

# Insurance for your vehicle

Product guide, valid as of 1 June 2023

Pohjola Insurance



## Vehicle Cover – motor liability insurance and comprehensive motor vehicle insurance for

- motorcycles
- campervans
- mopeds, light quadricycles
- snowmobiles, quad bikes
- caravans and light trailers
- tractors.

Valid as of 1 June 2023

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Vehicle Cover is an insurance contract that includes motor liability insurance and comprehensive motor vehicle insurance issued by Pohjola Insurance Ltd.

This product guide describes the main content of the insurance and the primary restrictions.  
For more details, please refer to the insurance terms and conditions.

Regulatory authority: Financial Supervisory Authority, [www.fiva.fi](http://www.fiva.fi)

# Pohjola Insurance is the right choice for you

**1** **We encourage a safe traffic culture.**  
The initial bonus in Motor Liability Insurance for motorcycles and campervans is 40%. As a young driver, you will quickly build up both your driving skills and bonus.

**2** **We reward the best drivers.**  
If you ride your motorcycle or drive your campervan for two insurance periods with an 80% bonus, we will grant Bonus Cover for your Motor Liability Insurance, meaning that one claim will not yet reduce your

bonus.  
**3** **We provide cover against theft and fire.**  
In addition to Motor Liability Insurance, most vehicles can be insured against theft and fire losses, for example.

**4** **We take vehicle use into account in pricing.**  
There is no need for you to temporarily decommission your motorcycle, moped, quad bike or snowmobile because our premiums are higher during the season when such vehicles are mainly used.

## Owner-customer benefits

As an owner-customer, you accumulate OP bonuses, which you can use, for example, to pay for home, family and motor vehicle insurance premiums. If you are our owner-customer and have policies from three product lines, you are entitled to a discount of almost 10% on most policies.

## Pohjola Claim Help

Pohjola Claim Help provides clear instructions for all types of losses. In the case of motor vehicle damage, you will also find the contact details of Pohjola Repair Advisors and other Pohjola Insurance repair shop partners at Claim Help. Pohjola Claim Help is available at [vahinkoapu.pohjola.fi/en](http://vahinkoapu.pohjola.fi/en).

In the event of an accident on the road, the Pohjola vehicle emergency service hotline is available 24/7 at 0102530012\*\*. Call the number for towing or repair assistance. In many cases, you will also receive a claim settlement decision in the same call. For detailed instructions, visit Pohjola Claim Help.



## Our services

Log into op.fi using the user identifiers for your own bank. Once logged in, you can

- Report a loss and file claims
- Make changes to your insurance
- Print a Green Card

## Did you have an accident?

See instructions and find your nearest Pohjola partner at [vahinkoapu.pohjola.fi/en](http://vahinkoapu.pohjola.fi/en)



## Our telephone service

- Insurance and Claims Settlement  
0303 0303\*

## Telephone service for statutory insurance

- Motor liability insurance and claims 0100 5335\*\*

\*From mobile phones and landline networks in Finland, EUR 0.0835 per call plus EUR 0.12 per minute. The price includes VAT.

\*\*Charge for normal local calls (local network charge) or domestic mobile call charge (mobile charge) as specified in your service provider's price list.

We record customer calls to assure the quality of customer service and for other reasons.



# Motor liability insurance

Every motor vehicle used in traffic must have a statutory motor liability insurance policy. Driving in private areas and on a frozen sea, lake or waterway usually falls under the Motor Liability Insurance Act and requires valid motor liability insurance.

Motor liability insurance covers:

- bodily injuries incurred by persons in the insured vehicle
- the motor liability insurance of the driver who caused the accident through negligence covers property damage and bodily injuries incurred by the other motor vehicle and its driver or passengers
- damage or loss incurred by other external parties is covered from the insurance on the basis of the use of the vehicle in traffic according to law, regardless of whether or not the accident was caused by negligence.

