

# Insurance for hobby and museum vehicles

Product guide, valid as of 1 May 2024

Pohjola Insurance



## 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 with an 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.

### 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 0303 0303. 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](http://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

The charge is the same as for normal local calls or domestic mobile call charge as specified in your telephone service provider's price list.

We record calls to assure the quality of customer service, among other purposes.

Read more about the subject at [op.fi/dataprotection](http://op.fi/dataprotection).

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



# Motor liability insurance

Pohjola Insurance Vehicle Cover is an insurance contract that includes statutory motor liability insurance for your hobby or museum vehicle as well as optional comprehensive motor vehicle insurance according to your 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 weighing 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.

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.

## 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.



### 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.



### The best drivers are rewarded

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



### 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.

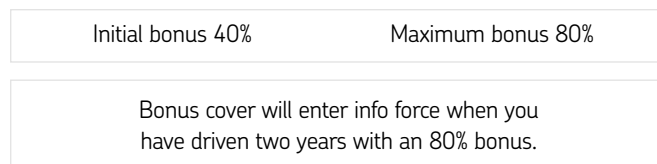
Table of bonus classes for motorcycles

| Class | %       | The bonus class in the next insurance period when |         |          |          |
|-------|---------|---|---------|----------|----------|
|       |         | no claims   | 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 | %       | The bonus class in the next insurance period when |         |          |          |
|-------|---------|---|---------|----------|----------|
|       |         | no claims   | 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.



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 will 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 a suitable comprehensive motor vehicle insurance policy for your vehicle

Comprehensive motor vehicle insurance is **voluntary**. It insures against various types of loss or damage affecting your vehicle.

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.

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 warranty
- 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.

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

You can choose between 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.

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

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.

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 or Moldova. The territorial limits 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 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 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.

## 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. 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.

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

## Factors affecting the price of insurance

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 will charge an insurance-based minimum premium for each insurance period, which is 14 euros.

## 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.

|                               | What does each comprehensive motor vehicle insurance option cover?   | Deductible  | Extensive Hobby and Museum Vehicle Insurance | Limited Hobby and Museum Vehicle Insurance |
|-------------------------------|--|---|--|--|
| Collision                     | 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.  | <b>The deductible you have chosen, but no less than EUR 200</b>                                 | Yes  | No   |
| Theft                         | 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.   | EUR 200   | Yes  | Yes  |
| Animal collision              | You may receive compensation if your vehicle is damaged due to a collision with an animal. Deductible EUR 200.   | EUR 200   | Yes  | Yes  |
| Fire                          | You may be compensated for damage caused to your vehicle by fire. Deductible EUR 200.  | EUR 200   | Yes  | Yes  |
| Vandalism                     | 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.   | EUR 200   | Yes  | No   |
| Legal expenses                | 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.  | 15% of the expenses, but no less than EUR 200 per loss. The maximum compensation is EUR 10,000. | Yes  | Yes  |
| International liability       | 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. | EUR 200   | Yes  | Yes  |
| Towing/Emergency road service | You may receive service if your travel is interrupted owing to damage or a technical fault, or when a vehicle you have locked has been stolen. We 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.  | 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.



# 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 thereof was worth just before the loss. The upper limit for compensation is the fair value, or cash sales price, of the vehicle or part thereof 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 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 indemnify 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 details of the vehicle's owner and keeper and the vehicle's purpose of use

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.

## 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 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 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. 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.

## 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 an insurance bill 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 with insurance and claim matters

- on 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 process your personal data according to the law and our Privacy Statement and Privacy Notice 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 data file, 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 on 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).