

Insurance for your car, van or lorry

Product guide

Vehicle Cover – motor liability insurance and comprehensive motor vehicle insurance for passenger cars and vans and for lorries with a maximum weight of 6,000 kg

Valid as of 1 April 2019.

OP is the right choice

1

We encourage a safe traffic culture.

If you take out a new OP motor liability insurance, the initial bonus is 40%. Your driving skills will improve quickly to begin with, and so will your bonus.

2

Best drivers are rewarded.

If you drive your vehicle for two insurance periods with an 80% bonus, we will grant Bonus Cover for your motor liability insurance, meaning that one claim will not reduce your bonus.

3

Help at a low deductible.

The comprehensive motor vehicle insurance deductible is only EUR 150.

4

We will also provide a replacement car.

If you have Super Motor Insurance for passenger car, we will bring a replacement car straight to the scene of the loss.

Owner-customer benefits

As an owner-customer, you accumulate OP bonuses, which you can use, for example, to pay for home, family and motor vehicle insurance premiums. If you are our owner-customer and have policies from three insurance groups, you are entitled to an almost 10% discount on most policies, and a discount of nearly 18% on comprehensive motor vehicle insurance with no-claims bonus.

OP Claim Help and Repair coordinator service

OP Claim Help will instruct you what to do in case of loss. You can find the contact information of the nearest OP repair shop partner on our website at vahinkoapu.op.fi or OP-mobile. OP's repair coordinator at a repair shop takes care of your vehicle's repair and the loss report. In the case of motor vehicle damage, you can go directly to our repair shop partner where our repair coordinators serve you. The repair coordinator service will expand to cover the entire country.

eServices

Claim Help: claimhelp.op.fi
op.fi

Log in to the online service using your bank's user identifiers.

Insurance services

Contact us about any insurance and claims issues by phone on +358 (0)10 253 1333 (in English) or +358 (0)303 0303 (in Finnish).

- From mobile phones and landline networks in Finland, EUR 0.0835 per call plus EUR 0.12 per minute. The price includes VAT.

We record customer calls to assure the quality of customer service, among other things. Read more about the subject at op.fi/tietosuoja.

Emergency Service 24/7

Motor Claims, tel. +358 (0)10 253 0012

- From mobile phones and landline networks in Finland, EUR 0.0835 per call plus EUR 0.167 per minute. The price includes VAT.

Contents

Motor liability insurance	3
Motor liability insurance bonus	4
Choose comprehensive motor vehicle insurance suitable for your vehicle.....	5
What do the various comprehensive motor vehicle insurance policies cover?	6
Good to know	7

Vehicle Cover is an insurance contract that includes motor liability insurance and comprehensive motor vehicle insurance issued by OP Insurance Ltd.

This product guide describes the main content of the insurance and the primary exclusions. For more details, please refer to the insurance terms and conditions.

Regulatory authority: Financial Supervisory Authority, www.fiva.fi



Motor liability insurance

Motor liability insurance is mandatory. It covers

- property damage to another party in the accident, for example a damaged car or bicycle
- costs arising from personal injuries or death
- clothes worn by injured travellers or carried with them, and
- personal items.

However, motor liability insurance does not cover everything. It does not cover

- damage to your own vehicle
- your property that was in the vehicle.

If you like, you can prepare for such damage by taking out voluntary comprehensive motor vehicle insurance.

Crisis Cover – additional cover against accident

Crisis Cover is optional supplementary cover for a motor vehicle, helping you and your family to recover from a road accident in which the insured car, van or lorry was involved. The cover is automatically included if you buy motor liability insurance and comprehensive motor vehicle insurance online. You can also take out Crisis Cover to supplement your motor liability insurance cover.

Coverage is provided for

- crisis therapy, 10 sessions, max. EUR 1,500
- travel and accommodation expenses of no more than two family members from their place of residence to where treatment is given and back, max. EUR 1 000
- home help expenses for up to EUR 500 and recovery compensation for up to EUR 100
- EUR 15,000 to your beneficiary if you die.

It carries no deductible and is valid in Finland. This cover is not offered for campervans or export-registered vehicles.

Validity of motor liability insurance abroad

Motor liability insurance is valid within the European Economic Area and in 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.

Motor liability insurance is also valid in other Green Card countries. 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.

