

Pohjola Travel Insurance

Product guide, valid as of 1 April 2023



Pohjola Insurance



Contents

If you have an accident, help is at hand	4
Illness or accident abroad	4
Illness or accident in Finland, or need for treatment immediately after the journey	4
Pohjola Travel Insurance	5
Territorial limits	5
Period of validity	6
Effect of your age and state of health on the insurance	6
Do you play sports on holiday?	7
Are you travelling to a high-risk area?	7
Filing a claim	8
Deductible	8
Pohjola Traveller's Insurance	9
Buy ready customised traveller's insurance online	9
Traveller's Medical Treatment Cover - fast access to treatment in the event of a travel illness or accident	10
Traveller's Crisis Cover - cover against natural catastrophes, epidemics and acts of terror....	12
Cancellation and interruption of a journey	14
Missed departure or delay	16
Financial assistance in the event of incapacity for work, disability or death caused by a travel accident.....	17
Pohjola Luggage Insurance	18
Indemnity amount.....	19
Travel liability and legal expenses travel insurance.....	21
Additional information.....	22
Factors affecting insurance costs	22
The policy may be changed annually.....	22
Cancellation and termination of insurance and minimum premium.....	22
General cover restrictions and exclusions.....	23
Advice on claims and insurance policies.....	23
Confidentiality.....	23
Insurance sales commissions.....	23

Pohjola Travel Insurance is issued by Pohjola Insurance Ltd. The insurance policies are part of the Extrasure insurance contract. The Pohjola Health Advisor service is provided by Pihlajalinna Lääkärikeskukset Oy. The Claim Help service is provided by Pohjola Insurance Ltd. This product guide describes the main content of the insurance and the primary restrictions. Detailed contents and bases for compensation for Traveller's Insurance are found in the Extrasure insurance terms and conditions "Insurance for yourself and your loved ones", and for luggage in the Extrasure insurance terms and conditions "Insurance for your home and home contents".

Carefree holidays with continuous travel insurance

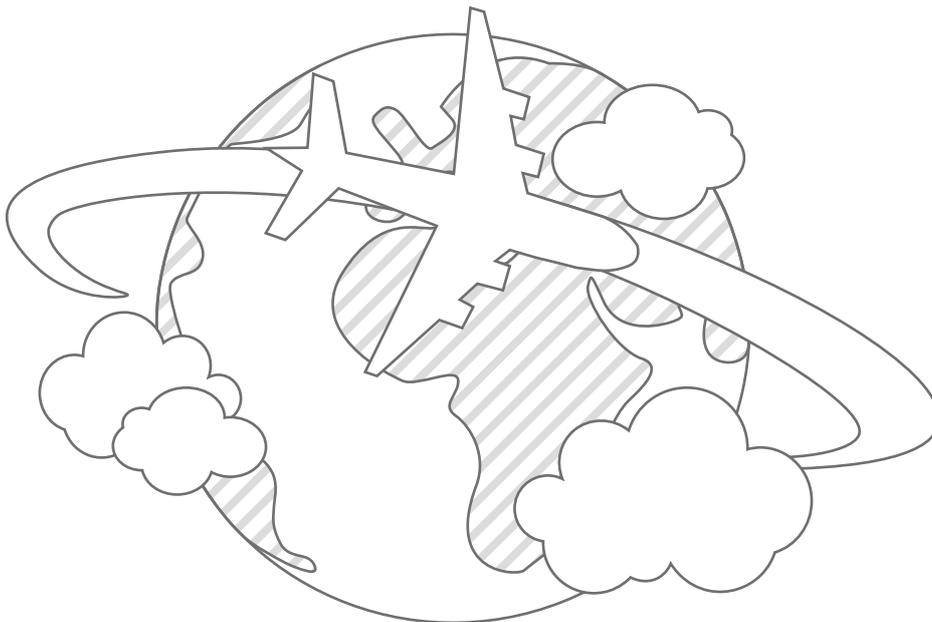
Pohjola Travel Insurance is the smartest option for you if you travel abroad several times a year. Customise a suitable cover for yourself and your luggage on all your journeys abroad and, for an additional premium, also on domestic journeys.

- 1 Insured travel, carefree holidays**

Travel insurance is necessary, particularly on journeys abroad. Our insurance policy covers eventualities such as treatment expenses resulting from travel illnesses and accidents with no monetary upper limit, and expenses incurred due to the cancellation or interruption of a journey.
- 2 Customised insurance cover**

You can flexibly select the maximum amounts of compensation, for example, for your Traveller's cancellation and interruption covers based on the typical value of your trips. This way the amount of compensation in case of loss or damage is tailored to your needs.
- 3 Pohjola Claim Help and Travel Emergency Service at your service at all times**

Pohjola Claim Help provides guidance in the event of a loss and the contact details for our nearest partner clinic or hospital abroad. Pohjola Travel Emergency Service can assist you if you fall ill or have an accident on any international journey, at any hour of the day, any day of the year.



If you have an accident, help is at hand

When you are on holiday, you can leave your everyday worries behind and focus on enjoying yourself. If something should happen, we assist you online and over the phone.

Vahinkoapu.pohjola.fi/en or Pohjola Claim Help on OP-mobile

- Pohjola Claim Help can provide you with clear guidance in a range of different situations, whether an accident has happened to you or your luggage, or your trip is cancelled or interrupted.
- See Claim Help for contact details of our partner doctors in your travel destination.
- You can report a loss and file a claim on **OP-mobile** or by logging on **op.fi** using the user identifiers for your own bank.

Illness or accident abroad

In an emergency, you can visit any physician or hospital for first aid. Otherwise, we recommend that you first call Pohjola Travel Emergency Service, which can help you find a trusted physician or hospital wherever you are.

- Remember to carry your **travel insurance card** with you whenever you travel. Customers of OP bank carry their card in OP-mobile, from which the card can also be saved as an image for offline use.
- In EU and EEA countries and Switzerland, also take along your **European health insurance card**, which is issued by Kela, the Social Insurance Institution of Finland.

Pohjola Travel Emergency Service 24h +358 102 530 011

- Call this number to find out where you can go and see a physician when you are abroad.
- Ask the Travel Emergency Service to provide you with a payment commitment, or ask the hospital staff to call us if you need hospital treatment or more expensive examinations or treatment.
- The service is available in Finnish, Swedish and English.
- Calls are priced at 0.0835 euros per call + 0.17 euros per minute.

