

Insurance for your hobby and museum vehicles

Product guide



Pohjola Insurance is the right choice for you

1

Good bonuses.

You can have the same motor liability insurance bonus for all hobby cars or motorcycles.

2

Best drivers rewarded.

If you drive your vehicle for two insurance periods at 80% bonus, you get bonus cover for your motor liability insurance. One road accident will not reduce your bonus.

3

Emergency road service for all comprehensive motor vehicle insurance policies.

Emergency road service covers expenses such as towing costs and is available for all comprehensive motor vehicle insurance policies for hobby and museum vehicles.

4

Pricing takes into account use of museum vehicles.

Museum vehicles are not driven every day, and this is taken into account in the pricing.

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 insurance groups, you are entitled to a discount of almost 10% on most policies.

Online service

op.fi

Log in to the online service using your bank's user identifiers.

Insurance services

Contact us about any insurance and claims issues by phone on +358 (0)10 253 1333 (in English) or +358 (0)303 0303 (in Finnish).

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

We record customer calls to assure the quality of customer service, among other things. Read more about the subject at op.fi/dataprotection.

Emergency Service 24/7

Pohjola Claim Help 24/7 at 0303 0303

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

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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

Motor liability insurance

If you want to take out optional comprehensive motor vehicle insurance with Pohjola Insurance for your hobby or museum vehicle – in addition to statutory motor liability insurance – our Vehicle Cover is what you need.

A **hobby vehicle** is a vehicle that is at least 20 years old and has had no more than 35% of its parts changed. It is registered and typically decommissioned at least 5 months a year, and it is not used in races. A hobby vehicle may be, for example

- a passenger car, not a campervan
- a van
- a motorcycle
- a lorry, at most 6,000 kg.

A **museum vehicle** is at least 30 years old and in a state equivalent to the original or restored to such condition. It has been inspected and registered as a museum vehicle. The vehicle is on road at the most 30 days a year.

Motor liability insurance covers

- property damage caused to a third party
- costs arising from personal injuries or death
- clothes worn by injured travellers or carried with them, and
- personal items.

The vehicle 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 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.



High initial bonus of 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.



Best drivers rewarded

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



Even good drivers can have bad luck

An 80% bonus for two years – you will receive full bonus cover, meaning that one claim will not reduce your bonus.

Motor liability insurance does not cover, for example,

- damage to your own vehicle, cf. comprehensive motor vehicle insurance
- your property that was in the vehicle.

Motor liability insurance is valid in the countries of the European Economic Area (EEA). Traffic accidents caused by you 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 these countries, the loss or damage caused by you will be covered according to the legislation of the country where the loss event occurred. The compensation amounts and practices may be inadequate to the driver and passengers. Before you travel to Russia, for example, we recommend that both you and your passengers take out traveller's and accident insurance.

When travelling abroad, order a Green Card by logging into our Internet Service at op.fi, then select My policies, Motor liability insurance. Also check your policies and make sure they are valid. If you are not entered in the vehicle's registration certificate as the owner or holder, you will need written authorisation from the owner when going abroad.

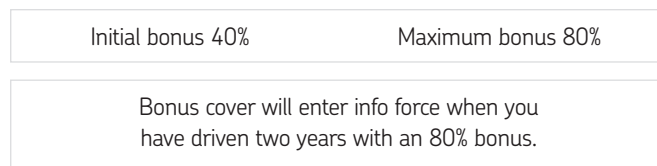
Table of bonus classes for motorcycles

Class	%	The bonus class in the next insurance period when			
		No losses	1 loss	2 losses	3 losses
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	%	The bonus class in the next insurance period when			
		No losses	1 loss	2 losses	3 losses
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 goes down to class 1.



Motor liability insurance bonus is determined automatically by the policyholder's personal insurance and claims history. A database used jointly by insurance companies will create or has already created one personal insurance and claims history of the cars you have insured, and another one of motorcycles. Bonuses will no longer be transferred from the policy of your previous vehicle.