Before you go abroad, order a Green Card by logging into op.fi. Choose from your insurance policies the motor liability insurance for the vehicle that your Green Card order concerns. We will post your Green Card to you within about a week.

Before your journey, also check your other insurance policies and their validity abroad. If you are not entered in the vehicle's registration certificate as the owner or keeper, you will need written authorisation from the owner for exporting the vehicle.



Initial bonus 40%

As a principle, the driver is good.



Quick bonus development

When you start with a 40% bonus and have no accidents in three years, you will achieve a bonus of 64%.



Maximum bonus 80%

Best drivers are rewarded. The bonus may be 80% right away if you have a long and claim-free insurance history.



Bonus cover

Even good drivers can have bad luck. An 80% bonus for two years – you will receive full bonus cover, meaning that one claim will not reduce your bonus.



Motor liability insurance bonus

Your motor liability insurance bonus will be determined on the basis of your insurance and claims history. This includes how long you have had motor vehicle insurance policies in your name, and any claims related to the insured vehicles. Bonuses will no longer be transferred from the policy of your previous vehicle.

If you have no prior insurance and claims history as a policyholder, the initial bonus will be 40%. The initial bonus will be 0% if you do not want that your insurance and claims history is used for determining the bonus.

The bonus increases after each no-claims year or decreases after any claims, as indicated by the bonus table. For example, you will be transferred from bonus class 5 to bonus class 8 after three no-claims years, equivalent to 64%. In order for the bonus to increase, the vehicle must be in use for at least 120 days during the insurance period.

Bonus cover for the best drivers

Bonus cover enters into force when you drive two years with no claims at the highest possible bonus of 80%. Bonus cover means that one loss covered by motor liability insurance will not reduce your bonus. If you have driven one year with no claims at the bonus of 80% and a loss occurs, the bonus will decrease only to 72%.

Are you using several vehicles?

You will receive the same bonus for all vehicles you have insured, according to your insurance and claims history. Any loss caused by one vehicle will not affect the bonus of other vehicles you have insured. Only the bonus of the vehicle that caused the loss will decrease from the beginning of the following insurance period. The loss does, however, have an effect on any new policy you take out.

If you have more than one vehicle in the family, each user must insure their own vehicles. If you do this, any loss that occurs will not affect the bonus levels of any other car used by the family.

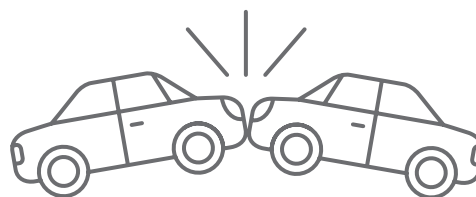
Class	%	The bonus class in the next insurance period when			
		No losses	1 loss	2 losses	3 losses
1	0	2	1	1	1
2	10	3	1	1	1
3	20	4	1	1	1
4	30	5	1	1	1
5	40	6	2	1	1
6	53	7	4	1	1
7	60	8	5	1	1
8	64	9	5	1	1
9	67	10	6	2	1
10	70	11	6	2	1
11	72	12	7	4	1
12	74	13	7	4	1
13	76	14	8	5	1
14	78	15	9	5	1
15	80	16	10	6	2
16	80	17	11	6	2
17	80 (BC)	17	15	9	5

If a fourth loss occurs, the bonus class goes down to class 1.

Initial bonus 40%

Maximum bonus 80%

Bonus cover will enter into force when you have driven two years with an 80% bonus.



Car 1: Bonus 80%

Any loss caused by one vehicle affects the motor liability insurance of that vehicle from the beginning of the following insurance period.

Car 2: Bonus 80%

Any loss will only affect a new policy you may take out, for example, when changing car 2.



Choose a comprehensive motor vehicle insurance suitable for your vehicle

Comprehensive motor vehicle insurance is voluntary. You will be compensated against various panelling and glass losses and can be sure to receive help quickly.

You can choose from three different scopes of coverage the one that suits you best. If you have a vehicle that is no more than 15 years old, we recommend that you take out Super Motor Insurance with its optional additional coverage. Standard Motor Insurance is a good choice for vehicles that are 6–19 years old and are valued at no more than EUR 15,000. The least comprehensive option, Medium Motor Insurance, is a good option for a vehicle that is no more than 25 years old. For export-registered vehicles that are no more than 15 years old, we can grant Super Motor Insurance without additional cover options.