Illness or accident in Finland, or need for treatment immediately after the journey

In an emergency, you can visit any physician or hospital for first aid. Otherwise, we recommend that you first contact Pohjola Health Advisor, who can direct you to your nearest Pohjola Insurance partner doctor.

Pohjola Health Advisor 0100 5225

- You can call Pohjola Health Advisor for an expert opinion on your symptoms and, if necessary, a referral directly to the most suitable medical professional.
- Health Advisor checks what your insurance policy covers when you use private medical services, and provides you with a payment decision immediately.
- If there is no need to visit a doctor, you will receive clear instructions for home care, ensuring a speedy recovery.
- Calls are charged at the normal mobile phone or local network rate.

Insurance and claims: +358 (0)303 0303

- You can also call us to discuss insurance and claims.
- Calls are priced at €0.0835 euros per call + 0.12 euros per minute.

Pohjola Travel Insurance

Continuous travel insurance consists of traveller's insurance, which covers your health, and luggage insurance, and you can choose one or both of these to meet your needs. You can customise the insurance to best suit your needs.

You can apply for continuous travel insurance if you are aged under 100, have a permanent residence in Finland, and live in Finland for more than half the year. You must also have a valid Kela card.

Keep in mind that traveller's insurance is personal for each family member, including children. Children are not covered under their parents' or grandparents' insurance.

Separate traveller's insurance must also be taken out for unborn children, as the mother's insurance does not cover, for example, sudden changes in the pregnancy. Insurance for an unborn child covers expenses if your state of pregnancy changes suddenly and unexpectedly during your travel and you require immediate medical treatment for the unborn child. We require that the change is not likely or expected on the basis of general medical experience.

"The insured" always refers to the person stated in the insurance policy, although in this product guide we describe the policies as if you were the insured person.

Territorial limits

Coverage under Pohjola Traveller's Insurance is valid on journeys abroad throughout the world. For an additional premium, the insurance is also valid on domestic journeys.

A journey abroad begins when you depart on a journey from your home, place of work or study or holiday home in Finland, and ends once you return to any of the above locations. Domestic journeys refer to journeys within Finland of a distance of more than 50 kilometres from your home, place of work or study, or holiday home, as measured by the shortest route in a straight line. However, the insurance is not valid in these locations or during travel between these locations.

Uninterrupted domestic journeys taken in connection with a journey abroad are also considered a part of the journey abroad when, for example, you depart from your home in Rovaniemi and stay for a single night at an airport hotel in Helsinki-Vantaa before your flight early in the morning.

Visits back to Finland of a duration shorter than 30 days will not end your journey abroad, provided that your journey has lasted for more than 3 months and you intend to return to the same travel destination. In situations where your journey abroad is not ended, we do not compensate under Pohjola Traveller's Insurance for medical treatment expenses due to illnesses that began or accidents that occurred during the visit back to your home country.

Period of validity

When taking out Pohjola Traveller's Insurance, you must specify the number of days from the start of your journey that the selected covers will remain valid. Your policy will become valid as soon as we have received your insurance application. If you wish, you may also choose a later date of commencement. If we cannot grant you the insurance, we will not be liable for any loss or damage.

- If you typically travel on journeys between one to two weeks, a suitable length of the insured journey is 45 days. This allows for flexibility in the event of unpleasant surprises.
- Alternatively, if you spend the winter months away from Finland, for example, you can select a length of 90 or 120 days for the insured journey.

The validity of your insurance will end once the number of days you selected have passed, even if your journey continues.

You can extend the period of validity of insurance, such as for an individual journey for a fixed term, by contacting our Customer Service. Remember to always check from your policy document or on op.fi or OP-mobile before you travel to ensure that the period of validity you have chosen is sufficient for your journey.

Remember to take out insurance before your departure! In order to be able to use the travel cancellation cover, the insurance must be valid at least three (3) days before your departure.

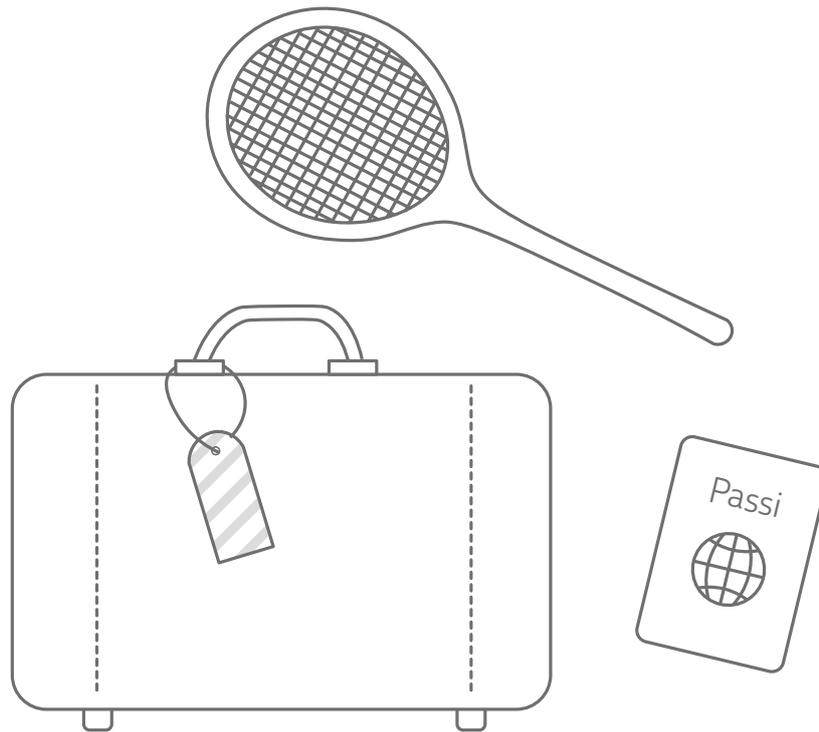
Effect of your age and state of health on the insurance

We issue some of our insurance covers on the basis of a health declaration that you can easily fill out in the op.fi service. We will decide the scope of your insurance based on your age and health information you have provided.

By sending in the health declaration, you will have accepted the insurance offer, but do wait until we have sent you confirmation that the policy has been granted to you before you terminate your existing policy. If you have chosen electronic insurance mail, we will send your insurance policy documentation and our decision to your OP eServices.

