



# Valuables insurance

## Insurance Product Information Document

- Company: Pohjola Insurance Ltd, 1458359-3, Helsinki, Finland
- Product: Valuables 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?

Valuables Insurance provides cover for individual objects all over the world. Valuables insurance covers loss caused by a sudden and unforeseeable event.



### What is insured?

- ✓ The insured item is the item specified in the insurance policy.
- ✓ The insurance indemnifies for any direct material damage caused by some sudden and unforeseeable occurrence during the validity of the insurance. The maximum compensation is the valid sum insured.



### What is not insured?

- ✗ Compensation will not be paid if the loss was caused intentionally. Compensation may be reduced or denied if the loss or damage was caused through gross negligence or if the insured person's use of alcohol or other intoxicant contributed to the loss or damage.



### Are there any restrictions on cover?

The insurance does not cover

- ! loss of or damage to an object caused because of a defect in the object or its incorrect use
- ! loss caused by the object's ordinary use or insufficient covering
- ! sports equipment damaged during use for their intended purpose
- ! loss or damage indemnified under guarantee, legislation or other agreement, or from public funds.
- ! loss caused by the object disappearing or being left behind.



## Where am I covered?

- ✓ The insurance is valid everywhere in the world.



## 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.
- 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 insurance period's 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. The insurance ends when the policyholder terminates it. The insurance company 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 any time on the online service or by submitting a written notice of termination to the insurance company. Terminating the insurance policy by telephone is not possible. However, the minimum premium will always be charged.