

Pohjola Fixed-term Travel Insurance

Product guide, valid as of 1 January 2024



Pohjola Insurance



Cover for passengers and luggage

Pohjola Fixed-term Travel Insurance provides you with cover for an individual, pre-agreed domestic or international trip lasting up to three months. If you travel once a year or less, fixed-term travel insurance taken out for each trip is a good and inexpensive option.

- 1** Insured travel, carefree holidays

Travel insurance is necessary, particularly on trips abroad. Our insurance covers eventualities such as treatment expenses resulting from travel illnesses and accidents with no upper limit, and expenses incurred due to the cancellation or interruption of a trip.
- 2** Comprehensive cover also for children and the whole family's luggage

When you travel with a family member or grandchild aged under 15, the child will automatically be covered by your traveller's insurance. Your luggage insurance also provides comprehensive cover for the whole family's luggage on a joint trip.
- 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 trip, at any hour of the day, any day of the year.

Contents

| | |
|---|----|
| If you have an accident, help is at hand | 3 |
| Illness or accident abroad | 3 |
| Illness or accident in Finland, or need for treatment immediately after a trip..... | 3 |
| Pohjola Fixed-term Travel Insurance..... | 4 |
| Validity period and territorial scope of travel insurance..... | 4 |
| Filing a claim | 5 |
| Cancellation and termination of insurance | 5 |
| Pohjola Fixed-term Traveller's Insurance | 6 |
| Fast access to treatment in the event of a travel illness or accident..... | 7 |
| Cancellation and interruption of a trip..... | 8 |
| Missed departure or delay..... | 9 |
| Pohjola Fixed-term Luggage Insurance | 10 |
| Travel liability and legal expenses travel insurance..... | 13 |
| Additional information..... | 14 |
| General cover restrictions and exclusions..... | 14 |
| Advice on claims and insurance policies..... | 14 |

Pohjola Fixed-term Travel Insurance is issued by Pohjola Insurance Ltd. 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 exclusions. Detailed information and the grounds for compensation are listed in the terms and conditions of Pohjola Fixed-term Travel Insurance.

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 will help you – online or 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 doctor 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. If you visit a physician in an EU or EEA country or Switzerland, 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 a trip

In an emergency, you can visit any doctor or hospital for first aid. Otherwise, we recommend that you first call the Pohjola Health Advisor in order to be referred to the nearest Pohjola Insurance partner physician. If you visit a physician in Finland, remember to carry your Kela card.

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.
- The 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 physician, 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.
- 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

Pohjola Fixed-term Travel Insurance

Fixed-term Travel Insurance consists of Fixed-term Traveller's Insurance, which covers personal injuries, and Fixed-term Luggage Insurance, and you can choose one or both of depending on your need.

You can apply for Fixed-term travel insurance if you are under 86 years of age, you have a permanent residence in Finland, and you live in Finland for more than half the year. You must also have a valid Kela card.

Who are insured by Fixed-term Travel Insurance?

"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. However, children under the age of 15 are automatically covered by the traveller's insurance of their family members or grandparents when they are travelling together. Children's insurance cover includes the same claim types as the policyholder's insurance. Luggage insurance covers the whole family's luggage on a joint trip.

Validity period and territorial scope of travel insurance

Your fixed-term travel insurance is valid for a work or leisure trip lasting up to three months. You can select the start and end dates of the insurance and the territorial limits to suit your destination when you take out the insurance. The insurance will take effect as soon as you have paid for it.

The insurance is valid from the beginning of your journey until you get back, provided your journey does not exceed the validity period. If your return is delayed for a reason that is beyond your control, the validity of the insurance will be extended by 48 hours.

 In order to be able to use the travel cancellation cover, buy and pay for the insurance at least three days before you leave.

The insurance is also valid in Finland when you travel more than 50 kilometres from your home, place of work or study, or holiday home as the bird flies. However, the insurance is not valid in these places or on trips between these places.

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 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 high-risk sports – you will need an extension to the insurance to cover these.

So please contact our Customer Service if you plan to compete or train for competitions or engage in combat sports, parachuting, scuba diving or off-piste skiing. See the insurance terms and conditions for more information about competitive sports and high-risk sports.

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 a travel illness or accident 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.

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, of the consequences of the incident.

- You can report a loss and file a claim **on OP-mobile** or by logging into **op.fi** using your online banking identifiers, or by calling the insurance service number: **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.