We will notify you of new documents by email or SMS.

Covers in the Traveller's Insurance	Up to what age can you apply for insurance?	Up to what age will cover remain valid?	When must you fill out a health declaration?
Traveller's Medical Treatment Cover Traveller's Crisis Cover Travel Cancellation Cover Travel Interruption Cover Traveller's Disability Cover Traveller's Death Cover	99 yrs	100 yrs	When applying for continuous cover for a journey lasting longer than 120 days, or for an individual journey lasting longer than 179 days. When you are over 79 years old.
Delayed Departure Cover Missed Departure Cover	99 yrs	100 yrs	Never
Traveller's Daily Allowance Cover	69 yrs	70 yrs	When applying for continuous cover for a journey lasting longer than 120 days, or for an individual journey lasting longer than 179 days. When you are over 64 years old.



Do you play sports on holiday?

Travelling is an excellent way to experience and try out new things. However, traveller's insurance does not automatically cover all accidents that occur while playing sports. The insurance is not valid for competitions or matches arranged by a sports association or club, training arranged according to a training programme or in training typical of a sport or in special or high-risk sports – you will need an extension to the insurance to cover these.

With a sports extension, you can cover yourself while trying various sports, hobbies and competitive activities. If you are a professional athlete or practising or competing in a professional manner, a sports extension is not suitable for you. There are separate insurance policies for these situations.

If your travel plans include engaging in competitive sports or practising or trying activities such as combat sports, parachuting, scuba diving or off-piste skiing, please contact our customer service. We will assess the best option for you for covering sports-related accidents. For more information on special sports and high-risk sports, see the Extrasure insurance terms and conditions for Insurance for yourself and your loved ones.

Traveller's insurance provides extensive coverage for losses occurring before, during and after a journey, so we recommend keeping your traveller's insurance valid even without sports extension always when travelling.

Are you travelling to a high-risk area?

Your travel insurance is not valid in countries that Finland's Ministry for Foreign Affairs recommends citizens not travel to or recommends leaving. However, your insurance will work as normal if the insurance event is not due to reasons included in the recommendations of the Ministry for Foreign Affairs. If you have arrived in a high-risk area before the Ministry for Foreign Affairs issues a travel recommendation, the insurance will be valid for 10 days from the date when the recommendation was issued.

You can check travel recommendations at the following address: um.fi/matkustustiedotteet-a-o.

If you are travelling to a high-risk area, we recommend taking out additional cover. Additional cover extends the validity of your insurance to cover claims due to reasons mentioned in the Ministry for Foreign Affairs' travel recommendations. Contact our customer service team to check if additional cover is available.

Filing a claim

Loss reports should be filed as soon as loss or damage occurs and they must be filed within one year of the date when you became aware of the validity of the insurance, the occurrence of loss or damage, and the consequences. You can claim compensation at the same time as submitting the loss report, or declare the costs later on. In any case, you must report loss or damage within 10 years of the incident or, if the insurance was taken out to cover bodily injury or liability for damages, within 10 years of the consequences of the incident.

You can report loss and file claims

- on OP-mobile
- by logging onto op.fi using your online bank identifiers
- by calling our insurance services number at 0303 0303

If you are not yet sure about all of the expenses, you can supplement your claim later on. You do not need to send any receipts or other documents, but save them for six months. We will ask for them if necessary. Your travelling companions must claim compensation for their own losses. Children's claims can be filed by their guardians.

Deductible

We will reduce a possible deductible from the coverable expenses. In Traveller's Crisis Cover, Travel Interruption Cover, Delayed Departure Cover and Missed Departure Cover, the deductible is paid per insurance event. In Travel Cancellation Cover, the deductible is payable per journey. In Luggage Insurance, you can select a deductible suitable for you, while in Travel liability and legal expenses travel insurance, the amounts of deductible are fixed.

Please note that your tour operator and service provider are primarily liable for compensation, and your insurance covers any remaining expenses after a possible deductible.

The deductible may also be a qualifying period of a number of days following the loss or damage during which compensation is not yet paid. A deductible in the form of a qualifying period is possible in Traveller's Daily Allowance Cover.

Traveller's Medical Treatment Cover, Disability Cover and Death Cover have no deductible.

Pohjola Traveller's Insurance

Your Traveller's Insurance provides versatile cover against various loss events on your journeys abroad and, at an additional premium, also on domestic journeys. Be sure to insure all your family members, including children and unborn children.

You can customise your insurance to best suit your needs by contacting our customer service. For detailed information on the contents of covers and restrictions, see the following pages and the Extrasure insurance terms and conditions for Insurance for yourself and your loved ones.

Choose suitable forms of cover	What do we compensate?
Traveller's Medical Treatment Cover against travel illness and travel accident	Medical treatment expenses due to travel illness or travel accident in private or public health care without a maximum monetary limit. Additional travel and accommodation costs caused by an interruption or delay in the insured person's journey due to a compelling reason as the result of a serious illness that began or accident that occurred during the journey.
Travel Cancellation Cover	Expenses due to cancellation which the tour operator or other service provider is not obliged to refund.
Travel Interruption Cover	Travel services paid in advance and unused due to an illness or injury, and additional travel and accommodation costs resulting from significant property damage to your property in Finland.
Delayed Departure Cover	Additional travel expenses needed to reach the destination in the event that the departure of a public transport service is delayed by at least four (4) hours.
Missed Departure Cover	Necessary and reasonable travel and accommodation costs in order to depart on the journey or, if you are unable to depart, the price of the journey if your means of transport is delayed. We will also compensate you for unused travel services at the destination if you have already paid for them.
Traveller's Crisis Cover	Costs due to evacuation, psychotherapy and cancellation due to a natural catastrophe, epidemic, act of terror or similar event in your travel destination.
Traveller's Daily Allowance Cover against incapacity for work due to an accident	You will be paid a daily allowance if you are unfit for work due to a travel accident.
Traveller's Disability Cover against travel accident	You will receive a lump-sum compensation in accordance with the applicable disability category under the Workers' Compensation Act if you are disabled due to a travel accident.
Traveller's Death Cover against travel accident	The beneficiary of your choice will receive a lump-sum compensation if you die in an accident during your journey.

