vehicles

## Vehicle Cover

This product description is valid as of 1 January 2017.

### Our insurance services are always with you

[vahinkoapu.op.fi](http://vahinkoapu.op.fi)

In the event of loss or injury, the number and address of our partner closest to you will be easily available. You can conveniently report the loss or injury at the same time. To file a report, you need the login identifiers and key code for your online bank.

### OP-mobile

As a cooperative bank customer, you can view your insurance policy and any loss or injury on OP-mobile. In the event of loss or injury, the number and address of our partner closest to you will be easily available. You can conveniently report the loss or injury at the same time. To file a report, you need the login identifiers and key code for OP eServices.

### eInsurance Services

Log into the online service at [op.fi](http://op.fi) or [pohjola.fi](http://pohjola.fi) with your user identifiers for OP eServices. You can

- Buy insurance
- Report a loss and file claims.
- Make changes to your insurance
- View your insurance documents.

### Insurance services number +358 (0)10 253 133

You can take care of your insurance business on weekdays until 10 p.m.

### Benefits from loyalty.

By concentrating your banking and insurance services with OP Financial Group

- You only need one user ID and password to use banking and insurance services at [op.fi](http://op.fi) or on OP-mobile.
- As a customer-owner you accumulate OP bonuses not only from your banking transactions but also from Vehicle Cover and Extrasure insurance premiums.
- You can use the bonuses to pay for home, family and motor vehicle insurance premiums.
- You can earn considerable banking and insurance discounts.

For more information, please go to [op.fi/edut](http://op.fi/edut)

### Phone us

Banking services +358 (0)100 0500

Insurance services +358 (0)10 253 1333

### Call rates

OP +358 (0)100 0500 telephone service:

- As specified in your mobile telephone operator's price list, or
- The same as for normal local calls.

Insurance services number +358 (0)10 253 133

- From mobile phones and landline networks in Finland, EUR 0.0835 per call plus EUR 0.12 per minute.

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This product description contains the main content of the insurance and the primary exclusions. Also read your insurance policy and the insurance terms and conditions. OP Insurance Ltd will pay any damages based on them.

# Motor liability insurance and comprehensive motor vehicle insurance for your vehicle

If you want to take out optional comprehensive motor vehicle insurance to your hobby or museum vehicle – in addition to statutory motor liability insurance – our Vehicle Cover is what you need.

By hobby vehicle we refer to a vehicle that is at least 20 years old of which no more than 35% of the parts have been changed and which is decommissioned for most of the year owing to its purpose of use. Such a hobby vehicle may be, for example

- a passenger car, not a campervan
- a van
- a motorcycle
- a lorry, weighing no more than 6,000 kg

A museum vehicle must be registered as such.

## Motor liability insurance

Motor liability insurance is mandatory. It must be taken out on a vehicle that is used

- in areas designated for traffic
- in residential building and school yards
- in parking areas
- in the terrain and on ice and in areas where you can, by and large, drive a motor vehicle.

We compensate from Motor Liability Insurance for

- property damage to another party in the accident, for example a damaged car or bicycle
- costs arising from personal injuries or death
- clothes worn or carried by injured passengers and their personal items.

Motor liability insurance does not cover, for example,

- damage to your own vehicle, cf. comprehensive motor vehicle insurance
- your property that was in the vehicle.

Motor liability insurance is valid in the countries of the European Economic Area (EEA). Traffic accidents caused by you will be indemnified either in accordance with the national laws of the country where the accident occurred or the Finnish Motor Liability Insurance Act, if the cover provided by the latter is better.