The initial bonus is 40% for a hobby car or a hobby motorcycle if you have no prior insurance and claims history. If you do not want your claims history to be used to determine your bonus, the initial bonus for a car and motorcycle is 0%. For museum vehicles and unregistered vehicles, no no-claims bonus can be earned under motor liability insurance.

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

Full bonus cover will enter into force when you have driven two insurance periods with no claims at a bonus of 80%. Thanks to the bonus cover, the first road accident will not reduce your bonus. The bonus will only go down to 72% if there is a claim provided the insurance has already been at the highest 80% bonus for one insurance period.

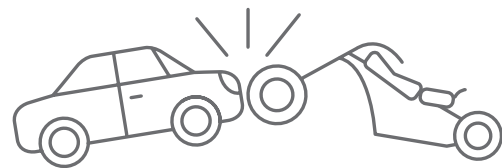
Do you use more than one car or motorcycle? You can have the same bonus for all your cars and the same bonus for all your motorcycles according to your insurance and claims history.

Any loss caused by one car only affects the motor liability insurance of that car from the beginning of the following insurance period. The loss will not have an effect on the policies of your other cars. The loss does, however, have an effect on any new policy you take out. The same principle applies to motorcycle insurance policies.

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

Vehicle 1: Bonus 80%

Any loss caused by one vehicle affects the motor liability insurance of that vehicle from the beginning of the following insurance period.



Vehicle 2: Bonus 80%

Any loss will only affect a new policy you may take out, for example, when changing vehicle 2.

Choose comprehensive motor vehicle insurance suitable for your vehicle

Comprehensive motor vehicle insurance is voluntary. You will be compensated for various types of loss or damage affecting your vehicle.

Depending on the cover you have chosen for your Pohjola Insurance comprehensive motor vehicle insurance, we reimburse damage to

- your vehicle
- any fixed standard equipment or equipment intended for use only in the vehicle that is included in the recommended retail price of your motor vehicle
- winter or summer tyres kept in storage.

If you have equipment that is separate from the vehicle, keep them in a locked space and lock any equipment in shared garages onto a fixed structure.

You can choose between an extensive or limited insurance for hobby and museum vehicles. We recommend the extensive option for hobby vehicles that are at least 20 years old, and for all registered museum vehicles. The extensive options include cover against collision, theft, vandalism and interruption of journey.

The limited vehicle insurance is suitable for museum vehicles, and for hobby vehicles that are at least 26 years old. The limited vehicle insurance does not compensate collisions or vandalism. You can prepare for engine trouble or a collision by paying for an emergency road service.

Comprehensive motor vehicle insurance is valid throughout Europe and in Green Card member 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 limited vehicle insurance is not valid in Estonia, Latvia, Lithuania, Poland, Russia, Belarus, Ukraine and Moldova. The territorial scope of validity of theft cover included in limited vehicle insurance cannot be extended.
- Emergency road service cover available for limited vehicle insurance is valid in Finland, Sweden, Norway and Denmark and in transportation between these countries.
- International third-party motor liability 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 passenger car or 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.

	What do the various comprehensive motor vehicle insurance policies cover?	Deductible	Extensive Hobby and Museum Vehicle Insurance	Limited Hobby and Museum Vehicle Insurance
Collision	You will be compensated if your vehicle is damaged by, for example, a collision, swerving off the road, a road collapse, or a storm.	The deductible you have chosen, but no less than EUR 200	Yes	–
Theft	You will 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.	EUR 200	Yes	Yes
Animal collision	You will receive compensation if your vehicle is damaged due to a collision with an animal.	EUR 200	Yes	Yes
Fire	You will receive compensation if your vehicle catches fire. For example, a short circuit in a piece of electrical equipment in your vehicle may cause a fire.	EUR 200	Yes	Yes
Vandalism	You will be compensated if someone has vandalised your vehicle.	EUR 200	Yes	–
Legal expenses	You will receive compensation 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.	15% of the expenses, but no less than EUR 200 per loss. The maximum compensation is EUR 10,000.	Yes	Yes
International liability	You will receive compensation if you operate your vehicle in a non-EEA-area Green Card agreement country, such as Russia, if you have personal indemnification liability as the guilty partner of a road accident and if the loss is not compensated from motor liability insurance according to the laws of the country in question. The maximum compensation is EUR 100,000 for bodily injuries and EUR 50,000 for material damage.	EUR 200	Yes	Yes
Towing/ Emergency road service	You will receive service if your travel is interrupted owing to a damage or technical fault, or when a vehicle 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.	Yes	Optional

Note! Voice and image reproduction devices are covered from Extensive Hobby and Museum Vehicle Insurance for up to EUR 5,000, and from Limited Hobby and Museum Vehicle Insurance for up to EUR 700.

