



# MyHome Insurance

## Insurance Product Information Document

- Insurer: Pohjola Insurance Ltd, 1458359-3, Helsinki, Finland
- Product: MyHome Insurance, Liability and Legal Expenses Insurance

Full information about the product and contract is provided prior to the contract in the product guide, insurance terms and conditions and the policy document.

## What kind of insurance is this?

MyHome Insurance gives you the coverage you need for your buildings and home contents. You can insure, for example, your home and sauna building, or the moveable property of your home and holiday home. You can also insure parts of your rented or owner-occupied flat, such as fittings and surface materials. The insurance always includes cover for fire and natural phenomena. Coverage can be supplemented with four optional covers. The insurance covers losses caused by sudden and unforeseeable events under the covers you have chosen. We recommend that you supplement your MyHome Insurance with Liability and Legal Expenses Insurance.



### What is insured?

MyHome Insurance coverage

- Home contents coverage extends to, for example, furniture, clothes, dishes, interior textiles, consumer electronics, hobby and sports gear, and paintings.
- You can also insure parts of your rented or owner-occupied flat, such as fittings and surface materials
- When you are insuring a detached house or villa, insurance covers not only the building but also
  - electrical and other cables, conductors and pipes up to the connection with the municipal or other public mains, oil tanks and heating equipment; as well as the soil and garden of the managed yard area
  - root cellars, open shelters, light-built structures and buildings of a maximum of 12m<sup>2</sup>; in addition to wells and other fixed ordinary structures located in the yard, for up to a maximum total of EUR 7,000.

MyHome Insurance coverage

- ✓ **Fire and natural phenomena cover** – compensates losses caused by fire, soot, explosion, heavy rain, storm wind, heavy hailstorm, lightning, whirlwind and exceptional freshwater or saltwater flooding.
- **Crime cover** – compensates losses caused by theft, robbery, break-in or vandalism.
- **Equipment breakage cover** – compensates internal breakdown of pipes, wires or building technical equipment or machinery.
- **Pipeline leakage cover** – compensates when the building's fixed pipes or a household appliance connected to it is broken, causing water damage.
- **Breakage and loss cover** – compensates against your property being damaged as a result of an external event, or you losing the property.

The amount of compensation may be up to the maximum amount of compensation selected.

Liability and legal expenses insurance

- **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
- **Legal expenses insurance** – compensates a maximum of EUR 14,000 in legal expenses incurred by the insured as a result of resorting to legal counsel in a disputed or criminal case. Of the sum insured, one half may be used for expenses that have arisen before the main hearing in district court.



### What is not insured?

- ✗ No compensation is paid if the loss has been caused deliberately. If the loss or damage was caused through gross negligence or if the use of alcohol or drugs has contributed to the loss or damage, the compensation may be reduced or disallowed.

Home contents insurance does not extend to, for example

- ✗ tools used in gainful employment which are used or owned by an association, company or community
- ✗ files or software contained in IT equipment
- ✗ motorised vehicles other than garden tractors and devices intended solely for use by children and not subject to registration or exempt from motor liability insurance that have a total value of up to 5,000 euros
- ✗ electric-powered modes of transportation subject to registration or motor liability insurance

The building's insurance does not cover, for example

- ✗ the property's French drain
- ✗ jetties, shoreline constructions and structures

Liability and legal expenses insurance

- ✗ The liability insurance does not cover any damage to yourself or your family member
- ✗ Legal expenses insurance does not cover any of the counterparty's legal expenses which you have been ordered or you have agreed to pay.



## Are there any restrictions on cover?

MyHome Insurance does not cover, for example,

- ! loss caused by property disappearing or being left behind
- ! loss caused by theft, the exact time, circumstances and place of which cannot be determined
- ! loss or damage caused to an object resulting from the incorrect use of the object
- ! loss caused to the object itself as a result of, for example, wear and tear or deterioration
- ! loss caused by the weight of ice or snow
- ! loss caused by, for example, insects, rats or mice
- ! loss or damage caused by a pet through chewing or tearing
- ! damage caused by defective design, installation, work or construction.
- ! damage caused to a building, part of building, movable property or parts of flat if the object of insurance was built without a permission provided for in law or contrary to a granted permission and the permission would not have been granted or will not be granted when applied again.
- ! Loss or damage caused wilfully or through gross negligence by the insured person's tenant or a person residing permanently in the same household as the tenant. Nor does the insurance cover loss or damage caused wilfully or through gross negligence by a person staying in the dwelling with the permission of the insured person or of another person referred to in this clause. If the object of insurance has valid pipeline leakage cover, fire damage under fire and natural phenomena cover and damages under pipeline leakage cover are compensated from the lessor's insurance, however.
- ! Please note that if the object of insurance is under construction or renovation, the minimum deductible in cases of loss or damage to the object of insurance or any insured movable property that is on the same real property is 1,000 euros.



## Where am I covered?

- ✓ MyHome Insurance is valid only at the place of insurance indicated in the policy document.
  - Home contents insurance also covers up to EUR 5,000 if the loss concerns insured items that are temporarily outside the place of insurance in the Nordic countries. We will, however, compensate up to EUR 1,000 of your home contents if your property is stolen from, for example, your car, trailer, boat or tent that is in the yard of your home, workplace, place of study or holiday home or a straight-line distance of 50 km from them.
  - If valuable items, such as instruments or hobby gear is taken along, you should also consider getting valuables insurance or luggage insurance.
- ✓ Liability and legal expenses insurance policies are valid in the Nordic countries.



## What are my obligations?

- The correct information must be provided when applying for the insurance.
- Make sure that the maximum amounts of indemnity are sufficient for all items in case of total damage.
- The insurer must be informed if any information submitted when applying for the insurance or entered in the policy document is incomplete, or if there have been significant changes in the information.
- Make sure that your coverage is uninterrupted if your home insurance is changed, or you change to another insurance company. This is particularly important in legal expenses insurance.
- The safety regulations issued by the insurance company on loss prevention and limitation must be observed.
- 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 insurance period's premium be paid in advance.



## When does the cover start and end?

The insurance is valid at the earliest from the date on which it was applied for. The insurance ends when the policyholder terminates it. The insurer also has the right to terminate the insurance cover under certain conditions. Remember to terminate the policy if the insured property changes owners.



## 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. Insurance cannot be terminated over the phone.