



Pohjola Fixed-term Travel Insurance

Insurance Product Information Document

- Company: Pohjola Insurance Ltd, 1458359-3, Helsinki, Finland
- Product: Passenger, Luggage, Travel Liability and Legal Expenses Travel 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?

You can select a period for the policy's validity. However, this period must not be longer than three months. Fixed-term Travel Insurance consists of Fixed-term Traveller's Insurance, which covers personal injuries, and Fixed-term Luggage Insurance. You can choose either one or both in your insurance cover. Traveller's insurance reimburses, for example, treatment expenses caused by travel illness or accident, while Luggage insurance reimburses losses to property taken along for your journey. Luggage insurance always includes travel liability and legal expenses travel insurance. Luggage insurance covers the luggage of the insured person and any accompanying family members living in the same household. Luggage insurance also covers those children and grandchildren of yours or your spouse residing permanently in the same household who are under the age of 18 and live in a separate household, provided that you travel together. Traveller's insurance also covers family members and grandchildren under 15 years travelling with the insured person. Traveller's insurance can be granted for persons under the age of 86 who live permanently in Finland.



What is insured?

Traveller's insurance

- ✓ **Medical expenses indemnity** – We compensate, without deductible or upper monetary limit, medical care required by travel illness or travel accident. Travel illness treatment expenses are compensated for up to 120 days, and a travel accident treatment expenses for up to 3 years.
- ✓ **Travel cancellation and interruption** – We provide compensation if the insured person's departure from Finland is prevented or if a journey that has already begun is interrupted owing to, for example, the insured person's illness, accident or death or the insured person's significant property damage in Finland.
- ✓ **Missed departure** – We provide compensation up to EUR 2,000 in reasonable travel and accommodation costs if the insured person missed the starting point of a departure abroad owing to a road accident, technical fault or public transport being late.
- ✓ **Delayed departure** – We provide compensation if the insured person has to wait over 6 hours to travel abroad or to return home, for example due to a technical problem with public transport.
- You can choose handicap benefit or death benefit for your traveller's insurance in case of travel accident.

Luggage insurance

- ✓ **Sudden and unforeseeable losses** – We compensate direct property damage, such as broken or stolen luggage, up to the chosen sum insured.
- ✓ **Luggage delay** – We compensate purchases up to EUR 400 if luggage handed in for transportation for the outward journey is delayed by a certain period upon your arrival at the destination.
- ✓ **Travel liability insurance** – We compensate bodily injuries or material damage caused by a private person to a third party for up to EUR 170,000
- ✓ **Legal expenses travel insurance** – We compensate the use of legal counsel for up to EUR 8,500.



What is not insured?

Traveller's insurance

- ✗ We only reimburse treatment and examinations which conform to generally accepted medical practice and which are necessary for the treatment of the travel illness or accident.
- ✗ The insurance is not valid in competitions, matches or training typical of the sport organised by a sports federation or club, nor without a separate extension when engaged in the sports specified in the terms and conditions.

Luggage insurance does not cover

- ✗ Motorised vehicles or their accessories, tools used in gainful employment, files or software used in IT equipment, animals, plants, removal goods or separate consignments.



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. The insured person's gross negligence or misuse of alcohol or medication may also lead to lower indemnities or no indemnities at all.

Traveller's insurance

- ! Expenses are not covered if they are caused by addiction treatment, medication abuse or the use of alcohol or other intoxicants.

Luggage insurance

- ! A loss will not be compensated if it was caused when payment instruments or securities were lost or left behind. Other luggage lost or left behind are compensated up to EUR 150.
- ! We do not compensate losses arising from the ordinary use of goods, or damage to goods caused by insufficient covering, wear and tear, chafing, scratching, corrosion or other gradual phenomenon.



Where am I covered?

- ✓ Fixed-term Travel Insurance is valid in the areas chosen when the policy was taken out. Do remember to check the high-risk areas where insurance coverage has been limited.
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.
In Finland, the insurance is valid on trips to places which are more than a straight-line distance of 50 kilometres from the home, place of work or study, or holiday home. However, trips between these places are not insured. A domestic trip begins when you leave your home, workplace, study place or holiday home in Finland and ends when you return to any of the aforementioned places.



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 safety regulations issued by the insurance company about loss prevention and limitation of luggage must be followed.
- 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.
- 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.



When does the cover start and end?

A fixed-term travel insurance policy comes into effect no earlier than the moment it has been paid for. The insurance ends on the date entered in the policy document. Coverage will end earlier than this if the policyholder terminates the insurance. The insurance company also has the right to terminate the insurance cover under certain conditions.



How do I cancel the contract?

A policy cannot be terminated if the validity period entered on the policy document is less than 30 days. Otherwise, the policyholder has the right to terminate the insurance contract at any time. The policy will terminate when a written notification has been sent or otherwise submitted to the insurance company, unless the policyholder has specified a later termination date. A premium will then be charged for the period of validity of the insurance, however, never less than the minimum premium. Terminating the insurance policy by telephone is not possible.