The vehicle's owner or keeper must take out Motor Liability Insurance for the vehicle if it is used in traffic. When you register a vehicle, the primary user must be entered as the vehicle holder or keeper and the vehicle's owner as the owner. In terms of the obligation to insure a vehicle, it is irrelevant whether the vehicle has been registered or where it is used.

Motor Liability Insurance must be taken out for the following, for example:

- motorcycles and motocross bikes
- mopeds and light quadricycles
- snowmobiles and quad bikes
- tractors
- caravans and light trailers.

If you like, you can prepare for such damage by taking out voluntary comprehensive motor vehicle insurance.

## Validity of motor liability insurance abroad

Motor liability insurance is valid within the European Economic Area and in Switzerland. Any traffic accidents caused by you in those countries will be indemnified either in accordance with the national laws of the country where the accident occurred or the Finnish Motor Liability Insurance Act, if the cover provided by the latter is better.

Motor liability insurance is also valid in other Green Card countries. In Green Card member countries, the loss or damage caused by you will be covered according to the legislation of the country where the loss event occurred.

We recommend that both you and your passengers take out traveller's and accident insurance.

For more information about international practices, visit the Finnish Motor Insurers' Centre website at [www.lvk.fi/en](http://www.lvk.fi/en).

Before leaving on a trip abroad, you can print out a Green Card yourself by logging into the OP website. Go to my policies and select the motor liability insurance of the vehicle for which you want to print a Green Card. Our website will handle the rest. The Green Card must always be in printed form. A mobile version of the Card is not sufficient.

Before your journey, also check your other insurance policies and their validity abroad. If you are not entered in the vehicle's registration certificate as the owner or keeper, you will need written authorisation from the owner for exporting the vehicle.



## Initial bonus 40%

Our expectation is that you are a skilled driver.



## Quick bonus development

By starting off with a bonus of 40%, you will reach higher bonus levels more quickly.



## Maximum bonus 80%

The best drivers are rewarded. The bonus may be 80% right away if you have a long and claim-free insurance history.



## Bonus cover

Still, even good drivers can have unlucky days. An 80% bonus for two years – you will receive full bonus cover, meaning that one claim will not reduce your bonus.



# Motor liability insurance bonus

Your motor liability insurance bonus will be determined based on your insurance and claims history. This includes how long you have had motor vehicle insurance policies in your name, and any claims related to the insured vehicles. Bonuses will no longer be transferred from the policy of your previous vehicle.

If you have no prior insurance and claims history as a policyholder, the initial bonus for campervans and motorcycles will be 40%. The initial bonus will be 0% if you do not want your claims history to be used for determining the bonus. In Motor Liability Insurance, no-claims bonus is not granted for light quadricycles, mopeds, quad bikes, snowmobiles, campervans, light trailers, unregistered motorcycles or tractors.

The bonus increases after each no-claims year or decreases after any claims, as indicated by the bonus table. In order for the bonus to increase, a campervan must be in use for at least 120 days and a motorcycle for at least 90 days during the insurance period.

## Bonus Cover for the best drivers

Bonus cover enters into force when you drive for two years with no claims at the highest possible bonus of

80%. Bonus cover means that one loss covered by Motor Liability Insurance will not reduce your bonus. If you have driven one year with no claims at the bonus of 80% and a loss occurs, the bonus will decrease only to 72%.

## Are you using several vehicles?

You will receive the same bonus for all motorcycles and campervans you have insured, according to your insurance and claims history. A database will create or has already created a personal insurance and claims history of the cars, vans and lorries you have insured, and another one of motorcycles. You can have the same bonus for all your cars, vans and lorries and the same bonus for all your motorcycles in accordance with your insurance and claims history. Any loss caused by one vehicle will not affect the bonus of other vehicles you have insured. Only the bonus of the vehicle that caused the loss will decrease from the beginning of the following insurance period. The loss will, however, have an effect on any new policy you take out.

If you have more than one vehicle in the family, each user must insure their own vehicles. If you do this, any loss that occurs will not affect the bonus levels of any other vehicles used by the family.