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. A claim compensated under collision cover will reduce the collision cover bonus by 20%. However, a claim filed due to, for example, a storm or hail does not reduce your bonus. After insurance periods with no claims, the bonus will increase by 10% a year.

In the event of a coverable loss event, the collision cover bonus will drop only to 60% if your bonus with us has remained at 70% for at least five consecutive insurance periods without losses immediately preceding the loss event.

Note! The comprehensive motor vehicle insurance for museum vehicles does not have a bonus system.

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

- damage caused by manufacturing defects, wear and tear or poor maintenance
- damage caused by the wrong kind of fuel
- damage caused by water if the vehicle was driven on a road or other area partly or wholly covered by water
- damage covered on the basis of a guarantee
- damage occurring in a race, when 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.

Factors affecting insurance premium

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

- vehicle make
- tare weight or total weight
- cylinder volume
- vehicle value
- 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 an insurance-based minimum premium for each insurance period.

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 effect 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 they 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.

Points to note

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 locking, 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 upper limit for compensation is the fair value, or cash sales price, of the vehicle or its part in the market situation at the time of the loss, but no more than the vehicle's value entered in the insurance policy that was used to calculate the insurance premium.

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 retrospectively. 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 compensate for 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.

Decommissioning and recommissioning of the vehicle

You may temporarily remove your registered hobby vehicle from traffic use by logging into op.fi, selecting 'My policies' and reporting decommissioning. You can also report the decommissioning on Trafi's website at trafi.fi, from where the information will be forwarded to us.

During the decommissioning period, you may drive your vehicle only for 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, and the administrative fees. For the decommissioning period of a motorcycle, we will pay a premium refund only if the continuous decommissioning period lasts at least 30 days.

If your vehicle's comprehensive motor vehicle insurance includes fire, theft, vandalism and legal expenses cover, they remain valid during decommissioning. Collision cover is not valid during the decommissioning period, but we will compensate you for the damage caused to your vehicle by a storm or hail.

The insurance company's right to terminate the insurance

Comprehensive motor vehicle insurance may be cancelled or motor liability insurance may be allowed to expire if the policyholder or the insured person has

- provided incorrect information regarding, for example, the owner or holder of the vehicle
- failed to observe the 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 so as to become effective in two weeks' time from the date when we sent the cancellation notification. We may collect delayed motor liability insurance premiums by distraint.

We advise you on insurance policies and claims

at +358 (0)10 253 1333 (in English), +358 (0)303 0303 (in Finnish).

If you are not satisfied with the way we or an agent representing us has acted when selling insurance or in other insurance matters, call the number above.

Insurance and financial advice is provided by

- The Finnish Financial Ombudsman Bureau (FINE), tel. +358 (0)9 685 0120, fine.fi

You can file a complaint or appeal related to insurance and claim settlement decisions

- with our Customer Ombudsman at asiakasiamies@pohjola.fi
- www.fine.fi, The Finnish Financial Ombudsman Bureau and Insurance Complaints Board (FINE), tel. +358 (0)9 685 0120
- www.kuluttajaneuvonta.fi and then www.kuluttajariita.fi, tel. +358 (0)10 366 5200
- www.liikennevahinkolautakunta.fi, tel. +358 (0)10 286 8200

You may also submit the case to court within three years of our decision.

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 agent or insurance company employee.

Confidentiality

We will handle your personal data according to the law, Privacy Statement and Privacy Policy and also make use of automatic 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 register 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 register, 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.

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Pohjola Insurance 

Pooling our resources.

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