Buy ready customised traveller's insurance online

For easier online buying, we have assembled a readily comprehensive basic package for you. The package includes Traveller's Medical Treatment Cover, Travel Cancellation Cover, Travel Interruption Cover, and Cover for Missed or Delayed Departure with basic coverage. You can additionally choose to include Crisis Cover, Traveller's Disability Cover and Death Cover.

TRAVELLER'S MEDICAL TREATMENT COVER

Traveller's Medical Treatment Cover – fast access to treatment in the event of a travel illness or accident

If you are injured or fall ill while travelling, you do not need to worry about treatment expenses: we will compensate you for medical treatment expenses due to a travel illness or accident, with no deductible and no monetary upper limit. If you fall ill while travelling, go and see a doctor at your destination or within 14 days of your journey ending.

What do we mean by travel illness and travel accident?

Travel illness is defined as an illness requiring medical treatment and which started, or its first symptoms appeared (with the insurance still being valid), during the journey and for which medical treatment was given either during the journey or within 14 days of the end of the journey.

A **travel accident** is a sudden, external event beyond your control that occurs on your journey and during the validity of your insurance cover, and causes bodily injury, such as due to tripping or falling from a height.



We compensate the treatment of a travel illness for a maximum of 90 days from the start of treatment. If your insurance is valid on journeys of more than 90 days, the maximum compensation period for travel illness is also extended accordingly. Medical treatment expenses of a travel accident will be compensated for a maximum of 3 years from the date of accident. We will only pay compensation if the expenses are incurred while the policy is in force. The covered expenses include

- charges for examinations, treatment or surgical procedures performed by doctors and other health care professionals
- daily hospital charges
- costs of pharmaceutical products and wound dressings sold in pharmacies
- reasonable travel expenses to visit a local doctor or hospital
- necessary telephone charges incurred during the journey, up to EUR 200
- necessary medical care supplies for up to EUR 200 if they are by local practice not included in the medical care
- repatriation to Finland, if necessary with an escort, if the situation calls for this on medical grounds
- repatriation of a deceased person to Finland, irrespective of the cause of death.



Medical Treatment Cover **also compensates** additional travel and accommodation costs

- if you must interrupt the journey or if your journey is extended because you fall ill or have an accident or if your travelling companion falls ill or is injured in an accident or dies during the journey.
- in order for your next of kin to visit you from Finland, if your condition at the destination is life-threatening.
- for your journey back to Finland if your next of kin, spouse, spouse's next of kin or travelling companion's next of kin in Finland falls ill or is injured in an accident suddenly and seriously and is in a life-threatening condition or dies.

Please note that our advance approval is required for compensation for the costs of your next of kin travelling to you and for repatriation to Finland, whether alone or escorted.

Definition of travelling companions or next of kin

By travelling companions, we refer to up to two persons in addition to yourself, or a family with whom you have made joint travel arrangements and departed on a journey together.

By next of kin, we mean your spouse, relative or spouse's relative. Cousins or more distant relatives are not considered next of kin. By your spouse, we refer to the person you are married to or are in a civil partnership with and with whom you cohabit.



We also compensate you for

- the first orthopaedic braces you buy due to a coverable operation or accident, up to EUR 500 per operation or accident
- rental forearm or underarm crutches
- the costs of up to 10 sessions of essential physiotherapy prescribed by a doctor following a bone fracture, surgical procedure or cast treatment, or physiotherapy prescribed instead of surgery to treat an injury or illness of the knee or shoulder.
- medical treatment expenses for acute toothache or injury to a tooth or dentures due to biting that occurred while travelling, up to EUR 300 including travel expenses. Treatment for toothache must be provided during the journey.

The insurance covers medical treatment expenses of examinations or treatments prescribed by a physician in line with generally accepted medical practice and essential for the patient's treatment.

Please note that if you are ill before you depart and your illness gets worse, or your condition suddenly and unexpectedly changes during your journey, we will only pay compensation for acute treatment of a first aid nature for up to one week at your destination. Your insurance will not reimburse additional travel expenses or repatriation to the home country in the case of deterioration of an existing illness that began before your journey.



Traveller's Medical Treatment Cover **does not cover**, for example,

- altitude sickness or illness or detoxification caused by the use of intoxicants
- pregnancy, childbirth, termination of pregnancy or infertility or their related illnesses or complications.
- delays or interruptions to the journey resulting from refusal of treatment by you or your travelling companion.
- the psychological consequences of an accident.

For detailed information on restrictions, see the Extrasure insurance terms and conditions for Insurance for yourself and your loved ones.

TRAVELLER'S CRISIS COVER

Traveller's Crisis Cover – cover against natural catastrophes, epidemics and acts of terror

Traveller's Crisis Cover allows you to leave your travel destination in the event of an unexpected natural catastrophe, epidemic or act of terror, or cancel your journey due to any such event, the costs of which are not covered under Travel Cancellation Cover. You will also receive professional mental support to cope with the crisis encountered during your journey. Crisis Cover is available when your travel insurance also includes Traveller's Medical Treatment Cover.

” In a crisis situation, getting out of the area is often our principal concern. Everyone is liable for their own expenses, as the Finnish State does not pay for the evacuation costs of its citizens from crisis areas. For this reason, Crisis Cover is an essential part of travel insurance.

Leena Etilä

Product Specialist, Pohjola Insurance

In the event of a sudden and unexpected natural catastrophe, epidemic constituting a public hazard or an armed conflict or act of terror in your travel destination, you can apply for compensation under Traveller's Crisis Cover:

Crisis Cover	What do we compensate?	Prerequisite for compensation
Cancellation costs resulting from a crisis that has begun less than 60 days before the start of the journey	Cancellation costs which the tour operator or other service provider is not obliged to refund.	The crisis was not foreseeable at the time of booking the journey.
Cancellation costs due to pregnancy of the insured person, spouse or travelling companion	Cancellation costs due to an epidemic that a doctor has estimated as posing a threat to an unborn child carried by you or your spouse / travelling companion.	The journey and any of its included services and tours must be cancelled immediately after learning of the reason for cancellation.
Evacuation costs due to a crisis occurring during a journey	Necessary travel and accommodation costs incurred in addition to what you have paid in advance, in order for you to move away from the scene of the event or to return to Finland.	The Finnish Ministry for Foreign Affairs, Finnish Embassy or other equivalent authority must have issued a recommendation to leave the destination if the insured has already begun the journey – or, alternatively, recommended to refrain from travelling to the destination if the insured has not yet begun the journey.
Psychotherapy costs due to a crisis occurring during a journey	Costs of psychotherapy provided in Finland for up to 10 appointments. You may receive the compensation for a period of up to six (6) months after the event. You should seek treatment within three (3) months of the event.	