Table of bonus classes for motorcycles

Class	%	Bonus class in the next insurance period when			
		No losses	1 claim	2 claims	3 claims
1	0	2	1	1	1
2	10	3	1	1	1
3	20	4	1	1	1
4	30	5	1	1	1
5	40	6	2	1	1
6	53	7	4	1	1
7	60	8	5	1	1
8	64	9	5	1	1
9	67	10	6	2	1
10	70	11	6	2	1
11	72	12	7	4	1
12	74	13	7	4	1
13	76	14	8	5	1
14	78	15	9	5	1
15	80	16	10	6	2
16	80	17	11	6	2
17	80 (BC)	17	15	9	5

Table of bonus classes for cars

Class	%	Bonus class in the next insurance period when			
		No losses	1 claim	2 claims	3 claims
1	0	2	1	1	1
2	10	3	1	1	1
3	20	4	1	1	1
4	30	5	1	1	1
5	40	6	2	1	1
6	53	8	4	1	1
7	60	8	5	1	1
8	64	10	5	1	1
9	67	10	6	2	1
10	70	13	6	2	1
11	72	13	7	4	1
12	74	13	7	4	1
13	76	15	8	5	1
14	78	15	9	5	1
15	80	16	10	6	2
16	80	17	11	6	2
17	80 (BC)	17	15	9	5

If a fourth loss occurs, the bonus class drops to class 1.

Initial bonus 40%	Maximum bonus 80%
Bonus cover will enter into force when you have driven two years with an 80% bonus.	



# Choose comprehensive motor vehicle insurance suitable for your vehicle

Comprehensive motor vehicle insurance is voluntary. You will be compensated against various types of loss or damage affecting your vehicle and can be sure to receive help quickly.

You can choose suitable coverage from two comprehensive motor vehicle insurance options offered by Pohjola Insurance. We recommend Maxi Motor Insurance for motorcycles subject to registration as well as for campervans, mopeds, quad bikes, snowmobiles, light quadricycles, caravans and light trailers (max. 3500 kg) which are no more than 15 years old. Medium Motor Insurance is suitable for all vehicles up to 25 years old. For an unregistered motorcycle, you can take out Medium Motor Insurance without optional additional covers. The best insurance cover for your vehicle depends on its value and the types of risks against which you should insure the vehicle in individual cases.

Under comprehensive motor vehicle insurance, we pay compensation for damage to

- your vehicle
- standard equipment included in the vehicle's recommended retail price, whether integrated or stored in the vehicle and intended for use only in the vehicle
- winter and summer tyres in storage in accordance with the insurance terms and conditions.
- helmet and helmet phone while driving.

However, comprehensive motor vehicle insurance does not cover, for example,

- damage caused by manufacturing defects, wear and tear, poor maintenance or careless handling
- damage caused by defective circulation of oil or coolant or the use of the wrong kind of fuel
- loss in case a generator, electric motor, battery or other electrical equipment short-circuits and is consequently damaged
- damage caused by water if the vehicle was driven on a road or other surface partly or wholly covered by water
- damage covered on the basis of a guarantee
- damage occurring in a race or while training for a race or on a race track, or damage caused to equipment and structures intended for competitive use
- damage to a charging station for electric vehicles. Comprehensive motor vehicle insurance covers only separate and portable charging cables.

## Comprehensive motor vehicle insurance bonus

You will always receive a full initial bonus of 70% for the collision cover of your comprehensive motor vehicle insurance for a motorcycle or campervan. The first claim covered under Collision Cover decreases the Collision Cover bonus by only 10 percentage points. Subsequent claims decrease the bonus by 20 percentage points. As an exception to this, losses due to storm or hail compensated under Collision Cover will not reduce your bonus. After insurance periods with no claims, the bonus will increase by 10 percentage points a year.