You can influence the amount of your premium with the deductible that you select for the collision cover of Super Motor Insurance or Standard Motor Insurance. The higher the deductible, the lower the premium. For example, if you choose a deductible of EUR 300, the discount will now be even greater.

Under comprehensive motor vehicle insurance, we pay compensation for damage to

- your car
- any fixed standard equipment or equipment intended for use only in the vehicle that is included in the recommended retail price of your motor vehicle
- winter or summer tyres kept in storage.

However, comprehensive motor vehicle insurance does not cover, for example,

- damage caused by manufacturing defects, wear and tear or poor maintenance
- damage caused by the wrong kind of fuel
- damage caused by water if the vehicle was driven on a road or other area partly or wholly covered by water
- damage covered on the basis of a guarantee
- damage occurring in a race, when training for a race or on a race track, or damage caused to equipment and structures intended for competitive use.

Comprehensive motor vehicle insurance bonus

You will always receive a full initial bonus of 70% for the collision cover of your comprehensive motor vehicle insurance. A claim compensated under collision cover will reduce the collision cover bonus by 20%. However, a claim filed due to, for example, a storm or hail does not reduce your bonus. After insurance periods with no claims, the bonus will increase by 10% a year.

In the case of a coverable loss event, the collision cover bonus will drop only to 60% if your bonus has stayed at 70% for at least five concurrent years, with us.

Validity of comprehensive motor vehicle insurance abroad

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. Insure your vehicle separately against theft if you plan to drive to Russia, Belarus, Ukraine or Moldova.
- Theft cover as part of a passenger car's Medium Motor Insurance is not valid in Estonia, Latvia, Lithuania, Poland, Russia, Belarus, Ukraine and Moldova. The territorial scope of validity of theft cover included in Medium Motor Insurance cannot be extended.
- 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 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.

The deductible is higher abroad. Any material damage occurring outside the Nordic countries carries a double deductible. If your passenger car is stolen in Estonia, Latvia, Lithuania or Poland, the deductible is 20% of the loss but no less than EUR 600.

Have your car repaired at OP's repair coordinator service

Please note that if you have your vehicle repaired elsewhere than at OP's repair coordinator or partner, we will pay compensation up to the amount that it would have cost us at OP's repair coordinator or partner.

Always rent a replacement car from our partner – Consequential loss cover of Super Motor Insurance for passenger cars

Always rent a replacement car through our partner using the consequential loss cover of Super Motor Insurance when your passenger car is damaged or develops a technical malfunction. You can find our partner's contact information in OP Claim Help at OP-mobile or OP eServices. If you rent a passenger car for the period of repair elsewhere than through our replacement car partner, we will compensate the rental expenses up to EUR 50 per day.