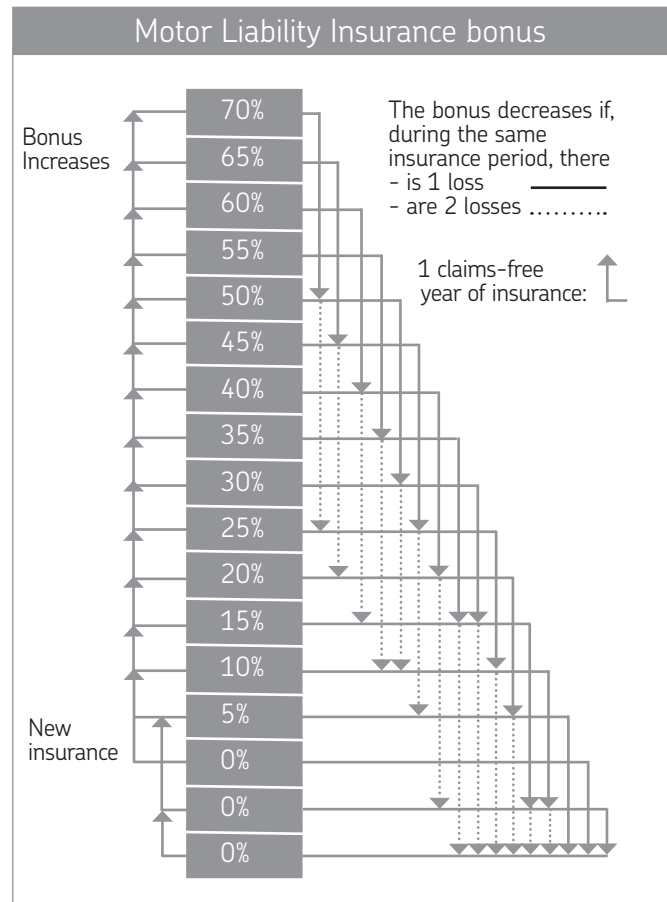
Motor liability insurance is also valid in other Green Card countries. In these countries, the loss or damage caused by you will be covered according to the legislation of the country where the loss event occurred. The compensation amounts and practices may be inadequate to the driver and passengers. Before you head to Russia, for example, we recommend that both you and your passengers take out traveller and accident insurance.

Before you go abroad, call +358 (0)10 253 1333 and

- order a Green Card
- Check your policies and make sure they are effective.

If you are not entered in the vehicle's registration certificate as the owner or keeper, you will need written authorisation from the owner when going abroad.

The initial bonus for Motor Liability Insurance for a hobby vehicle is 0%. The initial bonus level for a hobby motorcycle is 20%. In order for the no-claims bonus to increase, the hobby vehicle must be in use for at least 120 days during the insurance period.



You may transfer bonuses under your motor liability insurance, for example, from your old car to a new car but not, for example, from your car to a motorcycle. If you are changing insurance companies, the insurance and claims history of your motor liability insurance will be transferred to the new company. Please note that bonus practices may vary from company to company.

**Note!** Museum vehicles' motor liability insurance policies have no bonuses.

# Comprehensive motor vehicle insurance

Comprehensive motor vehicle insurance is voluntary. Under comprehensive motor vehicle insurance, we pay compensation for damage to

- your motor vehicle
- any fixed standard equipment or equipment intended for use only in the vehicle that is included in the recommended retail price of your motor vehicle
- winter or summer tyres kept in storage.

Keep any equipment that is not in your vehicle in a locked space, and if kept in a garage with other people's vehicles, lock it to a fixed structure.

## Choose the level of comprehensive motor vehicle insurance according to your needs.

We recommend Extensive Hobby Vehicle Insurance if you have a hobby vehicle that is at least 20 years old (see definition on p. 3).

You may also insure a hobby vehicle that is at least 26 years with Limited Hobby Vehicle Insurance.

We recommend Extensive Museum Vehicle Insurance for your vehicle that has been registered as a museum vehicle.

The extensive options include cover against collision, vandalism and interruption of journey. You may also choose Limited Hobby Vehicle

Insurance or Limited Museum Vehicle Insurance, but these do not cover, for example, damage caused by collision or vandalism.

Comprehensive motor vehicle insurance is valid throughout Europe and in non-European Green Card member countries, with the following exclusions:

- In Russia, the insurance is valid only in European Russia.
- Insure your passenger car or motorcycle separately against theft if you plan to drive to Russia, Belarus, Ukraine or Moldova.
- Theft cover as part of Limited Hobby or Museum Vehicle Insurance is not valid in Estonia, Latvia, Lithuania, Poland, Russia, Belarus, Ukraine and Moldova. The territorial scope of Limited Hobby or Limited Museum Vehicle Insurance cannot be extended.
- Limited Hobby or Museum Vehicle Insurance may be included with emergency road service cover to be valid in Finland, Sweden, Norway and Denmark and transports between these countries.