Psychotherapy costs are also compensated when

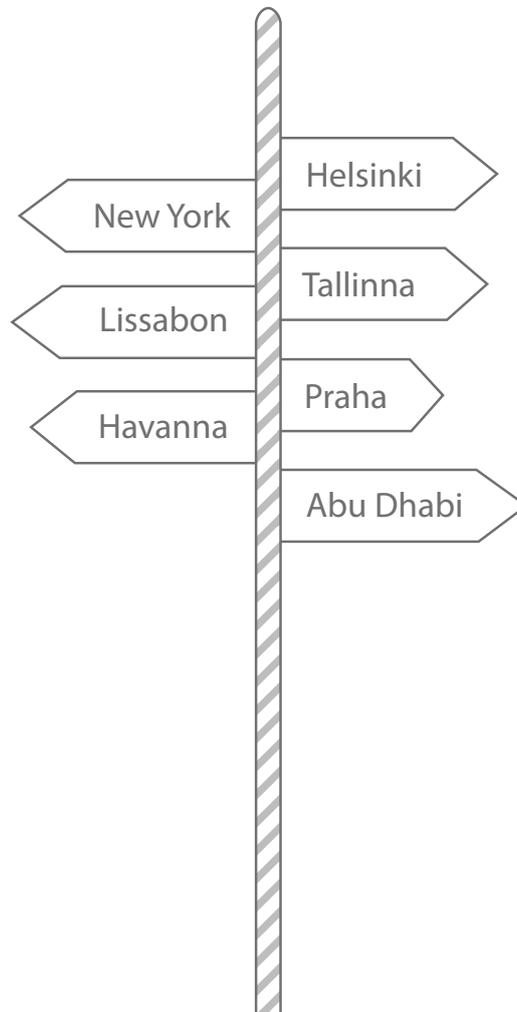
- you or your travelling companion is the victim of a violent crime or attempt thereof that has been reported to the police
- you or your travelling companion is involved in a plane, traffic or marine traffic accident
- your place of accommodation has suffered from widespread fire.

Compensation of cancellation and evaluation costs requires that the Finnish Ministry for Foreign Affairs, Finnish embassy or other equivalent authority in the travel destination recommends departing the risk area or refraining from travelling to the area. Travel recommendations by the Ministry for Foreign Affairs are available at the following address: um.fi/matkustustiedotteet-a-o.



Crisis Cover **will not compensate** costs under the following situations, for example:

- the party responsible for the violent crime or its attempt or for causing fire is your spouse, relative or any person living in your household
- the costs have been incurred or the crisis situation has begun before the start of the validity of Crisis Cover
- you fail to follow the recommendations issued by the Finnish Ministry for Foreign Affairs, Finnish embassy or other equivalent authority.



TRAVEL CANCELLATION AND INTERRUPTION COVERS

Cancellation and interruption of a journey

Travel Cancellation Cover ensures that you do not lose money spent on travel arrangements, even if you are unable to depart on your journey. Interruption Cover, in turn, provides compensation if your journey is interrupted and you are unable to use services at the destination.

We compensate costs which the tour operator or other service provider is not obliged to refund. Both Cancellation and Interruption Covers can be selected with either basic or comprehensive coverage. In addition, you can choose the maximum amounts of indemnity based on the typical value of your journeys.

Remember to take out the insurance, so that it is valid at least three (3) days before your journey to ensure that the Cancellation Cover is valid. Be sure to also immediately cancel any services that you are unable to use.

Travel Cancellation Cover



We compensate the cancellation costs of a journey paid in advance in the event that your journey is cancelled due to the following reasons:

	Compre- hensive	Basic
You suddenly fall ill, sustain an injury in an accident or die.	include	include
Your next of kin or spouse becomes severely, unexpectedly and suddenly ill, or has a serious accident or dies.	include	include
Your travelling companion or their spouse or their or their spouse's next of kin becomes seriously, unexpectedly and suddenly ill, or has a serious accident or dies.	include	include
Significant damage has been caused to your property in Finland and your presence is required to handle the incident.	include	include
You become unemployed or are laid off.	include	Not included
You are invited to a wedding, christening, confirmation party or refresher training event that will take place at the same time with a journey that has already been paid for.	include	Not included
You have to appear in court as a witness at a time that coincides with a journey you have paid for.	include	Not included
You are attending a funeral that takes place during a journey that has already been paid for.	include	Not included
You have a divorce.	include	Not included
Any of the above reasons prevents your spouse, underage child or person with whom you made the reservation jointly from travelling with you.	include	Not included

See the definitions for the terms 'travelling companion' and 'next of kin' on page 11.



We do not compensate, for example,

- if the cancellation is caused by fear of flying or an illness that is caused by abuse of alcohol/medicine or the use of an intoxicant.
- if the reason for the cancellation became apparent before Cancellation Cover was taken out or the journey was booked or paid for or if you took out the policy less than three (3) days before the journey was to begin.
- loss of bonus points, RCI points or equivalent, or indirect costs.

Travel Interruption Cover



We reimburse the following travel interruption costs, for example:

- under comprehensive Interruption Cover, the full price of the journey if you lose 40% of the days of travel due to returning home prematurely, or because of consecutive days of hospital treatment.
- under basic Interruption Cover, the full price of the journey if you lose 70% of the days of travel due to returning home prematurely or because of consecutive days of hospital treatment.
- services you paid for separately but never got to use, journeys at the destination and journeys outside the destination where the interruption occurred.
- the above unused services and journeys to a parent if the travelling companion who has fallen ill is less than 15 years of age and the insured person is the guardian.
- necessary extra travel and accommodation costs if your property in Finland has suffered considerable damage.
- reasonable expenses for a new one-way journey to the destination if it is necessary for your work or studies at an educational institution.

Lost travel days are calculated as full 24-hour periods from the time hospitalisation began or from the journey's interruption to the actual time of departure of the means of transport for which you had already bought a ticket. If the last full travel day lasts more than 12 hours, it is also considered a full day.



We compensate the costs listed above in the following situations:

- you suffer a severe travel illness or travel accident or die.
- your travelling companion falls severely ill, or suffers a serious accident or dies during the journey.
- significant damage has been caused to your property in Finland and your presence is required to handle the incident.



