

# Insurance for your car, van or lorry

Product guide,  
valid as of 1 June 2023

Pohjola Insurance



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 June 2023

## Pohjola Insurance is the right choice for you

1

### We encourage a safe traffic culture.

Initial bonus of 40% for motor liability insurance. As a young driver, you will quickly build up both your driving skills and bonus. By driving without accidents, you will reach the maximum bonus in as little as five years.

2

### We reward the best drivers.

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

### We also provide compensation if your car's windscreen or window is damaged.

Windscreen Cover is available for all comprehensive motor vehicle insurance policies for passenger cars and vans. It covers all your car's windows, including the sunroof.

4

### We will also provide a replacement car.

If you have Super Motor Insurance for passenger cars, 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 a discount of almost 10% on most policies.

### Pohjola Claim Help

Pohjola Claim Help provides clear instructions for all types of losses. In the case of motor vehicle damage, you will also find the contact details of Pohjola Repair Advisors and other Pohjola Insurance repair shop partners at Claim Help. Pohjola Claim Help is available at [vahinkoapu.pohjola.fi/en](http://vahinkoapu.pohjola.fi/en).

In the event of an accident on the road, the Pohjola vehicle emergency service hotline is available 24/7 at 0303 0303. Call the number for towing or repair assistance. In many cases, you will also receive a claim settlement decision in the same call. For detailed instructions, visit Pohjola Claim Help.



### Our services

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 insurance
- Print a Green Card

### Did you have an accident?

See instructions and find your nearest Pohjola partner at [vahinkoapu.pohjola.fi/en](http://vahinkoapu.pohjola.fi/en)



### Our telephone service

- Insurance and Claims Settlement  
0303 0303\*

### Telephone service for statutory insurance

- Motor liability insurance and claims 0100 5335\*\*

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

\*\*Charge for normal local calls (local network charge) or domestic mobile call charge (mobile charge) as specified in your service provider's price list.

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

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

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

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



# Motor liability insurance

Every motor vehicle used in traffic must have a statutory motor liability insurance policy. Driving in private areas and on a frozen sea, lake or waterway usually falls under the Motor Liability Insurance Act and requires valid motor liability insurance.

Motor liability insurance covers:

- bodily injuries incurred by persons in the insured vehicle
- the motor liability insurance of the driver who caused the accident through negligence covers property damage and bodily injuries incurred by the other motor vehicle and its driver or passengers
- damage or loss incurred by other external parties is covered from the insurance on the basis of the use of the vehicle in traffic according to law regardless of whether the accident was caused by negligence.

## Crisis Cover – additional cover against accident

Crisis Cover is an optional additional 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. 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 for an injured family member is given and back, max. EUR 1 000
- home help expenses up to EUR 500 and recovery compensation 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.

We recommend that both you and your passengers take out traveller's and accident insurance.

For more information about international practices, visit the Finnish Motor Insurers' Centre website at [www.lvk.fi/en](http://www.lvk.fi/en).

Before leaving on a trip abroad, you can print out a Green Card yourself by logging into the OP website. Go to my policies and select the motor liability insurance of the vehicle for which you want to print a Green Card. Our website will handle the rest. The Green Card must always be in printed form. A mobile version of the Card is not sufficient.

Before your journey, also check your other insurance policies and their validity abroad. If you are not entered on 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%

Our expectation is that you are a skilled driver.



## Quick bonus development

When you start with a 40% bonus and drive without accidents, you will achieve a bonus of 70% in as little as three years.



## Maximum bonus 80%

The best drivers are rewarded. If your claims history is free of accidents over the past five years, your bonus may immediately be as high as 80%.



## Bonus cover

Still, even good drivers can have unlucky days. 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 your insurance and claims history to be 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 move up from bonus class 5 to bonus class 10 after three no-claims years. Class 10 offers a bonus of 70%. 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 for two years with no claims at the highest possible bonus of 80%. Bonus cover means that one claim covered by motor liability insurance will not reduce your bonus. If you have driven for one year with no claims at the bonus of level 80% and a loss occurs, the bonus will decrease only to 72%.

## Are you using more than one vehicle?

You will receive the same bonus for all vehicles you have insured, according to your insurance and claims history. Any claims caused by one vehicle will not affect the bonus of other vehicles you have insured. Only the bonus of the vehicle that caused the claim will decrease from the beginning of the following insurance period. The loss will, 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 claim that occurs will not affect the bonus levels of any other car used by the family.

Class	%	Bonus class in the next insurance period when			
		No claims	1 claim	2 claims	3 claims
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	8	4	1	1
7	60	8	5	1	1
8	64	10	5	1	1
9	67	10	6	2	1
10	70	13	6	2	1
11	72	13	7	4	1
12	74	13	7	4	1
13	76	15	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

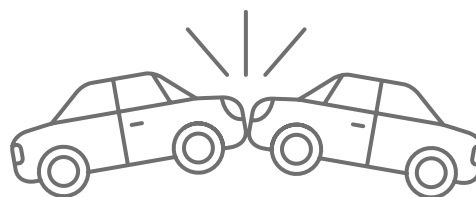
The sections highlighted in orange show bonus development if there are no claims.