## Validity of comprehensive motor vehicle insurance abroad

Comprehensive motor vehicle insurance is valid throughout Europe and in Green Card countries outside Europe, with the following exclusions:

- In Russia, comprehensive motor vehicle insurance is valid only in the European part of the country.
- Theft cover as part of Medium Motor Insurance for motorcycles is not valid in Estonia, Latvia, Lithuania, Poland, Russia, Belarus, Ukraine and Moldova. The territorial limits of theft cover included in Medium Motor Insurance cannot be extended.
- Emergency road service cover included as part of Medium Motor Insurance is only valid in Finland, Sweden, Norway and Denmark and in transportation between these countries.
- International liability cover for comprehensive motor vehicle insurance is valid in Green Card countries outside the European Economic Area (EEA), with the exception of Iran, Tunisia and Morocco.

The deductible is higher abroad. Any material damage occurring outside the Nordic countries carries a double deductible. If your motorcycle is stolen in Russia, Belarus, Ukraine, Moldova, Estonia, Latvia, Lithuania or Poland, the deductible is 20% of the amount of loss, but no less than EUR 600.

## Repair your car at a Pohjola Insurance Repair Advisor service

Please note that if you have your vehicle repaired elsewhere than at a Pohjola Insurance Repair Advisor or partner, we will pay compensation only up to the amount that the repairs would have cost us had they been performed at a Pohjola Insurance Repair Advisor.

What does each comprehensive motor vehicle insurance option cover?	Maxi Motor Insurance	Medium Motor Insurance
<b>Damage to a parked vehicle</b> Parking Cover covers property damage caused by an unknown third party by colliding with your parked motorcycle or campervan, provided that the place and time of loss can be specified. Deductible EUR 200.	Available for <ul style="list-style-type: none"> <li>motorcycles</li> <li>campervans</li> </ul>	Not included
<b>Windscreen and window damage</b> You can be compensated when your campervan's windscreen or any window is broken by being directly hit by something. The deductible is EUR 200 if the glass is replaced and waived entirely if the glass is repaired but not replaced.	Available for <ul style="list-style-type: none"> <li>campervans</li> </ul>	Not included
<b>Higher redemption amount/Replacement value</b> We will pay you a higher redemption amount if your motorcycle of over 125cc or your campervan is so badly damaged that its repair costs would be too high. The deductible for the cover to which the loss is related.	Included <ul style="list-style-type: none"> <li>campervans</li> </ul> Available for <ul style="list-style-type: none"> <li>motorcycles</li> </ul>	Not included
<b>Consequential loss</b> You may receive either a daily compensation of €40 or €90 depending on what you chose for the policy or, alternatively, a replacement passenger car for a period of up to 30 days while your motorcycle or campervan is being repaired due to damage covered by your policy. No qualifying period or a qualifying period of three days, in which case compensation is paid from the fourth day onwards.	Available for <ul style="list-style-type: none"> <li>motorcycles</li> <li>campervans</li> </ul>	Not included
<b>Towing/Emergency road service</b> You may receive service if your travel is interrupted owing to damage or a technical fault in your vehicle, or when a car you have locked has been stolen. We will compensate, for example, the costs of towing or pulling the vehicle back onto the road, the costs of repair performed at the place of loss, and extra travel and accommodation costs arising from the interruption of the journey. No deductible.	Included <ul style="list-style-type: none"> <li>motorcycles</li> <li>campervans</li> <li>for light quadricycles</li> </ul>	Available for <ul style="list-style-type: none"> <li>motorcycles</li> <li>campervans</li> <li>for light quadricycles</li> </ul>
<b>Vandalism</b> Covers damage caused to your vehicle by a third party through a wilful act of damage. Vandalism Cover does not provide indemnity against damage caused by another motor vehicle. Deductible EUR 200.	Included	Available for <ul style="list-style-type: none"> <li>motorcycles</li> <li>for light quadricycles</li> </ul>
<b>Collision</b> Covers accidents caused to your vehicle due to a collision, a run-off-the-road collision, road collapse, hail or storm, for example. Deductible from EUR 200. Check the deductible you have chosen in the insurance policy.	Included	Not included
<b>Legal expenses</b> You may be compensated for reasonable legal costs in a disputed civil case, criminal case or non-contentious civil case concerning, for example, the ownership, driving and possession of the vehicle. The maximum compensation is EUR 10,000. Deductible 15% of the expenses, but no less than EUR 200 per loss.	Included	Included
<b>Theft</b> You may receive compensation if your vehicle that you locked has been broken into, or an attempt has been made to steal it, or it has been used without permission and you have reported the offence. You may also be compensated for certain equipment and accessories stored in a locked space if they are stolen as the result of a break-in. Deductible EUR 200.	Included	Included
<b>Animal collision</b> You may receive compensation if your vehicle is damaged due to a collision with an animal. Deductible EUR 200.	Included	Included
<b>Fire</b> You may be compensated for damage caused to your vehicle by fire. Deductible EUR 200.	Included	Included
<b>International liability</b> Covers losses caused if you are guilty of an accident while using your vehicle in traffic in Green Card countries outside the EEA. You may be held personally liable for damages that exceed the indemnity specified in national motor liability insurance legislation. This insurance is not valid in Iran, Tunisia or Morocco. For the insurance to be valid in Russia and Belarus, the Green Card must be valid in these countries. The maximum compensation is EUR 100,000 for bodily injuries and EUR 50,000 for material damage. Deductible EUR 200.	Included	Included
<b>Financing</b> Covers losses incurred by the dealership, finance company or holder of a pledge or motor vehicle mortgage entered as the vehicle's owner due to damage to the vehicle, provided that the loss is not covered by basic insurance. The deductible for the cover to which the loss is related.	Available	Not included