We do not provide compensation if the reason for any interruption has been known before the journey began. We also do not compensate the loss of bonus points, RCI points or their equivalent or indirect costs.

COVER FOR MISSED OR DELAYED DEPARTURE

Missed departure or delay

If you miss your departure, we compensate necessary and reasonable travel and accommodation costs in order to depart on the journey or, if you are unable to depart, the price of the journey.



We reimburse the costs of a missed departure in the following situations, for example:

- A public transport with which you intended to travel or were travelling to the point of departure is delayed due to weather, natural catastrophe, technical malfunction, criminal act, road accident or action by an authority.
- A motor vehicle with which you intended to travel or were travelling to the point of departure is delayed due to a natural catastrophe, technical malfunction, vandalism to the vehicle, road accident or action by an authority.



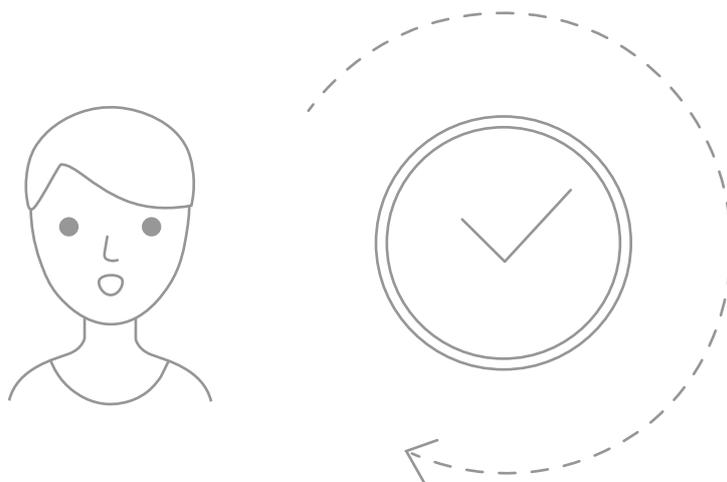
We also reimburse you for paid and unused travel services at the destination in full. We will only pay compensation if the tour operator or other service provider does not reimburse you for the costs incurred due to the missed departure.



We reimburse your costs under Delayed Departure Cover if you are required to wait at least four (4) hours before your departure, or return to the point of departure due to a delay with public transport. The delay must have been caused by the means of public transport not being able to be used owing to poor weather, natural disaster, technical fault, criminal act or action taken by the authorities. We reimburse reasonable extra travel costs that are necessary in order that you may continue your journey to your destination or back to Finland in accordance with your original itinerary. In other words, Delayed Departure Cover allows for your journey to be rerouted.



We do not reimburse for missed or delayed departure caused by a strike or bankruptcy. We do not issue compensation for, e.g. indirect costs such as those incurred for meals, parking or similar. If we reimburse the full price of your journey under Travel Interruption Cover, we will not pay compensation for lost days of travel.



TRAVELLER'S DAILY ALLOWANCE, DISABILITY AND DEATH COVERS

Financial assistance in the event of incapacity for work, disability or death caused by a travel accident

Traveller's Daily Allowance Cover provides financial assistance if you are fully or partially unfit for work as a result of a travel accident. We provide daily allowance for the days for which you are fully unfit to perform your normal work duties as the result of a travel accident. If you are partly unfit for work, we reimburse a corresponding part of the daily allowance. The daily allowance is taxed as earned income.

The amount of daily allowance is what you chose when you took out the insurance. You will receive benefit for as many days as the incapacity for work continues in excess of the qualifying period stated in the policy document. The qualifying period begins on the day when a doctor declares you unfit for work. You will receive a daily allowance on the basis of the accident for up to the maximum period you chose as you took out the policy.

 **We do not provide compensation related to** the psychological consequences of an accident. Daily Allowance Cover is not valid in competitive sports, special sports or high-risk sports.

Traveller's Disability Cover provides financial assistance if you are diagnosed by a physician to have suffered a permanent disability as a result of a travel accident. We will pay the agreed sum insured in the event of full handicap, and a corresponding proportion of the sum insured in the event of partial handicap. A lump-sum compensation paid under Disability Cover is tax-exempt income to you.

A permanent disability is determined three (3) months after the accident at the earliest, and three (3) years after the accident at the latest. The degree of disability is determined in accordance with the disability category on the basis of the Workers' Compensation Act in force at the time of the accident. The category is determined solely by the nature of the disability and does not take into account your occupation, hobbies or any other individual circumstances. We will only pay handicap benefit if the permanent disability class has changed while the policy is in force.

 **We do not provide compensation for** the psychological consequences of the accident under Disability Cover.

Traveller's Death Cover provides financial assistance to your next of kin if you die of injuries sustained in a travel accident within three (3) years of the accident. You can name the beneficiary of financial assistance when purchasing the insurance and update the information at a later date, if necessary.

We will pay the compensation in accordance with the beneficiary clause valid at the time, regardless of any existing or future last will and testament or prenuptial agreement. The compensation is subject to inheritance tax to the next of kin named as the beneficiaries. If the beneficiary is a person other than your next of kin, the compensation is fully taxable capital income. Taxation is based on legislation valid at the time of paying the compensation.

If your traveller's insurance is valid in competitive sports, Disability Cover and Death Cover will also be valid when engaging in competitive sports or special or high-risk sports.

Pohjola Luggage Insurance

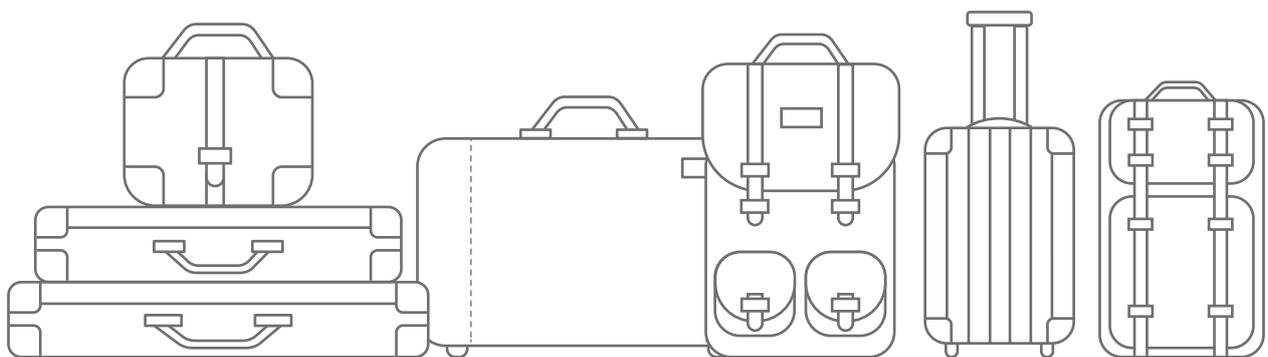
Luggage Insurance provides cover for your luggage. We pay compensation under luggage insurance for the breakage, theft or other sudden and unforeseeable loss of your luggage. Travel liability and legal expenses travel insurance are automatically included in Luggage Insurance.

