

# Motor Liability Insurance and Crisis Cover

Insurance Product Information Document

**Company:** Pohjola Insurance Ltd, 1458359-3,  
Helsinki, Finland

**Product:** Motor Liability Insurance and Crisis Cover

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?

Motor liability insurance is statutory insurance taken out for motor vehicles, which covers bodily injury or material damage caused by the use of a motor vehicle in traffic. Under motor liability insurance, cars and motorcycles are covered by a bonus scheme, under which a reduction of up to 80% is given on the basis of no-claim insurance periods. The bonus class increases after each no-claims year or decreases after any claims, as indicated by the tables presented in the insurance terms and conditions and the product guide.

Crisis cover is a supplementary, voluntary insurance policy that can be taken out together with motor liability insurance.



### What is insured?

#### Motor liability insurance

- ✓ covers personal injuries caused by using a motor vehicle in traffic, without a maximum compensation limit.
- ✓ compensates for property damage caused to a third party.
- ✓ covers damage caused to the vehicle of the innocent party in a collision.

The maximum compensation in cases of property damage is EUR 5 million in the case of each motor vehicle insurance policy whose holder is liable for the loss.

- Crisis cover i.e. supplementary insurance in case of accidents
- ✓ **Accidental death** – covers EUR 15,000, when the policyholder dies as the result of a road accident if the insured vehicle is involved in the accident. Compensation is paid to the next of kin or the beneficiary specified by the policyholder.
- ✓ **Crisis therapy** – covers the costs of crisis therapy prescribed by a doctor and provided for the insured by a doctor or psychologist. The compensation is a maximum of EUR 1,500.
- ✓ **Travel and accommodation expenses** – cover the travel expenses, including accommodation costs, of up to two insured persons from their place of residence to where the injured, insured person is treated and back to the place of residence. The compensation is a maximum of EUR 1,000.
- ✓ **Home help** – covers the costs of necessary home help for the insured after sustaining personal injury. The compensation is a maximum of EUR 500.
- ✓ **Recovery compensation** – covers action that promotes the recovery of a person who has been injured in an accident, to a maximum of EUR 100.



### What is not insured?

#### Motor liability insurance

- ✗ The Motor Liability Insurance Act determines what the insurance does not cover. For example, motor liability insurance does not cover your own vehicle, or property kept in your vehicle.

#### Crisis Cover

- ✗ The insurance does not cover costs that are not due to personal injury caused by a traffic accident.
- ✗ No compensation is paid if the loss is caused wilfully. Compensation may be reduced or a claim may be rejected, if the loss was caused by gross negligence.



### Are there any restrictions on cover?

Cover restrictions are determined by the Motor Liability Insurance Act. No compensation will be paid, for example:

- ! if the driver of the vehicle suffering loss caused the accident while under the influence of alcohol or another intoxicant or their combined influence, the compensation paid to him/her may be reduced or disallowed.
- ! if the damage is wilfully self-inflicted, compensation will not be paid for personal injury.
- ! compensation paid for self-inflicted personal injury that is due to gross negligence may be reduced or disallowed.

#### Crisis Cover

- ! In the case of a death, benefit will not be paid if the insured dies after 12 months have elapsed since the accident.
- ! Crisis therapy must begin and be provided within six months of the insurance event.



## Where am I covered?

Motor liability insurance is valid

- ✓ In member countries of the European Economic Area and Switzerland. Any traffic accidents caused by you in those countries 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.
- ✓ In Green Card member countries aside from Kosovo, Northern Cyprus and Nagorno-Karabakh. In Green Card member 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's and accident insurance.

Crisis cover is valid

- ✓ in Finland.



## 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.
- If significant changes occur in any information submitted when applying for the policy or in what is entered in the policy document, the insurance company must be notified of such changes.
- 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. In certain cases, we require that the first premium be paid in advance.



## When does the cover start and end?

You must already have valid motor liability insurance when you register your vehicle. At the earliest, motor liability insurance enters into force when applied for. Motor liability insurance is valid until further notice, unless it is terminated in the manner required by the Motor Liability Insurance Act.

At a maximum, crisis cover is valid as long as the motor liability insurance alongside which it was granted. The insurance is valid earliest from the date when it was applied for. Crisis cover ends when the policyholder terminates it. The insurance company also has the right to terminate the crisis cover under certain conditions.



## How do I cancel the contract?

You can terminate motor liability insurance, if

- a decommissioned motor vehicle is not used in traffic.
- an unregistered motor vehicle is not used in traffic.
- the vehicle has been stolen and this has been reported to the police and insurance company.

The motor liability insurance will terminate without notice if you take out motor liability insurance with another insurance company, sell the vehicle and the insurance company is notified of the sale, or remove the vehicle permanently from traffic.

You can terminate your crisis cover at any time.

You can do so via the Internet Service or by submitting a written notice of termination to the insurance company. You may not terminate the insurance policy by telephone.