The deductible is higher abroad. Any material damage occurring outside the Nordic countries carries a double deductible. If your passenger car or motorcycle is stolen in Estonia, Latvia, Lithuania or Poland, the deductible accounts for 20% of the loss but no less than €600.

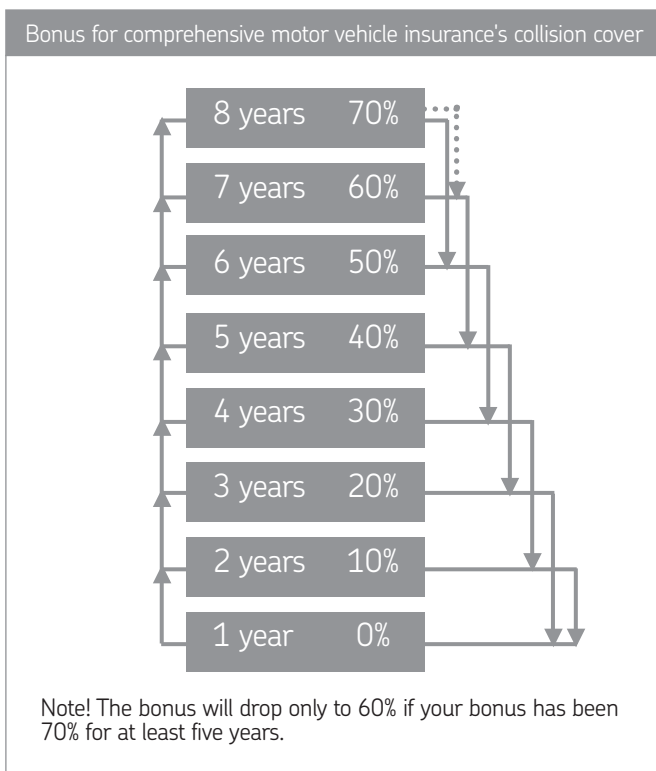
	We pay compensation...	Deductible	Extensive Hobby and Museum Vehicle Insurance	Limited Hobby and Museum Vehicle Insurance
Collision	for damage caused by a sudden event to your vehicle, such as collision or crash, the vehicle running off the road or turning over, road collapse and a tree falling over in a storm.	What you selected in Extensive Hobby Vehicle Insurance. Extensive Museum Vehicle Insurance €150. No-claims bonus and loss of bonus, p. 5.	Yes	–
Theft	when a vehicle you have locked has been stolen, attempt has been made to steal it or it is lost or has been used without permission and you report this to the police. Note! Check the coverage before you go abroad, p. 4.	€150	Yes	Yes
Deer	for damage to your vehicle when your vehicle collides with a deer or other animal.	€150	Yes	Yes
Fire	for damage caused to your vehicle from fire. For example, a piece of electrical equipment short-circuits and causes a fire.	€150	Yes	Yes
Vandalism	for damage when an external party (but not another vehicle) has vandalised your vehicle.	€150	Yes	–
Right	reasonable legal expenses and expenses associated with the presentation of evidence, where the insured person is - the respondent in matters related to endangering road safety - the complainant, or the claimant in a criminal case - the plaintiff or defendant in a civil case concerning the ownership, repair, maintenance or insurance compensation of the insured vehicle.  The insurance must be valid at the time the alleged crime was committed in a criminal case, and in a civil case when an agreement was made, an event occurred or some other circumstance arose.	15% of the expenses, but no less than €200 per loss (sum insured EUR 10,000)	Yes	Yes
International liability	loss occurring in a non-ETA-area Green card agreement country, such as Russia, if you have personal indemnification liability as the guilty partner of a road accident and if the indemnity surpasses the indemnity to be paid from motor liability insurance according to the laws of the country in question. The maximum reimbursement amounts to EUR 100,000 and EUR 50,000 for damage to objects. This insurance is not valid in Iran, Tunisia or Morocco.	€150	Yes	Yes
Emergency road service	for costs of repair performed at the accident site, costs for towing or pulling the car back on the road or other costs, such as for accommodation, train or bus ticket up to the price of the trip back home should your journey be interrupted if your vehicle has become faulty or your locked vehicle is stolen or has been used without your permission.	No deductible.	Yes	Optional