# Seasonal rating

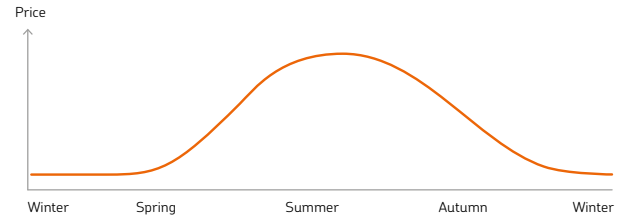
A seasonal rating is applied to Motor Liability Insurance and Maxi Motor Insurance policies for motorcycles, mopeds, all-terrain vehicles and snowmobiles, and to the Maxi Motor Insurance policies for caravans. The premiums are lower during months when a vehicle is unlikely to be used.

When you mainly use your vehicle during the season it is commonly used, this is taken into account in the insurance premiums. You can decommission the vehicle for the period it is not in traffic use, and you will receive a refund for the insurance premiums of the decommissioning period.

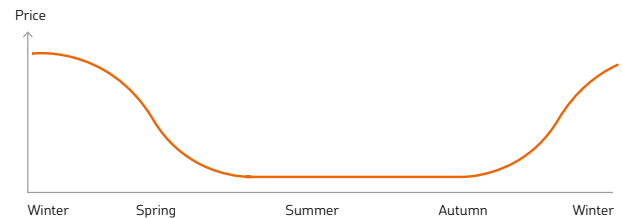
## Distribution of premiums for motorcycles and snowmobiles

The premium for motor liability insurance and the premium for Maxi Motor Insurance's collision cover are distributed as illustrated here. The premiums are higher during the months when the risk of loss or damage is highest. The motor liability insurance management fee and the premiums of other than collision cover included in the comprehensive motor vehicle insurance are divided equally through the year.

Example of the distribution of premiums for a motorcycle



Example of distribution of premiums for a snowmobile







# Good to know

## Factors affecting the price of insurance

The insurance premium is based on the vehicle's properties, such as

- tare weight or total weight
- cylinder volume
- power-to-weight ratio (kW/kg)
- age and municipality in which you use the vehicle.