When you take out Luggage Insurance that covers the whole family, the policy covers the luggage of all family members living in the same household, even if they travel separately from the rest of the family. Personal Luggage Insurance covers your own luggage as well as the luggage of any family member living in the same household when you travel together as a group. Luggage Insurance for a family and Personal Luggage Insurance also covers those children and grandchildren of yours or your spouse residing permanently in the same household who are under the age of 18 and live in a separate household, provided that you travel together. Make sure that the sum insured is sufficient for all the luggage you are taking along.

Your luggage is considered to include personal travel items, such as clothes, mobile phone, camera, eyeglasses, laptop, passport, travel tickets and cash. Items of luggage do not include motorcars, work tools used for gainful employment, computer software and files, or household goods when you are moving to a new address. For a detailed list of exclusions, see the insurance terms and conditions.

What do we compensate?	Maximum amount of compensation
Your luggage is stolen or damaged.	Up to your chosen sum insured
Your luggage is lost or left behind.	Up to EUR 150 if the loss was noticed at the scene of the incident and a notification was immediately made to a third party, such as the tour guide or airport clerk.
Arrival of your luggage to the destination on the outward journey is delayed by more than two (2) hours.	Purchase of necessities: EUR 100 per day, up to EUR 400 per insured person
Your passport, visa or travel tickets are stolen.	Up to EUR 200 for acquiring new documents.
Money and securities are stolen.	Up to EUR 100 if you were transporting them on your person. Up to EUR 500 if they were in a locked safety deposit box.

For detailed contents and restrictions of the compensations, see the Extrasure insurance terms and conditions for Insurance for your home and home contents.



If your luggage is lost or damaged, inform the guide, tour leader, hotel clerk or transport company representative immediately. Ask for a certificate of the loss or damage. If you are the victim of theft, report the crime to the local police immediately and ask for a certificate for the insurance company.



Under luggage insurance, we compensate, for example, if your luggage is delayed, your camera is broken or your wallet is stolen.



We do not pay compensation for damage such as wear and tear, scratching and chafing. We also do not pay compensation if sports equipment is broken when it is being used or if valuables are stolen from places such as cars, tents or boats. We will also not pay compensation if payment instruments or financial securities are lost or forgotten.

Prevent losses – protect your luggage

- Close any doors, windows and hatches so that nobody can get in without breaking them. If you are leaving an item such as a camera, computer or suitcase in a car or boat, place the items in a separate luggage space that is locked and fixed and which cannot be accessed without breaking structures or locks.
- Place valuables in the hotel safe deposit box – at minimum, your passport, visa, travel tickets and money.
- Keep money, payment instruments, jewellery, other valuables and fragile items in your carry-on luggage.

For a precise list of the safety regulations concerning luggage, see the insurance terms and conditions for Insurance for your home and home contents. Compliance with the regulations also affects compensation: if you do not follow the regulations, your compensation may be reduced or denied.

Indemnity amount

The amount of compensation is affected by the deductible and sum insured that you select for your luggage insurance, as well as the value of the damaged, lost or stolen luggage. We will compensate primarily by repairing the damaged property.

We assess the feasibility of repairing the damage by subtracting age reductions from the current value of the property. This provides a maximum price for the repairs. Age reduction is calculated as of the second year of use. However, for smartphones age reductions are applied per calendar year, as of the year following the year of purchase of a new smartphone.

We will reimburse you for losses by paying either the replacement value, which is the price of buying an equivalent new item, or the current value, which is the fair value of the property. In addition, we will make an age reduction based on the age of certain items of luggage such as eyeglasses, mobile phones and computers.

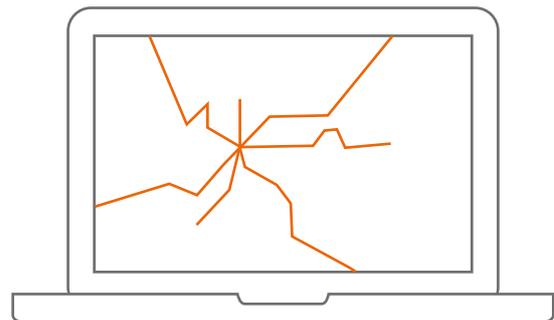
If the value of your luggage is less than half of the replacement value, we will pay compensation according to the current value. We will deduct the residual value of the damaged property from the compensation. We may pay compensation in cash or replace the damaged property, or purchase an equivalent item.

Luggage	Age reduction per year
Home appliances, other electronic appliances and optical instruments, cameras	10%
Motor tools and machinery	10%
Bicycles, electric transportation devices, protective helmets, bags, backpacks and suitcases	10%
Hiking and fishing equipment	10%
Prostheses and personal aids, including hearing aids and wheelchairs	10%
Outboard motors	5%
IT equipment, such as computers, mobile and smartphones and their peripherals as well as smartwatches and sports watches	25%
Spectacles and sunglasses, clothes, accessories, footwear, prams and sports equipment and sports gear	25%

Example calculation of an age reduction:

A computer fell on the ground when travelling

- Your laptop fell on the ground on 20 November 2022 while you were travelling in Spain.
- The computer's screen broke. You had bought the computer in the summer of 2020 at a price of EUR 1,000.
- An equivalent computer currently costs EUR 800.
- You have luggage insurance with a deductible of EUR 0.



