



# Comprehensive motor vehicle insurance for hobby and museum vehicles

## Insurance Product Information Document

- Insurer: Pohjola Insurance Ltd, 1458359-3, Helsinki, Finland
- Product: Limited and Extensive Hobby Vehicle Insurance and Limited and Extensive Museum Vehicle Insurance

Full information about the product and contract is provided prior to the contract in the product guide, insurance terms and conditions and the policy document.

## What kind of insurance is this?

Comprehensive motor vehicle insurance for hobby and museum vehicles covers material damage to insured vehicles. The policies available are Limited and Extensive Hobby Vehicle Insurance and Limited and Extensive Museum Vehicle Insurance. Extensive motor vehicle insurance always includes cover for collisions, vandalism and interruption of a journey, which are not automatically covered in Limited motor vehicle insurance policies.



### What is insured?

Our comprehensive motor vehicle insurance covers damage caused to your vehicle or its ordinary equipment up to the fair value,

up to the vehicle's value notified to the insurance company.

The cover is as follows:

- ✓ **Collision** – covers damage caused by collisions, running off the road and storms, for example
- ✓ **Theft** – covers burglary damage and unauthorised use or an attempt at such use of a locked car
- ✓ **Animal collision** – covers a collision with an animal
- ✓ **Fire** – covers your vehicle against fire damage
- ✓ **Vandalism** – covers damage caused by vandalism
- ✓ **Legal expenses insurance** – covers legal and litigation expenses up to 10,000 euros
- ✓ **International liability** – covers indemnification liability, outside the EEA, as the guilty party in a road accident. The maximum reimbursement is 100,000 euros for personal injuries and 50,000 euros for material damage.
- ✓ **Emergency road service/Towing** – covers towing and travel expenses if a journey is interrupted due to a reason such as damage to, a fault in or unauthorised use of your vehicle.



### What is not insured?

- ✗ No compensation is paid if the loss has been caused intentionally. 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 damage which the insured has caused to themselves or to property entrusted to them.



### 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 a load, a person, an animal or an 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 phones, 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 included in Limited Hobby Vehicle Insurance and Limited Museum Vehicle Cover is not valid in Estonia, Latvia, Lithuania, Poland, Russia, Belarus, Ukraine or Moldova.
  - Emergency road service cover which is included in Hobby Vehicle Insurance and Limited Museum Vehicle Insurance is valid only in Finland, Sweden, Norway and Denmark and in transportation between these countries.
  - International liability cover for comprehensive motor vehicle insurance is valid in Green Card countries outside the European Economic Area (EEA), with the exception of Iran, Tunisia and Morocco. For the insurance to be valid in Russia and Belarus, the Green Card must be valid in these countries.



## 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 insurer must be informed if any information submitted when applying for the insurance or entered in the policy document is incomplete, or if there have been significant changes in the information.
- The safety regulations issued by the insurance company on 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 at the earliest from the date on which it was applied for. The insurance cover will terminate when the insurance company has paid compensation for the redemption of the vehicle or when the policyholder terminates the insurance cover. 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 or their 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 at any time in the online service or by submitting a written notice of termination to the insurance company. Insurance cannot be terminated over the phone.