The premium is also affected by your personal details and choices, such as

- your (the policyholder's) age
- any of your bonuses for motor liability insurance and collision cover under comprehensive motor vehicle insurance
- the type of comprehensive motor vehicle insurance and the deductible you chose for collision cover.

Please note that various factors affect the premium at the moment of purchase and that the premium may change as the factors affecting it change during the insurance period. The price of the insurance changes annually with the age of the policyholder and the vehicle, because they have a significant cause-and-effect relationship to claims expenditure. The municipality where the vehicle is used may also affect the premium.

We may charge a policy-specific minimum fee for each insurance period. The fee for all vehicles is 14 euros, with the exception of motorcycles ineligible for registration. The minimum motor liability insurance fee for motorcycles ineligible for registration is EUR 100.

## The policy may be changed annually

The insurance company has the right to alter the insurance terms and conditions and premiums as well as other terms of contract at the end of the insurance period on the basis of

- new or amended legislation or a regulation issued by the authorities
- an unforeseeable change in circumstances, such as an international crisis
- change in a factor or circumstance which, in the view of the insurance company, has an impact on the amount of insurance premium and the risk of loss or damage. Such may include the age or domicile of the policyholder, the insured person or the owner or keeper of the object of insurance; the age, location, properties, place of insurance, claims history or claims development of the object of insurance or part thereof.
- change in the claims expenditure for the insurance, change in cost levels or change in the ratio between indemnities and insurance premiums.

We can also make minor changes to the insurance terms and conditions and other terms of contract, provided

that the changes do not affect the primary content of the insurance contract.

Any customer benefits and discounts and their grounds, duration, validity or amounts that were valid when buying the policy or that were offered during the validity of insurance may change or end later.

## Decommissioning and recommissioning of the vehicle

You may temporarily remove your registered vehicle from traffic use by logging in to op.fi, selecting "My policies" and reporting decommissioning. You can also report the decommissioning on Traficom's website at [traficom.fi](http://traficom.fi), from where the information will be forwarded to us.

During the decommissioning period, you may drive your vehicle only for an inspection booked in advance and from the inspection station to a garage for repair or to its place of storage. During decommissioning, your premium will be lower, because you only pay for covers under comprehensive motor vehicle insurance that are still valid, in addition to the administrative fees. If the uninterrupted decommissioning period lasts at least 30 days, we will pay a premium refund. However, this minimum period does not apply to campervans.

If any of the following are included in your comprehensive motor vehicle insurance, they will continue to be valid during the decommissioning period: fire, theft, vandalism, legal expenses, parking, windscreen, financing and Replacement Value Cover. During decommissioning, Collision Cover is valid only if the vehicle was not moving at the time of the accident. During decommissioning, Collision Cover will also compensate you for damage caused to your vehicle by storm or hail.

## Take care of your vehicle and yourself

The safety regulations included in the insurance terms and conditions help you prevent and reduce loss/damage. They concern fire safety and safe driving. We may reduce compensation or not pay any if damage has been caused, for example, deliberately or through gross negligence or when driving the vehicle under the influence of alcohol.

## Filing a claim

You must file a claim within 12 months of the date when you became aware of the validity of your insurance and received information about the loss or damage and its consequences. A claim must be filed in any case within 10 years of the occurrence of loss.

Your compensation will be what your vehicle or part of it was worth just before the loss. The maximum compensation is the current value of the vehicle or its relevant part, or the cash sales price of the vehicle in the market situation at the time of loss.

## Inception and termination of policies

You must already have valid motor liability insurance when you register your vehicle. Motor liability insurance takes effect on the date recorded in the insurance application, or at the earliest on the day the application is signed. You may not apply for it retroactively. In certain cases, we require that the first premium be paid in advance.

In the main, comprehensive motor vehicle insurance takes effect as agreed. If a policy cannot be granted due, for example, to your unpaid premiums, we will not cover any losses. Comprehensive motor vehicle insurance will be valid until you terminate it in writing. You can do this, for example, in the op.fi service.

