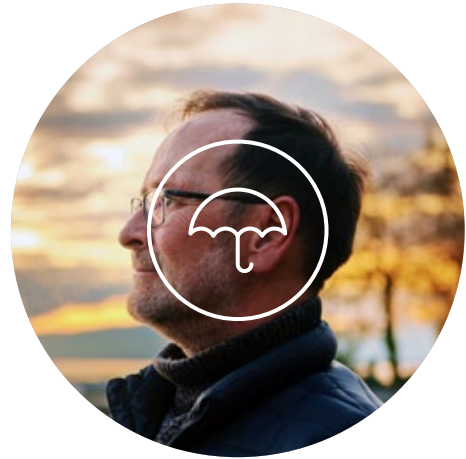


# Insurance for business interruption due to disability

Product guide, valid as of 1 January 2025



Insurance for business interruption due to disability is issued by Pohjola Insurance Ltd. The content of the insurance is explained in detail in the insurance terms and conditions. We pay compensation for the loss in accordance with the terms and conditions.

## Insurance for business interruption due to disability is a part of risk management

Insurance for business interruption due to disability covers financial losses incurred by the business due to disability or death of the insured person as the result of an illness or accident. Such an incident may interrupt or disrupt business operations.

You can take out insurance for business interruption due to disability in case of either

1. an accident or
2. illness and accident.

## What does insurance for business interruption due to disability cover?

Insurance for business interruption due to disability covers financial losses that are incurred if the insured person falls ill, is injured or dies as the result of an incident described above. Such an incident may interrupt or disrupt business operations.

Insurance for business interruption due to disability can be used to insure persons aged between 18 to 65 who are permanent employees of the company.

The insurance cover for illnesses expires in the course of the insurance period during which the insured reaches 65 years of age.

With respect to accidents, the insurance is valid for as long as the person remains in the working life.

We pay compensation from the insurance for the financial loss caused to the company's business. The maximum amount of compensation is determined

when concluding the insurance contract (€10,000–€100,000), which is the maximum sum paid to the business or private trader if the insured person falls ill or is injured in an accident. The compensation is always individual to each accident or illness. When paying out compensation, we deduct any allowances payable to the insured from statutory compensation schemes. In other respects, the insurance terms and conditions of Business Interruption Insurance KE03 apply.

The insurance also covers expenses incurred from measures taken to reduce the loss of earnings, such as expenses for a temporary employee, overtime hours, purchased services and other expenses from temporary business arrangements.

We do not pay compensation for the loss from this insurance if the incapacity for work is caused by an illness or accident that started or happened before the insurance policy entered into force. Neither does the insurance cover losses caused by pregnancy, childbirth or miscarriage.

### Example 1

The company's employee is suffering from joint pain. A doctor diagnoses the employee with advanced rheumatoid arthritis. The doctor finds that the illness is advanced to such a degree that the employee must have had it before the commencement of the insurance policy. Insurance for business interruption due to disability does not cover the damages caused by disability, even as the employee has not previously experienced any symptoms that would suggest the illness.

### Example 2

A plater-welder at a dry dock company broke his ankle in a commuting accident and was given sick leave. The company hired a substitute for the welder for the period of disability and managed to avoid the financial loss. Pohjola's insurance for business interruption due to disability compensated the company for the substitute employee's payroll costs according to the sum insured agreed in the insurance policy.

### Example 3

A plater-welder at a dry dock company broke his ankle in an accident and was given sick leave. The company hired a substitute for the welder for the period of disability and managed to avoid the financial loss. Pohjola's insurance for business interruption due to disability compensated the company for the substitute employee's payroll costs up to the insurance amount agreed in the policy.

Pohjola's Insurance for business interruption due to disability does not cover damages if the accident occurred or the illness began prior to the insurance's commencement based on medical evidence.

## For how long is compensation paid?

If the insured person is injured in an accident, we calculate the compensation after three days from the accident. If the insured person falls ill, compensation is paid after 14 days of the start of the illness. These periods are known as qualifying periods. We pay compensation for an uninterrupted period of up to 12 months for an individual accident or illness.

## What information do we need for the insurance?

We need the following information to grant the insurance and determine the price. The list is not exhaustive:

- full personal ID code of the insured person
- maximum compensation
- scope of coverage: a) illness and accident or b) accident only

The insurance premium increases as the insured person gets older.

## What to do in the event of an accident

Report to us the illness or injury of the insured person as soon as possible. You can submit the loss report on the Pohjola Insurance website at [op.fi](http://op.fi) -services. You should submit the claim as soon as possible and no later than 12 months from the date when you learned of the illness or accident and its consequences.

When calculating the amount of compensation, we deduct any amounts paid to the insured from statutory schemes. Note that statutory schemes have separate claim application procedures that must be followed.

## Appealing a decision by Pohjola Insurance

If you consider our decision to be incomplete or inaccurate, please contact the employee in charge of your claim. You can also file a request for correction to Pohjola Insurance's Customer Ombudsman.

Appeals concerning insurance policies and claims can also be submitted to various boards or courts of law. Further information about these options is enclosed with your claim settlement decision.

## Personal data processing

Pohjola Insurance processes customers' personal data in accordance with regulations in force and in a manner described in greater detail in the Privacy Statement and the Privacy Notice. The customer is advised to get acquainted with the indicated privacy information. The Privacy Statement and the Privacy Notice are available at [op.fi](http://op.fi) and at Pohjola Insurance Customer Service outlets.

## Insurance sales commissions

We pay a commission to the salesperson for selling an insurance policy. The commission is a set percentage of the insurance premium or a fixed commission based on the number of insurance policies sold. The commission and its amount are affected by the insurance product sold and the channel through which it was sold.



## Our services

### Manage your insurance policies at op.fi

Log into op.fi using the user identifiers for your own bank.

Once logged in, you can

- Report a loss and file claims
- make changes to your company's policies
- print out a Green Card or certificates of insurance

### Pohjola Claim Help at your service 24/7

Pohjola Claim Help gives you clear instructions for all types of losses and damages. In case of loss or damage, Claim Help has the contact details of doctors, repair shops and our other partners.

Pohjola Claim Help is available at [claimhelp.pohjola.fi](http://claimhelp.pohjola.fi) and the OP Business mobile app.

## Our Telephone Service

A-Insurance services for commercial transport

- Insurance and Claims Settlement 0304 0506\*

Pohjola Insurance

- Insurance and Claims Settlement 0303 0303\*

Service numbers for statutory insurance

- Motor liability insurance and claims, Workers' compensation insurance and claims 0100 5335\*

\* Call rate: local/mobile network rate.

We record customer calls to assure the quality of customer service, among other purposes.

## Advice on claims and insurance policies

Our insurance and claims advisors provide personal assistance in our telephone service. You can also file a complaint or appeal an insurance or claim settlement decision with our customer ombudsman. For more information on filing an appeal, visit [op.fi/filing-a-complaint](http://op.fi/filing-a-complaint).

For independent advice, contact the Finnish Financial Ombudsman Bureau (FINE), tel. +358 9 6850120, [www.fine.fi/en](http://www.fine.fi/en)

Pohjola Insurance Ltd, Business ID: 1458359-3

Helsinki, Gebhardinaukio 1, 00013 OP, Finland

Domicile: Helsinki, main line of business: insurance

Regulatory authority: Financial Supervisory Authority, [www.fiva.fi](http://www.fiva.fi)