If a fourth loss occurs, the bonus class will go 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.



## Vehicle 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.

## Vehicle 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 covered against any car body, windscreen and window damage, and can be sure of receiving help quickly.

You can choose suitable coverage from three individual comprehensive motor vehicle insurance options offered by Pohjola Insurance. If you have a vehicle that is no more than 15 years old, we recommend that you take out the most extensive policy, Super Motor Insurance, including optional additional coverage. Standard Motor Insurance is a good choice for vehicles that are 3 to 19 years old and are valued at no more than EUR 15,000. Medium Motor Insurance is the least comprehensive and most affordable policy and a good choice for vehicles up to 25 years old. Medium Motor Insurance does not include Collision Cover. For export-registered vehicles that are no more than 15 years old, we can grant Super Motor Insurance without additional cover options. The best insurance cover for your vehicle depends on its value and the types of risks against which you want to insure the vehicle.

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

- your car
- standard equipment included in the vehicle's recommended retail price, whether integrated or stored in the vehicle and intended for use only in the vehicle
- winter and summer tyres in storage in accordance with the insurance terms and conditions.

However, 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 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 or while training for a race or on a race track, or damage caused to equipment and structures intended for competitive use
- damage to a charging station for electric vehicles. Comprehensive motor vehicle insurance covers only separate and portable charging cables.

## 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. The first claim covered under Collision

Cover decreases the Collision Cover bonus by only 10 percentage points. Subsequent claims decrease the bonus by 20 percentage points. As an exception to this, losses due to storm or hail compensated under Collision Cover will not reduce your bonus. After insurance periods with no claims, the bonus will increase by 10 percentage points a year.

## 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.
- Theft cover as part of a passenger car's Medium Motor Insurance is not valid in Estonia, Latvia, Lithuania, Poland, Russia, Belarus, Ukraine or Moldova. The territorial limits 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 Russia, Belarus, Ukraine, Moldova, Estonia, Latvia, Lithuania or Poland, the deductible is 20% of the amount of loss but no less than EUR 600.

## Repair your car at a Pohjola Repair Advisor

Please note that if you have your vehicle repaired elsewhere than at a Pohjola Repair Advisor or Pohjola Insurance repair shop partner, we will only pay compensation up to the cost of the repairs to us at a Pohjola Repair Advisor or repair shop 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 if your passenger car is damaged or develops a technical malfunction. You can find our partner's contact information in Pohjola Claim Help on 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 indemnify the rental expenses up to EUR 50 per day.

What does each comprehensive motor vehicle insurance option cover?	Super Motor Insurance	Standard Motor Insurance	Medium Motor Insurance
<b>Damage to a parked vehicle</b> Parking Cover covers property damage caused by an unknown third party by colliding with your parked vehicle, provided that the place and time of loss can be specified. Deductible EUR 200.	Available for passenger cars	Not included	Not included
<b>Windscreen and window damage</b> You may be compensated if your car's windscreen or window is broken as the result of a direct impact with an object. The deductible is EUR 200 if the windscreen or window is replaced and waived entirely if it is repaired but not replaced.	Available	Available for passenger cars and vans	Available for passenger cars and vans
<b>Higher redemption amount/Super Salvage</b> 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.	Available	Not included	Not included
<b>Replacement car/Loss of use of passenger car</b> 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 may 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 due to a collision, animal collision, vandalism, fire, parking damage, windscreen or window damage or theft. Any daily compensation paid for the same period under motor liability insurance or general liability insurance will be co-ordinated with the compensation payable under consequential loss cover. No deductible.	Available	Not included	Not included
<b>Loss of use of a van or lorry</b> You may receive either a daily compensation of €40 or €90 depending on what you chose for the policy or, alternatively, a replacement passenger car for a period of up to 30 days while your van or lorry is being repaired due to damage covered by your policy. No qualifying period or a qualifying period of three days, in which case compensation is paid from the fourth day onwards.	Available	Not included	Not included
<b>Collision</b> Covers accidents caused to your vehicle due to a collision, a run-off-the-road collision, road collapse, hail or storm, for example. Deductible from EUR 200. Check the deductible you have chosen in the insurance policy	Included	Included	Not included
<b>Vandalism</b> Covers damage caused to your vehicle by a third party through a wilful act of damage. Vandalism Cover does not provide indemnity against damage caused by another motor vehicle. Deductible EUR 200.	Included	Included	Available
<b>Towing/Emergency road service</b> You may receive service if your travel is interrupted owing to damage or a 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.	Included	Included	Available
<b>Legal expenses</b> You may be compensated 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.	Included	Included	Included
<b>Theft</b> You may be compensated if your locked vehicle is broken into or used without permission or an attempt has been made to steal it, and you have reported the offence. You may also be compensated for certain equipment and accessories stored in a locked space if they are stolen as the result of a break-in. Deductible EUR 200.	Included	Included	Included
<b>Animal collision</b> You may be compensated if your vehicle is damaged due to a collision with an animal. Deductible EUR 200.	Included	Included	Included
<b>Fire</b> You may be compensated for damage caused to your vehicle by fire. Deductible EUR 200.	Included	Included	Included
<b>International liability</b> Covers losses caused if you are guilty of an accident while using your vehicle in traffic in Green Card countries outside the EEA. You may be held personally liable for damages that exceed the indemnity specified in national motor liability insurance legislation. This insurance is not valid in Iran, Tunisia or Morocco. For the insurance to be valid in Russia and Belarus, the Green Card must be valid in these countries. The maximum compensation is EUR 100,000 for bodily injuries and EUR 50,000 for material damage. Deductible EUR 200.	Included	Included	Included
<b>Financing</b> Covers losses incurred by the dealership, finance company or holder of a pledge or motor vehicle mortgage entered as the vehicle's owner due to damage to the vehicle, provided that the loss is not covered by basic insurance. The deductible for the cover to which the loss is related.	Available	Available	Not included