Cancellation and termination of insurance

You can cancel your insurance in writing before the start date. You are also entitled to terminate your insurance in writing at any time. However, if the fixed-term travel insurance lasts for less than 30 days, there is no right of termination. We will collect an insurance premium for the period of validity of the insurance, in a minimum amount of EUR 8.

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 can terminate an agreement 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.

Pohjola Fixed-term Traveller's Insurance

Your traveller's insurance covers eventualities such as treatment expenses resulting from travel illnesses and accidents with no upper limit, and expenses incurred due to the cancellation or interruption of a trip. You can also choose to include supplementary cover for permanent disability or death.

Children under the age of 15 are automatically covered by the Fixed-term Traveller's Insurance of their family members or grandparents when they are travelling together. Children's insurance cover includes the same claim types as the policyholder's insurance.

 You do not need to pay any deductible on any of the compensation paid under traveller's insurance.

| Claim types included in traveller's insurance | What do we compensate? | Maximum amount of compensation |
|---|---|--|
| Medical expenses indemnity | Medical treatment expenses due to travel illnesses for up to 120 days and medical treatment expenses due to travel accidents for up to three (3) years. | No monetary upper limit |
| Cancellation of a journey | Expenses due to cancellation which the tour operator or other service provider is not obliged to refund. | Up to EUR 3,000, but no more than the costs of the prepaid trip. |
| Interruption of a journey | Essential excess travel and accommodation costs, as well as the price of prepaid excursions and services that were not used. | Essential excess travel expenses with no upper limit, EUR 43 for missed days of the trip, unused excursions and similar up to EUR 1,700. |
| Missed departure | Essential excess travel and accommodation costs needed to make it onto a trip abroad or the price of a trip cancelled due to a missed departure | Additional travel and accommodation costs or the price of the cancelled journey up to EUR 2,000 |
| Delayed departure | If your trip is delayed by more than six (6) hours, we will pay you compensation at the beginning of each subsequent six (6) hour period. | Expenses compensation from EUR 34, up to EUR 340. |
| Assault abroad | We pay compensation for pain, suffering and loss of earnings if you are assaulted abroad and the perpetrator is unidentified or is unable to pay damages. | Up to EUR 42,500 |
| Repatriation of a deceased | If the insured dies abroad, the insurance will cover repatriation of the deceased to Finland or burial abroad. | Reasonable costs of repatriation or funeral costs abroad. |
| Voluntary supplementary insurance cover | | |
| Handicap benefit | Permanent disability caused by a travel accident. | Lump-sum compensation up to your selected sum insured. The compensation is EUR 8,500 for family members aged under 15 or grandchildren. |
| Death benefit | Financial help for your loved ones in the event that you die in a travel accident. | Lump-sum compensation for the beneficiary named in the insurance policy, amounting to your chosen sum insured. The compensation is EUR 1,700 for family members and grandchildren aged under 15. |

For detailed descriptions of the covers and exclusions, see pages 7 to 9 of the product guide and the Pohjola Fixed-term Travel Insurance terms and conditions.

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 physician at your destination or within 14 days of your trip ending.



We compensate you for the treatment of a travel illness for up to 120 days from the date when treatment began and for medical treatment expenses due to a travel accident for up to three years after the accident occurred. 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 170
- necessary medical care supplies for up to EUR 170 if they are not included in the medical care according to local practice
- your repatriation to Finland, if necessary with an escort, if the situation calls for this on medical grounds
- costs of one of your next of kin to travel to your location if you are in a life-threatening state in your destination
- repatriation of a deceased person to Finland, irrespective of the cause of death.

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.



We also compensate you for

- the first orthopaedic brace you buy due to a coverable operation or accident, for up to EUR 500 per operation or accident
- the costs of up to 10 sessions of essential physiotherapy prescribed by a physician following a bone fracture or surgical procedure, or physiotherapy prescribed instead of surgery to treat an injury or illness of the knee or shoulder
- the costs of repairing or buying new eyeglasses, a hearing aid, dentures or a helmet broken in a travel accident if the accident called for medical treatment
- medical treatment expenses for acute toothache or injury to a tooth or dentures due to biting that occurred while travelling, up to EUR 120 including travel expenses. Treatment for toothache must be provided during the trip.

The insurance will cover medical treatment expenses provided that a physician has prescribed the examination or treatment in line with generally accepted medical practice, and it is essential for the patient's treatment.



Please note that if you are ill before you depart and your illness either gets worse or your condition suddenly and unexpectedly changes during your trip, we will pay compensation only for acute treatment of a first aid nature for up to one week at your destination.