What do the various comprehensive motor vehicle insurance policies cover?	Super Motor Insurance	Standard Motor Insurance	Medium Motor Insurance
Damage to parked vehicle You will be compensated if your parked car was hit by another party that remained unidentified and you can specify the exact place and time of loss. Deductible EUR 150.	Available for passenger cars	✗	✗
Windscreen and window damage You will be compensated if your car's windscreen or any window is broken by being directly hit by something. The deductible is EUR 150 if the glass is changed and EUR 0 if the glass is repaired but not replaced.	Selectable	Available for passenger cars	Available for passenger cars
Higher redemption amount/Super Salvage We will pay you a higher redemption amount if your vehicle is so badly damaged that its repair costs would be too high. The deductible for the cover to which the loss is related.	Selectable	✗	✗
Replacement car/Loss of use of passenger car If your journey is interrupted due to a technical fault in your car, you will get a replacement car for up to seven days as of the date of loss. You can also get a replacement car for a maximum of 30 days or a daily compensation of EUR 50 when your vehicle is being repaired because of a coverable loss, such as collision or vandalism. No deductible.	Selectable	✗	✗
Loss of use of a van or lorry We will pay you the daily compensation you chose when you took out your policy, EUR 40 or EUR 90, which you will receive for up to 30 days while your vehicle is being repaired because of a recoverable loss. No qualifying period or a qualifying period of three days in which case indemnity is paid from the fourth day onwards.	Selectable	✗	✗
Collision You will be compensated if your vehicle is damaged by, for example, a collision, swerving off the road, a road collapse or a storm. Deductible starting at EUR 150. Check the deductible you have chosen from the insurance policy.	✓	✓	✗
Vandalism You will be compensated if someone has vandalised your vehicle. Deductible EUR 150.	✓	✓	Selectable
Towing/Emergency road service You will receive service if your travel is interrupted owing to a damage or technical fault, or when a car you have locked has been stolen. We will compensate, for example, the costs of towing or pulling the vehicle back onto the road, the costs of repair performed at the place of loss, and extra travel and accommodation costs arising from the interruption of the journey. If your car drive is interrupted abroad, Super Motor Insurance's emergency road service can help you obtain a rental car. No deductible.	✓	✓	Selectable
Legal expenses You will receive compensation for reasonable legal costs in a disputed civil case, criminal case or non-contentious civil case concerning, for example, the ownership, driving and possession of the vehicle. The maximum compensation is EUR 10,000. Deductible 15% of the expenses, but no less than EUR 200 per loss.	✓	✓	✓
Theft You will receive compensation if your vehicle that you locked has been broken into or used without permission or an attempt has been made to steal it, and you have reported the offence. Deductible EUR 150.	✓	✓	✓
Animal collision You will receive compensation if your car is damaged due to a collision with an animal. Deductible EUR 150.	✓	✓	✓
Fire You will receive compensation if your car catches fire. For example, a short circuit in a piece of electrical equipment in your vehicle may cause a fire. Deductible EUR 150.	✓	✓	✓
International liability You will receive compensation if you operate your vehicle in a non-EEA-area Green Card agreement country, such as Russia, if you have personal indemnification liability as the guilty partner of a road accident and if the loss is not compensated from motor liability insurance according to the laws of the country in question. The maximum reimbursement amounts to EUR 100,000 and EUR 50 000 for damage to objects. Deductible EUR 150.	✓	✓	✓
Financing We will pay compensation to the vehicle owner, e.g. a dealership or finance company, for loss of or damage to the vehicle if compensation is otherwise refused according to our terms and conditions. The deductible for the cover to which the loss is related.	Selectable	Selectable	✗



Good to know

Factors affecting insurance costs

The insurance premium is based on the vehicle's properties, such as

- make and body type
- tare weight or total weight
- cylinder volume
- power-to-weight ratio (kW/kg)
- age and municipality in which you use the vehicle.

The premium is also affected by your personal details and choices, such as

- your (the policyholder's) age
- any of your bonuses for motor liability insurance and collision cover under comprehensive motor vehicle insurance
- the type of comprehensive motor vehicle insurance and the deductible you chose for collision cover.

Please note that various factors affect the premium at the moment of purchase and that the premium may change as the factors affecting it change during the insurance period. The price of the insurance changes annually with the age of the policyholder and the vehicle, because they have a significant cause-and-effect relationship to claims expenditure. The municipality where the vehicle is used may also affect the premium.

We may charge an insurance-based minimum premium for each insurance period.

The policy may be changed annually

The insurance company has the right to alter the insurance terms and conditions and premiums as well as other terms of contract at the end of the insurance period on the basis of

- new or amended legislation or a regulation issued by the authorities
- an unforeseeable change in circumstances, such as an international crisis
- change in a factor or circumstance which, in the view of the insurance company, has an effect on the amount of premium and the risk of loss or damage. Such may include the age or domicile of the policyholder, the insured person or the owner or keeper of the object of insurance; the age, location, properties, place of insurance, claims history or claims development of the object of insurance or part thereof.
- change in the claims expenditure for the insurance, change in cost levels or change in the ratio between indemnities and insurance premiums.

We can also make minor changes to the insurance terms and conditions and other terms of contract provided that the changes do not affect the primary content of the insurance contract.

Any customer benefits and discounts and their grounds, du-

ration, validity or amounts that were valid when buying the policy or that were offered during the validity of insurance may change or end later.

Decommissioning and recommissioning of the vehicle

You may temporarily remove your registered vehicle from traffic use by logging into op.fi, selecting 'My policies' and reporting decommissioning. You can also report the decommissioning on Trafi's website at trafi.fi, from where the information will be forwarded to us.

During the decommissioning period, you may drive your vehicle only for inspection booked in advance, and from the inspection station to a garage for repair or to its place of storage. During decommissioning, your premium will be lower because you only pay for covers under comprehensive motor vehicle insurance that are still valid, and the administrative fees.