Note! Voice and image reproduction devices are covered from Extensive Hobby and Museum Vehicle Insurance for up to €5,000, and from Limited Hobby and Museum Vehicle Insurance for up to €700.

The initial bonus for hobby vehicles' collision cover is 60%. No-claims periods increase the bonus of 10 percentage points a year. The highest bonus is 70%. Any claims reduce the bonus by 20 percentage points. Damage caused by storm or hail does not reduce your bonus.

**Note!** The comprehensive motor vehicle insurance for museum vehicles does not have a bonus system.

If you switch your policies on your car or motorcycle from another insurance company to us, we will give you 70% bonuses for collision cover right away, provided your motor liability insurance bonus level at the time is at least 30%. And even if you had no bonuses, we will offer you a collision cover bonus of 60%. This requires that paid damages have not recently reduced your Motor Liability Insurance bonus.



Comprehensive motor vehicle insurance does not COVER, for example

- damage caused by manufacturing defects, wear and tear, poor maintenance or careless handling
- damage caused by defective circulation of oil or coolant or the use of the wrong kind of fuel
- loss in case a generator, electric motor, battery or other electrical equipment short-circuits and is consequently damaged
- damage caused by load, a person, animal or object inside the vehicle
- damage caused by water if the vehicle was driven on a road or other surface partly or wholly covered by water
- damage taking place in a race, when training for a race or on a race track
- mobile handsets, portable music players, and equipment, structures, decorative and special paintwork and taping in competitive use
- loss coverable under a guarantee, owing to a fault in the product, or under product liability.

## Factors affecting insurance costs

The insurance premium is based on the vehicle's properties

- vehicle value
- make of vehicle
- total weight of van or lorry
- cylinder volume
- vehicle age and the keeper's home municipality

and your own details and choices

- your (the policyholder's) age
- any of your bonuses for Motor Liability Insurance and Collision Cover under Comprehensive Motor Vehicle Insurance
- the type of the comprehensive motor vehicle insurance you chose
- the deductible you choose for Collision Cover.

The price changes on an yearly basis, as the factors affecting it change.

## Take care of your vehicle and yourself

The safety regulations included in the insurance terms and conditions help you prevent and reduce loss/damage. They concern locking, fire safety and safe driving.

- If your vehicle keys are lost, prevent the use of your vehicle, for example, by means of a mechanical locking device, or have the immobiliser recoded.
- If you repair your motor vehicle yourself, for example, in your garage, make sure that you have a fire extinguisher and smothering blanket handy and that your vehicle is not left unattended.

**Note!** We may reduce compensation or not pay any if you have overlooked the safety regulations or if damage has been caused deliberately or through gross negligence. Similarly, we will reduce or reject compensation if the vehicle has been driven under the influence of alcohol or other intoxicant or by someone without a driving licence.

## How to claim indemnity

When a loss occurs, look for instructions at [vahinkoapu.op.fi](http://vahinkoapu.op.fi) or OP-mobile, where you can easily find our tow or repair shop partner nearest to you. You must file a claim within 12 months of the date when you became aware of the validity of your insurance and received information about the loss or damage and its consequences. A claim must be filed in any case within 10 years of the occurrence of loss.

Your compensation will be what your vehicle or part of it was worth just before the loss. The upper limit for compensation is the fair value, or cash sales price, of the vehicle or its part in the market situation at the time of the loss, but no more than the vehicle's value entered in the insurance policy.

# Inception and termination of insurance and the minimum premium

You must already have valid motor liability insurance when you register your vehicle. Motor liability insurance takes effect on the date recorded in the insurance application, or at the earliest on the day the application is signed. You may not apply for it retrospectively. In certain cases, we require that the first premium be paid in advance.