# Points to note

## Factors affecting the price of insurance

The insurance premium depends on the vehicle's properties, including

- make and body type
- tare weight, gross weight or carrying capacity. Carrying capacity is calculated by subtracting tare weight from gross weight.
- cylinder volume
- power-to-weight ratio (kW/kg)
- age of the vehicle and the municipality in which you use the vehicle.
- annual mileage (affects only the price of motor vehicle insurance)

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

- your (the policyholder's) age
- any bonuses you have earned for motor liability insurance and collision cover included in 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. Changes in the vehicle's municipality of use or annual mileage may also raise or lower the insurance premium.

We will charge an insurance-based minimum premium for each insurance period, which is 14 euros.

## 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 the premium and 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, duration, 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 Traficom's website at [traficom.fi](http://traficom.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.

During decommissioning, Collision Cover is valid only if the vehicle was not moving at the time of the accident. During decommissioning, Collision Cover will also compensate you for damage caused to your vehicle by 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.

## Filing 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 fair 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 retroactively. 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 cover 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. The comprehensive motor vehicle insurance of the old vehicle is valid for 14 days after the vehicle is sold.

### 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. If an insurance event takes place within 14 days of the transfer of ownership, the new owner will, however, be entitled to compensation unless they have taken out insurance on the property.

### 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 holder or owner. For example, the use of a so-called straw man is prohibited. This means that a vehicle may not be registered under another person's name for the purpose of obtaining insurance, such as when the vehicle's true owner or holder would not be granted a voluntary insurance policy due to registered payment defaults. If false information has been given, the reimbursement may be reduced or denied entirely.

### The insurance company's right to terminate the insurance

Comprehensive motor vehicle insurance policies may be deemed null and void and motor liability insurance policies may be allowed to expire if the policyholder or the insured person has

- provided incorrect information regarding, for example, the owner, keeper or user of the vehicle
- failed to observe 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 with two week's notice from the date when we sent the cancellation notification. We may collect delayed motor liability insurance premiums by distraint.

### Advice on claims and insurance policies

Our Customer Service will guide you with insurance and claim matters

- in OP-mobile and the op.fi service or
- on our service number 0303 0303 (call charges: €0.0835 per call + €0.12 per minute).

If you are not satisfied with the way we or our insurance agent has acted when selling insurance or in other insurance matters, please contact our Customer 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).

If you are still dissatisfied with the decision you have received, independent advice is provided by Finnish Financial Ombudsman Bureau (FINE). The easiest way you can get your case under way is to use the electronic contact form at [www.fine.fi](http://www.fine.fi). FINE provides advice to consumers in insurance matters, regardless of the line of insurance, and negotiates the case with your insurance company when necessary.

You can also appeal the insurance company's decision by contacting the Traffic Accident Board, Finnish Insurance Complaints Board ([fine.fi](http://fine.fi)), the Consumer Disputes Board ([kuluttajariita.fi](http://kuluttajariita.fi), contact the Consumer Advisory Services first: [www.kkv.fi/en/consumer-advice](http://www.kkv.fi/en/consumer-advice)) or the Insurance Court. The time limit for appealing a decision by the insurance company is three years.

### Insurance sales commissions

Pohjola 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 insurance agent or insurance company employee.

### Confidentiality

We will handle your personal data according to the law and our Privacy Statement and also make use of automated 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 [op.fi/dataprotection](http://op.fi/dataprotection).

Pohjola Insurance Ltd, Business ID 1458359-3; Helsinki  
Gebhardinaukio 1, 00013 OP  
Domicile: Helsinki, main line of business: insurance