If any of the following are included in your comprehensive motor vehicle insurance, they will continue to be valid during the decommissioning period: fire, theft, vandalism, legal expenses, parking, windscreen, financing and Super Salvage cover. Collision cover is not valid during the decommissioning period, but we will compensate you for the damage caused to your vehicle by a storm or hail.

Take care of your car and yourself

The safety regulations included in the insurance terms and conditions help you prevent and reduce loss/damage. They concern locking, fire safety and safe driving. We may reduce compensation or not pay any if damage has been caused, for example, deliberately or through gross negligence or when driving the vehicle under the influence of alcohol.

How to make a claim

You must file a claim within 12 months of the date when you became aware of the validity of your insurance and received information about the loss or damage and its consequences. A claim must be filed in any case within 10 years of the occurrence of loss.

You will receive compensation based on how much your vehicle or the relevant part of it was worth just before the loss. As a general rule, the maximum compensation is the current value of the vehicle or its relevant part, or the cash sales price of the vehicle in the market situation at the time of loss.

Inception and termination of policies

You must already have valid motor liability insurance when you register your vehicle. Motor liability insurance takes effect on the date recorded in the insurance application, or at the earliest on the day the application is signed. You may not apply for it retrospectively. In certain cases, we require that the first premium be paid in advance.

In the main, comprehensive motor vehicle insurance takes effect as agreed. If a policy cannot be granted due, for example, to your unpaid premiums, we will not compensate for any losses. Comprehensive motor vehicle insurance will be valid until you terminate it in writing. You can do this, for example, in the op.fi service.

New owner

When a vehicle changes owners, the motor liability insurance will remain valid for seven days, during which time the vehicle must be insured and registered again. The validity of the comprehensive motor vehicle insurance will end when the vehicle changes owners.

Enter the vehicle owner and keeper information and purpose of use correctly

The primary user of the vehicle must be registered as the vehicle keeper, and the owner as the owner. A vehicle can only be insured by its keeper or owner. If false information has been given, the reimbursement may be cut or denied entirely.

The insurance company's right to terminate the insurance

Comprehensive motor vehicle insurance may be cancelled or motor liability insurance may be allowed to expire if the policyholder or the insured person has

- provided incorrect information regarding, for example, the owner or keeper of the vehicle
- failed to observe the safety regulations
- caused loss or damage wilfully or through gross negligence
- handed over, for example, property to an outsider and thus increased the risk of loss or damage.

If a premium has not been paid by the due date, we may automatically cancel a comprehensive motor vehicle insurance and Crisis Cover so as to become effective in two weeks' time from the date when we sent the cancellation notification. We may collect delayed motor liability insurance premiums by distraint.

We advise you on insurance policies and claims at +358 (0)10 253 1333 (in English), +358 (0)303 0303 (in Finnish).

If you are not satisfied with the way we or an agent representing us has acted when selling insurance or in other insurance matters, call the number above.

Insurance and financial advice is provided by

- Finnish Financial Ombudsman Bureau (FINE), tel. +358 (0)9 685 0120, fine.fi

You can file a complaint or an appeal related to insurance and claims decisions

- asiakasiamies@op.fi
- www.fine.fi, The Finnish Financial Ombudsman Bureau and Insurance Complaints Board (FINE), tel. +358 (0)9 685 0120
- www.kuluttajaneuvonta.fi and then www.kuluttajariita.fi, tel. +358 (0)10 366 5200
- www.liikennevahinkolautakunta.fi, tel. +358 (0)10 286 8200

You may also submit the case to court within three years of our decision.

Insurance sales commissions

OP Insurance Ltd will pay a commission that is either a percentage of the insurance premiums or a fixed fee based on the number of policies sold. The commission and its amount are affected by the insurance product and sales channel. The commission is paid to the agent or insurance company employee.

Confidentiality

We will handle your personal data according to the law, Privacy Statement and Privacy Policy and also make use of automatic decision-making in insurance and claim settlement decisions.

When you buy an insurance policy, any automatic decision to grant the policy will be based on the information you have submitted, the information we have received from the Finnish Transport Safety Agency Trafi, our customer data file and the credit information register, in accordance with our customer selection guidelines.

Should a loss occur, any automatic decision by us will be based on the loss details you have provided, on the insurance terms and conditions and our customer data file, as well as information in the joint claims register kept by insurance companies. The insurance policy is also terminated automatically in the event of the non-payment of premiums.

Read more about privacy protection at www.op.fi/dataprotection.