

Comprehensive Motor Vehicle Insurance Policies



Insurance Product Information Document

Company: OP Insurance Ltd, 1458359-3, Helsinki, Finland

Product: Super, Standard, Maxi and Medium Motor Insurance

Full information about the product that must be provided concerning the contract are in the product guide, insurance terms and conditions and the policy document.

What is this type of insurance?

Comprehensive motor vehicle insurance policies are voluntary insurance policies for your vehicle. See the table on page 3 of this brochure for the cover provided by the various types of comprehensive motor vehicle insurance.



What is insured?

On the basis of comprehensive motor vehicle insurance, we will compensate you for damage to your vehicle or its equipment, up to the fair value.

The cover is as follows:

- **Collision** – covers damage caused by collisions, running off the road and storms, for example
- ✓ **Animal collision** – covers a collision with an animal
- ✓ **Fire** – covers your vehicle against fire damage
- ✓ **Theft** – covers burglary damage and unauthorised use or an attempt at such use of a locked car
- ✓ **Legal expenses insurance** – covers legal and litigation expenses up to EUR 10,000
- ✓ **International liability** – covers indemnification liability, outside the EEA, as the guilty party in a road accident. The maximum reimbursement is EUR 100,000 euros for personal injuries and EUR 50,000 euros for damage to objects.
- **Vandalism** – covers damage caused by vandalism
- **Emergency road service/Towing** – cover for towing and travel expenses if a journey is interrupted due to damage to, a fault in or unauthorised use of your vehicle
- **Parking** – cover for collision damage caused by an unknown party to your parked vehicle
- **Windscreen** – provides cover when the windscreen on your vehicle is broken by being directly hit by something
- **Loss of use of passenger car** – covers a replacement car, when your car needs to be repaired due to a technical fault, and a replacement car or daily allowance, when your car needs to be repaired due to a loss coverable under comprehensive motor vehicle insurance
- **Loss of use of a campervan, van, lorry or motorcycle** – covers the daily allowance you selected, when your vehicle needs to be repaired due to a loss coverable under comprehensive motor vehicle insurance
- **Super salvage/Higher redemption amount** – covers the cash sales price of your car, when repairs cost over 50% of the price of a similar, new car
- **Replacement value cover** – covers the cash sales price of your motorcycle, when the repairs cost over 50% of the price of a new, similar motorcycle
- **Financial liabilities** – covers items such as your liabilities with the financier of your vehicle when the loss is not coverable under the terms and conditions.



What is not insured?

- ✗ No compensation is paid if the loss has been caused deliberately. Compensation may be reduced or disallowed if the loss was caused through gross negligence, the vehicle has been driven under the influence of alcohol or other intoxicant or by someone without a driving licence.
- ✗ Legal expenses cover does not cover the legal expenses of the opposing party which the insured has been ordered, or has agreed, to pay.
- ✗ International liability insurance does not cover any damage that the insured has caused for him/herself or to property entrusted to his/her property.



Are there any restrictions on cover?

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 occurring 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.



Where am I covered?

- ✓ Comprehensive motor vehicle insurance is valid throughout Europe and in Green Card countries outside Europe, with the following exclusions:
 - In Russia, comprehensive motor vehicle insurance is valid only in the European part of the country.
 - Theft cover for passenger cars and motorcycles is not valid in Russia, Belarus, Ukraine or Moldova unless a separate agreement has been concluded on this and on the special terms and conditions regarding the territorial scope of the insurance. The restriction does not, however, apply to camper vans.
 - Theft cover as part of Medium Motor Insurance for passenger cars and motorcycles is not valid in Estonia, Latvia, Lithuania, Poland, Russia, Belarus, Ukraine and Moldova.
 - Emergency road service cover included as part of Medium Motor Insurance is only valid in Finland, Sweden, Norway and Denmark and in transportation between these countries.
 - International comprehensive motor vehicle insurance is valid in Green Card countries outside the European Economic Area (EEA), with the exception of Iran, Tunisia and Morocco.



What are my obligations?

- The correct information on the vehicle's owners and keepers, and on the purpose of use of the vehicle, must be provided when applying for the insurance.
- The insurance company must be informed if any information you submitted when applying for the policy or what is entered in the policy document is not complete or if significant changes have taken place.
- The safety regulations issued by the insurance company about loss prevention and limitation must be followed.
- The information requested must be provided when claiming compensation.



When and how do I pay?

The insurance premium must be paid by the due date. It can be agreed whether the annual premium is paid in one or several instalments.



When does the cover start and end?

The insurance is valid earliest from the date when it was applied for. The insurance cover will terminate when the policyholder terminates the insurance cover, or when the insurance company has paid compensation for the redemption of the vehicle. The insurance company also has the right to terminate the insurance cover under certain conditions. If the insured vehicle is transferred to a new owner other than the policyholder him/herself or his/her estate, the insurance on this vehicle will terminate.



How do I cancel the contract?

You can terminate the insurance or a cover included in it any time on the online service or by submitting a written notice of termination to the insurance company. You may not terminate the insurance policy by telephone.

Comparison of comprehensive motor vehicle insurance

Coverage	Cars, van and lorries (max. 6,000 kg)			Other vehicles *)	
	Super Motor Insurance	Standard Motor Insurance	Medium Motor Insurance	Maxi Motor Insurance	Medium Motor Insurance
	For cars that are brand new to 15 years old	For cars registered 6–19 years ago worth no more than EUR 15,000	For cars that do not require collision cover. The car may be brand new to up to 25 years old.	For vehicles that are brand new to 15 years old.	For vehicles that do not require collision cover. The vehicle may be brand new to up to 25 years old.
Collision	✓	✓	✗	✓	✗
Theft	✓	✓	✓	✓	✓
Animal collision	✓	✓	✓	✓	✓
Fire	✓	✓	✓	✓	✓
Legal expenses insurance	✓	✓	✓	✓	✓
International liability	✓	✓	✓	✓	✓
Malicious damage	✓	✓	Selectable	✓	Selectable · for light quadricycles · for motorcycles
Emergency road service/Towing	✓	✓	Selectable	Includes · for motorcycles · campervans · and light quadricycles	Selectable · for motorcycles · campervans · and light quadricycles
Parking	Selectable · for passenger cars	✗	✗	Selectable · for motorcycles · for campervans	✗
Screen and Window	Selectable	Selectable · for passenger cars	Selectable · for passenger cars	Selectable · for campervans	✗
Consequential Loss Cover/Replacement car for passenger cars	Selectable	✗	✗	Selectable · for motorcycles · for campervans	✗
Super Salvage/Replacement Value Cover	Selectable	✗	✗	Selectable · for motorcycles	✗
Financing	Selectable	Selectable	✗	Selectable	✗

(*) Other vehicles include:

- Registered motorcycle used in traffic
- Light quadricycle
- Quad bike
- Caravan
- Campervan (maximum weight of 6,000 kg)
- Moped
- Snowmobile
- Trailer, maximum weight of 3,500 kg
- You can take out not only motor liability insurance on your unregistered motorcycle but also Medium Motor Insurance without the optional additional coverage described above.
- You may obtain insurance for fire, theft or legal expenses for a tractor that is 0–50 years old and not in productive use.