We do not pay travel illness compensation for altitude sickness or illness or detoxification caused by the use of intoxicants. Treatments related to infertility or pregnancy are also not covered, except for unexpected and necessary treatment required by a change in the pregnancy. We do not pay compensation for the mental consequences of a travel accident.

Cancellation and interruption of a trip

Thanks to compensation for cancellation or interruption, you will not lose all of the money you have paid for your trip if you are prevented from travelling altogether or your trip is interrupted. Remember to take out and pay for the insurance at least three days before your trip to ensure that the cancellation cover is valid.



If your prepaid trip is cancelled, we will compensate you for the cancellation costs that you would otherwise need to pay or that the tour operator or other service provider is not obliged to refund.

If your trip is interrupted, we will compensate you for

- extra travel and accommodation costs
- a necessary new outbound journey to your place of work or study and
- prepaid and unused services and excursions.

We will pay compensation providing that a doctor has deemed the cancellation or interruption of your trip to be essential, and the cause was one of the following:

- You suddenly fall ill, sustain an injury in an accident, or die.
- Your next of kin or spouse becomes severely, unexpectedly and suddenly ill or has a serious accident, or dies. For a detailed list of persons considered to be next of kin, see the insurance terms and conditions.
- Your travel companion, with whom you have booked a trip for two, becomes severely, unexpectedly and suddenly ill, has a serious accident, or dies.

You are also entitled to compensation if significant damage has been caused to your property in Finland and your presence is required to handle the incident.



We will not pay compensation for cancelled trips if you have taken out the insurance later than three days before the beginning of the trip, or the reason for cancellation arose before you took out the insurance and before you booked the trip. We will also not pay compensation if your trip is cancelled due to an anxiety attack.

Compensation for lost days of a trip when the trip is interrupted

If you lose days of your trip due to hospital treatment or premature return, we will pay you daily compensation for the lost days of your trip. If you lose more than half of the days in a package tour or package travel, you may choose to have a new trip instead of daily compensation. If you were travelling with your spouse who must return from the trip prematurely or loses more than half of his/her travel days due to your travel illness or accident, your spouse will also receive a new trip if s/he has traveller's insurance with us. We will also pay compensation for lost travel days to the guardian of an insured person aged under 15 if a doctor has prescribed treatment for the child's travel illness or accident requiring the guardian's assistance.

Lost travel days are calculated as full 24-hour periods from the time hospitalisation began or from the trip'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.

Missed departure or delay

If you miss the departure of a trip abroad originating in Finland for reasons such as a delay in public transport or a road accident or technical fault affecting a motor vehicle that you use, we will compensate you for travel and accommodation costs that are reasonable and necessary for you to make it to your trip, or, if you cannot make it to the trip, we will compensate you for the price of the trip. We will also compensate you for unused travel services at the destination if you have already paid for them. We will only pay compensation if the tour operator or other service provider does not compensate you for the costs incurred due to the missed departure.

If you are delayed for more than six hours at the departure or return location of a journey to/from a foreign destination because of a public transport delay, we will pay your expenses for each six-hour period or part thereof after the delay period.

Assault abroad

If you are the victim of an assault or other intentional act of violence while abroad, we will pay you compensation for pain, suffering and loss of earnings. We will pay compensation if the perpetrator is not identified or is unable to pay damages.

Repatriation of a deceased person

If the insured dies abroad, we will pay the reasonable costs of repatriating the deceased to Finland or a funeral abroad, irrespective of the cause of death.

Handicap benefits and death benefits

You can choose to add handicap and death benefits in Pohjola Fixed-term Traveller's Insurance as forms of supplementary cover. They provide cover for accidents when travelling.

Handicap benefit provides financial support if a doctor finds that you have sustained a permanent physical handicap due to 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 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.

Death benefit provides your next of kin with financial aid if you die of injuries sustained in an accident that occurred while travelling, and your death occurs within three years of the accident.

