

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?

Luggage insurance is a continuous cover that is valid on journeys both in Finland and abroad. Travel liability insurance and legal expenses travel insurance are always included in the coverage. You can choose between luggage insurance for a family or for an individual. The family coverage extends to family members living in the same household, even if they are not travelling together. Personal luggage insurance covers your own luggage as well as the luggage of any family member living in the same household, when you travel together as a group. You can either have luggage insurance without a deductible or choose to include it. The higher the deductible, the lower the insurance premium.



What is insured?

Property covered by the insurance includes

- ✓ personal effects such as clothes, mobile phone, camera, eyeglasses and your own laptop computer. Passport, travel tickets and cash are also included.

What does the insurance cover?

- ✓ **Luggage insurance** covers no more than the sum insured you chose when you bought the policy if your luggage is damaged as a result of a sudden and unforeseeable event.
 - The insurance also covers expenses incurred from acquiring necessities when luggage handed in for transportation has been delayed by at least two hours after you have reached the destination of your outward trip. These expenses will be covered up to a maximum of EUR 100 per day or part thereof and to a maximum total of EUR 400 per person insured.
- ✓ **Travel liability insurance** – we compensate up to EUR 170,000 if you are by law liable to pay damages to a third party in a personal injury or property damage case, such as a cycling accident.
- ✓ **Legal expenses travel insurance** covers a maximum of EUR 10,000 of legal expenses incurred by the insured person as a result of resorting to legal counsel in disputed civil cases, criminal cases or non-contentious civil cases concerning the private life of the insured in their capacity as a traveller. It provides financial support in court cases in which you may be involved through no fault of your own.



What is not insured?

Luggage insurance does not cover

- ✗ damage to motor vehicles, tools used in gainful employment, merchandise, drawings or manuscripts
- ✗ if payment instruments and securities disappear or are left behind. The disappearance or leaving behind of other luggage is compensated up to EUR 150. The acquisition of new documents, such as a passport or travel tickets to replace stolen ones are compensated up to EUR 200.
- ✗ Luggage insurance does not cover damage to a remote-controlled aircraft or remote-controlled recreational device.

Travel liability insurance does not cover

- ✗ a loss that was caused wilfully or through gross negligence, or a loss caused to yourself or your family member
- ✗ a loaned item or loss caused with a motor vehicle in traffic.
 - However, we compensate a loss up to EUR 350 which you cause to a bicycle, moped, scooter, snowmobile, hoverboard, water scooter or a corresponding watercraft that you have rented. On the same conditions, the insurance also covers damage caused to skis, ski poles or snowboards rented for a maximum of 14 days abroad.

Legal expenses insurance does not cover

- ✗ losses in which you or your family member are involved as owner, keeper or driver of a motor vehicle
- ✗ any legal expenses of the opposing party which the insured has been ordered, or has agreed, to pay.



Are there any restrictions on cover?

- ! Your factual and permanent home municipality and residence must be in Finland at the time of a loss in order for you to be entitled to compensation. Contact us if you move abroad or if your domicile changes from Finland to abroad.

Luggage insurance does not cover

- ! sports gear broken when used for its purpose, unless the loss occurred as a result of negligence.
- ! valuables stolen from a car, tent or boat.



Where am I covered?

- ✓ The policy is valid during foreign travel everywhere in the world, also in Finland.
 - 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.
 - 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.
- Make sure that the sum insured is sufficient for all the luggage you are taking along. Check that the sum insured is sufficient especially if you insure the entire family's luggage.
- 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 safety regulations issued by the insurance company about 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. In certain cases, we require that the first premium be paid in advance.



When does the cover start and end?

The insurance is valid earliest from the date when it was applied for. Insurance coverage ends when the policyholder terminates it. The insurance company also has the right to terminate the insurance cover under certain conditions.



How do I cancel the contract?

You can terminate the insurance 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. You may not terminate the insurance policy by telephone.