In the main, comprehensive motor vehicle insurance takes effect as agreed. If a policy cannot be granted due, for example, to your unpaid premiums, we will not compensate for any losses. The policy will be valid until you terminate it in writing.

During the insurance period, we may charge an insurance-based minimum premium.

Insurance may also be cancelled or be allowed to expire if the policyholder or the insured person has

- provided incorrect information
- failed to observe the safety regulations
- caused loss or damage wilfully or through gross negligence
- handed over, for example, property to an outsider and thus increased the risk of loss or damage.

Enter the vehicle owner and keeper information correctly. The vehicle's primary user must be registered as the vehicle's keeper and the vehicle's owner as the owner. A vehicle can only be insured by its keeper or owner. False information may lead to the compensation being cut or denied entirely.

If a premium has not been paid by the due date, we may cancel a comprehensive motor vehicle insurance and Crisis Cover so as to become effective in two weeks' time from the date when we sent the cancellation notification. We will also charge penalty interest and collection charges, and we may collect delayed motor liability insurance premiums by distraint.

## The policy may be changed annually

We have the right to alter the insurance terms and conditions, and premiums and other terms of contract at the end of your insurance period on the basis of

- new or amended legislation or a regulation issued by the authorities
- unforeseen change in circumstances, such as an international crisis
- a change in the claims expenditure for the insurance.

Please note that various price factors affect the insurance premium at the moment of purchase and that, on that basis, the payment may also change while the insurance is valid. We may also make minor changes to the insurance terms and conditions and other terms of contract provided that the changes do not affect the primary content of the insurance contract.

## New owner

When a vehicle changes owners, the motor liability insurance will remain valid for seven days, during which time the vehicle must be insured and registered again. The validity of the comprehensive motor vehicle insurance will end when the vehicle changes owners. Comprehensive motor vehicle insurance will not end if the keeper of the vehicle bought on hire purchase becomes the owner.

## Pooling our resources.

## Decommissioning

You can decommission your vehicle temporarily by filling in the appropriate form on the Trafi website, [www.trafi.fi](http://www.trafi.fi). The information will be forwarded to us. During the off-road period, you may drive your vehicle only for inspection booked in advance, and from the inspection station to a garage for repair or to its place of storage.

During the decommissioning of a hobby vehicle, you will pay for any comprehensive motor vehicle insurance cover that is still valid and for the insurance management fees. If your vehicle's comprehensive motor vehicle insurance includes fire, theft, vandalism and legal expenses cover, they remain valid during decommissioning. If your vehicle's comprehensive motor vehicle insurance includes collision cover, we will compensate you for the damage caused to it by a storm or hail, although collision cover is not otherwise valid during the off-road registration period.

## For advice concerning compensation and insurance policies,

phone our insurance policy and claims service number on +358 (0)10 253 1333

Insurance and financial advice is provided by

- The Finnish Financial Ombudsman Bureau (FINE) provides insurance and financial advice on +358 (0)9 685 0120, [www.fine.fi](http://www.fine.fi)

You can file a complaint or an appeal related to insurance and claims decisions

- By email to [asiakasiamies@op.fi](mailto:asiakasiamies@op.fi)
- By contacting FINE's Finnish Insurance Complaints Board, tel. +358 (0)9 685 0120, [fine.fi](http://fine.fi)
- By going to [kuluttajaneuvonta.fi](http://kuluttajaneuvonta.fi) or [kuluttajariita.fi](http://kuluttajariita.fi) or
- [liikennevahinkolautakunta.fi](http://liikennevahinkolautakunta.fi)

You may also submit the case to court within three years of our decision.

## Confidentiality

We will handle your personal data in accordance with the Personal Data Act and good data processing practice.

We will obtain the information we need from you, the parties you have authorised, registers maintained by public authorities, and credit information registers.

We will use our customer register for marketing purposes, but not give any of your information to third parties without your consent except if submitting such information is based on a law. Claims data is collected in a joint claims and misuse register kept by insurance companies. For more information, please go to our website.