Pohjola Fixed-term Luggage Insurance

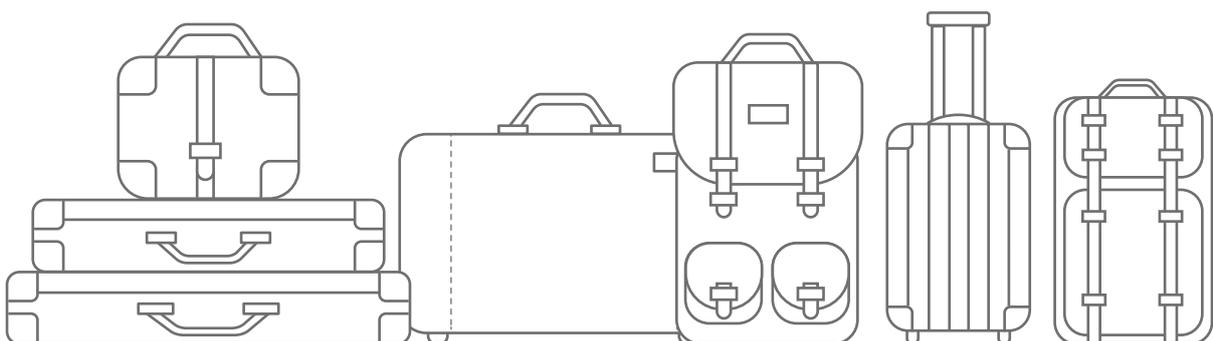
Luggage Insurance provides cover for your luggage. We will pay compensation under luggage insurance for the breakage, theft or other sudden and unforeseeable loss of your luggage. Travel liability and legal expenses travel insurance are automatically included in luggage insurance.

” Luggage, travel liability and legal expenses travel insurance cover you and any of your family members living in the same household, provided that you travel together. These forms of insurance also cover 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.

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 cars, 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 | Deductible |
|---|--|------------|
| Your luggage is stolen or damaged. | Up to your chosen sum insured | EUR 0 |
| Your luggage, excluding payment instruments and financial securities, is lost or forgotten. | Up to EUR 150 if the loss was noticed at the scene of the incident and a notification was immediately made to a party such as the tour guide or airport clerk. | EUR 0 |
| Your luggage arrives at the destination more than two hours late. | Purchase of necessities: EUR 100 per day, up to EUR 400 per insured person | EUR 0 |
| Your passport, visa or travel tickets are stolen. | Up to EUR 200 for acquiring new documents. | EUR 0 |
| Money and financial securities are stolen. | Up to EUR 100 if you were transporting them on your person. Up to EUR 500 if they were stored in a locked safety deposit box. | EUR 0 |

For more detailed information about the content and restrictions of compensation, see the insurance terms and conditions.



” 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.



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 also do 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 cannot be accessed without breaking structures or locks.
- Place valuables in the hotel safe deposit box – at least your passport, visa, travel tickets and money.
- Keep your 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. 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 sum insured that you select for your luggage insurance, as well as the value of the damaged, lost or stolen luggage.

We will compensate 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.

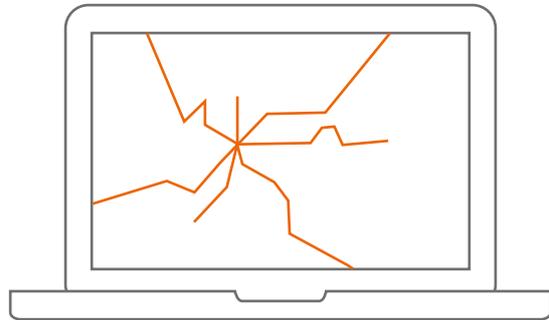
Age reductions

| 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% |
| 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 2023 while you were travelling in Spain.
- The computer's screen broke. You had bought the computer in the summer of 2021 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:

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

EUR 200

Maximum amount of compensation:

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

EUR 600

Cash compensation up to

EUR 600

- The purchase price used for the claim settlement decision is not necessarily the computer's retail price; it can also be the price at which we could buy a new computer from our partners.
- This is just an example, and each loss will be processed case by case.

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 and for which you are liable under law. | Up to EUR 170,000 | EUR 150 |
| | Damage you have caused to a vehicle or skis, ski poles or snowboard that you have rented temporarily. | Up to EUR 500 | EUR 150 |
| Legal expenses travel insurance | Legal expenses in a disputed civil case, criminal case or non-contentious civil case. | Up to EUR 8,500 | 15%, at least EUR 200 |

For more detailed information about the content and restrictions of compensation, see the insurance terms and conditions.

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. For example, we do not pay compensation for loss or damage caused

- wilfully or through gross negligence
- to yourself or your family member
- to borrowed items
- to 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 everything. 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

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 do not pay compensation if, for example, 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: the same as for normal local calls or domestic mobile call charge as specified in your telephone service provider's price list).

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 process your personal data according to applicable law and our Privacy Statement and Privacy Notice and use 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, 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 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.

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

Domicile: Helsinki, main line of business: insurance
Regulatory authority: Financial Supervisory Authority, www.fiva.fi

