



Pohjola Traveller's Insurance

Insurance Product Information Document

- Company: Pohjola Insurance Ltd, 1458359-3, Helsinki, Finland
- Product: Traveller's 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?

Traveller's insurance is a continuous personal insurance to cover losses taking place abroad. It is, however, also possible to extend coverage to domestic travel. It can be granted to a person whose permanent residence is in Finland and who is under 100 years old. We always recommend that you also take Traveller's Medical Treatment Cover in case of illness or accidental injury. You can also include other travel covers in case of, for example, journey cancellation or missed departure. You can select the maximum period during which the insurance is valid, such as any travel lasting less than 45 days. Each family member, also any unborn children, must have their own policy.



What is insured?

- ✓ **Traveller's Medical Treatment Cover** – covers medical treatment expenses caused by travel illness or travel accident, without euro maximum amount.
 - If you have taken out Traveller's Medical Treatment Cover for an unborn child, we cover medical treatment expenses if your state of pregnancy changes suddenly during your travel or if this change requires immediate care owing to the unborn child.
- ✓ **Traveller's Disability Cover** – covers, in case of travel accident, the currently valid sum insured or part thereof, depending on the disability category as defined in the Workers' Compensation Act.
- ✓ **Traveller's Death Cover** – the currently valid sum insured is paid to the beneficiary if the insured person has died of a travel accident.
- ✓ **Traveller's Daily Allowance Cover** – a daily allowance is paid to insured persons who, owing to a disability caused by a travel accident, are unable to perform their work.
- ✓ **Traveller's Crisis Cover** – compensates for evacuation and psychotherapy costs if, for example, a sudden natural catastrophe, epidemic or an act of terrorism takes place at the destination once the journey has begun. If the journey has not yet begun, cancellation costs will be compensated under this Cover.
- ✓ **Travel Cancellation Cover** – compensates expenses caused by journey cancellation which the tour organiser is not obliged to pay. The reason for the cancellation may be the fact that you or your next of kin falls ill or is injured, or the insured person's property in Finland has suffered considerable damage.

- ✓ **Travel Interruption Cover** – compensates, for example, entirely unused services and trips that had been paid in advance for the interrupted journey.
- ✓ **Delayed Departure Cover** – compensates for extra travel costs for reaching the destination that were caused by a delay of at least 4 hours owing to the weather or a technical fault, for example.
- ✓ **Missed Departure Cover** – compensates extra travel and accommodation costs and unused services when the reason for the missed departure is, for example, a traffic accident, the weather or a technical fault.

You can select the maximum amount of compensation or sum insured for each cover.



What is not insured?

- ✗ The insurance is not valid without a separate extension if you do competitive sports or go in for or test high-risk sports.
- ✗ The insurance does not cover treatment of illness or injury if the illness started or the accident occurred before the journey.
- ✗ The insurance only covers treatment and examinations, prescribed by a doctor, that conform to generally accepted medical practice and are necessary for the treatment of a coverable travel illness or accident.



Are there any restrictions on cover?

- ! The insurance does not cover injury intentionally caused by the insured person. The benefit may be reduced if the insured person has caused the injury through gross negligence.

Traveller's Medical Treatment Cover and Traveller's Disability Cover

- ! Travel illness medical treatment expenses are compensated for a maximum of 90 days from the beginning of the travel illness or examination, unless some other time has been entered in the policy document.
- ! Treatment expenses caused by travel accident are compensated for a maximum of 3 years from the date when the accident occurred.
- ! No expenses are compensated after a policy has been terminated, even if the travel accident occurred or travel illness started when the insurance was still valid.
- ! The handicap benefit for Disability Cover will not be paid, if the cover has been terminated prior to the permanent disability classification being changed.



Where am I covered?

- ✓ The insurance is valid on journeys abroad. A journey abroad begins when you leave your home, workplace, study place or holiday home in order to continue directly to the destination outside Finland. A journey abroad ends when you return from abroad directly to any of the above places.
 - Do remember to check the high-risk areas where insurance coverage has been limited.
- Coverage can also be extended to cover travel in Finland. By a domestic journey we mean a journey in Finland to places which are at least a straight-line distance of 50 kilometres from the home, place of work or study, or holiday home of the insured. A domestic journey begins when you leave any of the above places and ends when you return to any of the place above. The travel insurance is, however, never valid in the above-mentioned places, nor on journeys between them.



What are my obligations?

- The correct information 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. Let us know if you move abroad.
- The information requested must be provided when claiming compensation.
- If you fall ill during your journey, go to the doctor's during the journey or latest 14 days after the end of your journey.



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?

Insurance coverage begins earliest when it has been applied for. In certain cases the requirement for commencement of the policy is that we have received the requested information about the person to be insured. Insurance coverage ends when the policyholder terminates it. The insurance company also has the right to terminate the insurance cover under certain conditions. However, coverage will always end if the insured person turns 100. Traveller's Daily Allowance Cover will not be available once the insured person has turned 70.



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. However, the minimum premium will always be charged. Terminating the insurance policy by telephone is not possible.