## New owner

When a vehicle changes owners, the motor liability insurance will remain valid for seven days, during which time the vehicle must be insured and registered again. The validity of the comprehensive motor vehicle insurance will end when the vehicle changes owners. If an insurance event takes place within 14 days of the transfer of ownership, the new owner will, however, be entitled to compensation unless they have taken out insurance on the property.

## Enter the vehicle owner and keeper information and purpose of use correctly

The primary user of the vehicle must be registered as the vehicle keeper, and the owner as the owner. A vehicle can only be insured by its keeper or owner. For example, the use of a so-called straw man is prohibited. This means that a vehicle must not be registered under another person's name for the purpose of obtaining insurance, such as when the vehicle's true owner or holder would not be granted a voluntary insurance policy due to registered payment defaults. If false information has been given, the reimbursement may be reduced or denied entirely.

## The insurance company's right to terminate the insurance

Comprehensive motor vehicle insurance policies may be deemed null and void and motor liability insurance policies may be allowed to expire if the policyholder or the insured person has

- provided incorrect information regarding, for example, the owner, keeper or user of the vehicle
- failed to observe safety regulations
- caused loss or damage wilfully or through gross negligence
- handed over, for example, property to an outsider and thus increased the risk of loss or damage.

If a premium has not been paid by the due date, we may automatically cancel a comprehensive motor vehicle insurance and Crisis Cover with two week's notice from the date when we sent the cancellation notification. We may collect delayed motor liability insurance premiums by distraint.

## Advice on claims and insurance policies

Our Customer Service will guide you in insurance and claim matters

- in OP-mobile and the op.fi service or
- at our service number 0303 0303 (call charges: €0.0835 per call + €0.12 per minute)

If you are not satisfied with the way we or our insurance agent has acted when selling insurance or in other insurance matters, please contact our Customer Service. You can also file a complaint or appeal an insurance or claim settlement decision with our customer ombudsman. For more information on filing an appeal, visit [op.fi/filing-a-complaint](http://op.fi/filing-a-complaint).

If you are still dissatisfied with the decision you have received, independent advice is provided by Finnish Financial Ombudsman Bureau (FINE). The easiest way you can get your case under way is to use the electronic contact form at [www.fine.fi](http://www.fine.fi). FINE provides advice to consumers in insurance matters, regardless of the line of insurance, and negotiates the case with your insurance company when necessary.

You can also appeal the insurance company's decision by contacting the Traffic Accident Board, Finnish Insurance Complaints Board ([fine.fi](http://fine.fi)), the Consumer Disputes Board ([kuluttajariita.fi](http://kuluttajariita.fi), contact the Consumer Advisory Services first: [www.kkv.fi/en/consumer-advice](http://www.kkv.fi/en/consumer-advice)) or the Insurance Court. The time limit for appealing a decision by the insurance company is three years.

## Insurance sales commissions

Pohjola Insurance Ltd will pay a commission that is either a percentage of the insurance premiums or a fixed fee based on the number of policies sold. The commission and its amount are affected by the insurance product and sales channel. The commission is paid to the insurance agent or insurance company employee.

## Confidentiality

We will handle your personal data according to the law and our Privacy Statement and also make use of automated decision-making in insurance and claim settlement decisions.

When you buy an insurance policy, any automatic decision to grant the policy will be based on the information you have submitted, the information we have received from the Finnish Transport Safety Agency Trafi, our customer data file and the credit information register, in accordance with our customer selection guidelines.

Should a loss occur, any automatic decision by us will be based on the loss details you have provided, on the insurance terms and conditions and our customer data file, as well as information in the joint claims register kept by insurance companies. The insurance policy is also terminated automatically in the event of the non-payment of premiums.

Read more about privacy protection at [op.fi/dataprotection](http://op.fi/dataprotection).



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Pohjola Insurance Ltd, Business ID 1458359-3; Helsinki  
Gebhardinaukio 1, 00013 OP  
Domicile: Helsinki, main line of business: insurance

Pohjola Insurance 