- The age reduction percentage for computers is 25.
Age reduction:

$$\text{EUR } 800 \times 25\% \times 1 \text{ year} =$$

$$\text{EUR } 200.$$

Maximum amount of compensation:

$$\text{EUR } 800 - \text{EUR } 200 =$$

$$\text{EUR } 600$$

Cash compensation paid by Pohjola Insurance

up to **EUR 600**

- Please note that the purchase price on which the claim settlement decision is based is not necessarily the computer's retail price; it can also be the price at which Pohjola Insurance could buy a new computer from its partner. This is just an example, and all cases will be processed individually.

Travel liability and legal expenses travel insurance

Your luggage insurance automatically includes travel liability and legal expenses travel insurance.

Travel liability insurance provides cover if you are liable by law to pay compensation to a third party for property damage or personal injury you have caused; for example, as the result of a cycling accident. Legal expenses travel insurance provides support if you become involved in a court case through no fault of your own.

Your luggage insurance also includes	What do we compensate?	Maximum amount of compensation	Deductible
Travel liability insurance	Property damage or personal injury you have caused to a third party when you are liable by law to pay compensation.	Up to EUR 170,000	EUR 150
	Damage you have caused to a vehicle specified in the insurance terms and conditions, or to skis, ski poles or snowboard that you have rented temporarily.	Up to EUR 500	EUR 0
Legal expenses travel insurance	Legal expenses in a disputed civil case, criminal case or non-contentious civil case.	Up to EUR 10,000	15%, at least EUR 200

For detailed contents and restrictions of the compensations, see the Extrasure insurance terms and conditions for Insurance for your home and home contents.

Travel liability insurance covers damage that you cause to a bicycle, scooter, moped, motor scooter, snowmobile, hoverboard, all-terrain vehicle or water scooter which you have rented temporarily.

Under the same conditions, we will also pay compensation for damage to skis, ski poles or snowboards that you have rented for a maximum of 14 days abroad.

If somebody demands that you pay compensation, contact us first. We will determine whether you are liable and negotiate with the claimant.

Travel liability insurance does not cover everything. The insurance does not generally compensate for property that was in the possession of, borrowed by or otherwise under the management or care of the insured person at the time of accident. For example, we do not pay compensation for loss/damage caused

- wilfully or through gross negligence
- to yourself or your family member
- to a loaned item, or by operating a motor vehicle in traffic.

Legal expenses travel insurance covers legal expenses incurred by the insured person as a result of resorting to legal counsel in disputed civil cases, criminal cases or non-contentious civil cases concerning the private life of the insured in their capacity as a traveller.

Legal expenses travel insurance does not cover all expenses. For example, we provide no compensation

- for loss in which you or your family member are involved as owner, keeper or driver of a motor vehicle
- for any legal expenses of the opposing party which the insured has been ordered, or has agreed, to pay.



Additional information

Factors affecting insurance costs

The total price depends on the details of the insured person and the selected insurance coverage. By applying these factors, we ensure that our pricing is fair.

Factors affecting price of Pohjola Traveller's Insurance at the time of purchase and during its validity include:

- age and place of residence of the insured person, and whether the insured is covered by National Health Insurance (Kela)
- included covers and their coverage, maximum amounts of compensation, sums insured and deductibles
- territorial limits and the maximum duration of a single journey
- whether the insurance is personal or covers the entire family
- index changes.

As travel insurance premiums are used to cover costs incurred in losses suffered by insured travellers – sharing the liability – it is natural that the premium may change annually. For this reason, it is important to us to ensure that you can trust the fairness of compensation. For example, the likelihood of a traveller falling ill increases with age, and this also affects the price of insurance.

As a group of companies owned by its customers, it is our job to provide our owner-customers with benefits, one of which is discounts and loyalty benefits. Any changes to these discounts and benefits will therefore directly affect your insurance rate.

The policy may be changed annually

We have the right to alter the insurance terms and conditions, insurance premium and other terms of contract at the end of your insurance period on the basis of

- new or amended legislation or a regulation issued by the authorities
- unforeseen change in circumstances, such as an international crisis
- change in the claims expenditure for the insurance, change in index, claims expenditure or cost levels or change in the ratio between insurance compensations paid and insurance premiums
- 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. These 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 interest rates of life insurance.

Cancellation and termination of insurance and minimum premium

You can cancel your insurance in writing before the start date. You are also entitled to terminate your insurance in writing at any time. We will charge the insurance premium for the period of validity and return the unused part of the insurance's annual premium. However, when cancelled during their first year of validity, we charge a minimum premium of EUR 40 for Pohjola Traveller's Insurance and EUR 33 for Pohjola Luggage Insurance, respectively.

If the bill for the premium is not paid by the due date, we can terminate your insurance contract with two weeks' notice. We also charge penalty interest and collection costs. We may also terminate the policy if the policyholder or the insured person

- wilfully or fraudulently gives incorrect or incomplete information
- failed to observe the safety regulations
- caused loss or damage wilfully or through gross negligence
- increased the risk of loss or damage, for example by transferring property to the use of a third party.

General cover restrictions and exclusions

We do not pay compensation for loss or damage caused wilfully. We may reduce the compensation if the insured has caused loss or damage through gross negligence. Furthermore, gross negligence, use of alcohol or abuse of pharmaceuticals by the insured may lead to the compensation being reduced or declined under luggage insurance. Traveller's insurance does not cover expenses if they are caused by addiction treatment, abuse of pharmaceuticals or use of alcohol or other intoxicants.

We also do not pay compensation for nuclear accidents or loss or damage indemnified under a guarantee, law or other agreement. We also do not pay compensation if you receive compensation from a tour operator, transport company or hotel for the same reason. Changes to travel plans due to strikes are not covered under any travel insurance policies offered by Pohjola Insurance. For more information about travellers' rights, see the website of the Finnish Competition and Consumer Authority at kkv.fi/en.

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.

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. 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 Finnish Insurance Complaints Board (fine.fi), the Consumer Disputes Board (kuluttajariita.fi, contact the Consumer Advisory Services first: www.kkv.fi/en/consumer-advice) or the Insurance Court. The time limit for appealing a decision by the insurance company is three years.

Confidentiality

We will handle your personal data according to the law, 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, our customer data file and the credit 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.

Insurance sales commissions

Pohjola Insurance 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.

Pohjola Insurance Ltd
Business ID: 1458359-3, Helsinki, Gebhardinaukio 1, 00013 OP, Finland

Domicile: Helsinki, main line of business: non-life insurance companies
Regulatory authority: Finnish Financial Supervisory Authority, fiva.fi

Pohjola Insurance 