

Motor liability insurance

Information on motor liability insurance in Easy English

Contents

1. What is motor liability insurance?.....	2
2. What does motor liability insurance cover?.....	3
3. Motor liability insurance does not cover damage to your own vehicle.....	3
4. How to apply for compensation from motor liability insurance?.....	3
5. Where is motor liability insurance in force?.....	4
6. Motor liability insurance premium.....	5
7. Decommissioning and commissioning.....	5
8. Termination of motor liability insurance.....	5
9. Contact the insurance company.....	6
10. What to do in case of loss or damage?.....	6
11. You can call the customer service number.....	6
12. You can call the service number for motor liability insurance and claims.....	6

This brochure provides information on motor liability insurance.

For more information on Pohjola Insurance's [motor liability insurance](#), see the [op.fi website](#) (not in Easy English).

1. What is motor liability insurance?

Motor liability insurance is mandatory in Finland.
It covers loss or damage caused by a motor vehicle.
It also covers personal injuries caused by an accident.

Motor liability insurance must be bought for vehicles such as:

- cars
- motorcycles
- snowmobiles
- quad bikes
- tractors
- trailers.

You do not need to buy motor liability insurance for vehicles such as motorised wheelchairs.

The owner or user of a vehicle must buy motor liability insurance.
The owner is the person or business that owns the vehicle.
The user is the person who uses the vehicle.

The insurance must come into force (become valid) from the first day of ownership of the vehicle.

You can buy insurance from the car dealership.
You can also buy it from the insurance company's online store, branch or telephone service.

When you buy motor liability insurance, you make an insurance contract.

A person who makes an insurance contract is called a policyholder.

The policyholder must be the person who uses the vehicle most.

You will receive an insurance policy document from the insurance company.
The document includes key facts about the insurance contract.

2. What does motor liability insurance cover?

Motor liability insurance covers damage caused by a traffic accident: for example, personal injuries and damage to the innocent party's vehicle.

It may also cover loss of income, handicap benefits and relevant expenses.

In most cases, loss of income means loss of wages or salary. This is compensable under motor liability insurance.

A handicap benefit means payment of compensation for a permanent disability caused by a traffic accident. Handicaps are defined on medical grounds.

Expenses include:

- visits to a doctor
- medication
- surgery
- repair of the innocent party's vehicle.

If loss or damage occurs, contact your insurance company. Ask whether they will cover the expenses you have incurred.

3. Motor liability insurance does not cover damage to your own vehicle

Motor liability insurance does not cover damage to your own vehicle.

You must take out separate insurance to cover such damage.

Insurance you take out for your own vehicle is called motor vehicle insurance or comprehensive motor vehicle insurance.

4. How to apply for compensation from motor liability insurance?

Apply for compensation from motor liability insurance after a loss or damage has occurred.

For detailed instructions about this, see the insurance company's website or mobile app.

The easiest way to report a loss is to use the insurance company's mobile app or website.

When using the mobile app or online service, you must prove your identity with, for example, online banking credentials.

In your loss report, explain precisely what happened, in your own words.

If you fill in the loss report carefully, your claim will be processed faster.

You can also call the insurance company and explain what happened.

5. Where is motor liability insurance in force?

A Finnish motor liability insurance is valid in all countries of the European Economic Area (EEA). EEA countries include the following:

- Austria
- Belgium
- Bulgaria
- Croatia
- Cyprus
- Czech Republic
- Denmark
- Estonia
- Finland
- France
- Germany
- Greece
- Hungary
- Iceland
- Ireland
- Italy
- Latvia
- Liechtenstein
- Lithuania
- Luxembourg
- Malta
- Netherlands
- Norway
- Poland
- Portugal
- Romania
- Slovakia
- Slovenia
- Spain
- Sweden

In Russia, motor liability insurance cover is more limited than in other countries.

6. Motor liability insurance premium

Many things affect the amount of motor liability insurance premium.

Such things include:

- the policyholder's claims history (previous damage in Finland)
- the policyholder's age
- the policyholder's place of residence (address)
- make of the motor vehicle to be insured
- technical details of the motor vehicle to be insured.

7. Decommissioning and commissioning

If you don't drive your vehicle for a long time, you can temporarily decommission it.

The insurance company will not charge a full motor liability insurance premium for this period.

A vehicle must not be driven while decommissioned.

You can use the online service of Traficom or your insurance company to decommission your vehicle.

You must recommission the vehicle before you start driving it again. Use the same online service as you did for decommissioning the vehicle.

If you drive a decommissioned vehicle, you must pay a triple premium for the period you were driving it.

For further information, visit the [Traficom service](#) (not in Easy English).

8. Termination of motor liability insurance

Motor liability insurance will end when you sell the vehicle. The new owner must use the Traficom online service to report the change in owner.

9. Contact the insurance company:

- if the content of insurance is unclear or
- if you sustain loss or damage.



10. What to do in case of loss or damage?

Read the instructions on the internet at www.vahinkoapu.pohjola.fi/en or on OP-mobile (not in Easy English).

After you have reported a loss, we will contact you. We will help you with the process.



11. You can call our customer service number

Telephone 0303 0303

The call rate is 0.0835 euros per call plus 0.12 euros per minute.

12. You can call the service number for motor liability insurance and claims

Telephone 0100 5335

It is a service number with no extra charge.

You will only pay the normal local or mobile network rate for the call.

Pohjola Insurance Ltd, Business ID 1458359-3
OP Life Assurance Company Ltd, Business ID 1030059-2

Helsinki, Gebhardinaukio 1, 00013 OP, Finland
Domicile: Helsinki, main line of business: insurance
Regulatory authority: Financial Supervisory Authority, www.fiva.fi

