



Motor liability insurance

Insurance Product Information Document

- Company: Pohjola Insurance Ltd, 1458359-3, Helsinki, Finland
- Product: Motor liability insurance

Full information about the product that must be provided concerning the contract are in the product guide, insurance terms and conditions and the policy document.

What is this type of insurance?

Motor liability insurance is statutory insurance taken out for motor vehicles, which covers bodily injuries caused by the use of the vehicle in traffic as well as property damage caused to a third party by a motor vehicle. A company, entity or private individual must take out motor liability insurance for vehicles owned by them, such as a motorcycle, moped, snowmobile, all-terrain vehicle, tractor, motorised machinery, semi-trailer, trailer, caravan and light trailer.



What is insured?

Motor liability insurance covers

- ✓ personal injuries caused by using a motor vehicle in traffic, without a maximum compensation limit
- ✓ property damage caused to a third party
- ✓ damage caused to the vehicle of the innocent party in a collision.

The maximum compensation in cases of property damage is EUR 5 million in the case of each motor vehicle insurance policy whose holder is liable for the loss.



What is not insured?

Motor liability insurance does not cover, for example,

- ✗ loss or damage caused to your own vehicle
- ✗ your property that was in the vehicle.



Are there any restrictions on cover?

Cover restrictions are determined by the Motor Liability Insurance Act. For example:

- ! If the driver of the vehicle suffering loss caused the accident while under the influence of alcohol or another intoxicant or their combined influence, the compensation paid to him/her may be reduced or disallowed.
- ! If the damage is wilfully self-inflicted, compensation will not be paid for personal injury.
- ! Compensation paid for self-inflicted personal injury that is due to gross negligence may be reduced or disallowed.



Where am I covered?

Motor liability insurance is valid

- ✓ in member countries of the European Economic Area and Switzerland. Any traffic accidents caused by you in those countries will be indemnified either in accordance with the national laws of the country where the accident occurred or the Finnish Motor Liability Insurance Act, if the cover provided by the latter is better.
- ✓ In Green Card member countries aside from Kosovo, Northern Cyprus and Nagorno-Karabakh. In Green Card member countries, the loss or damage caused by you will be covered according to the legislation of the country where the loss event occurred.
 - The compensation amounts and practices may be inadequate to the driver and passengers. Before you head to Russia, for example, we recommend that both you and your passengers take out traveller's and accident insurance.



What are my obligations?

- The correct information on the vehicle's owners and keepers, and on the purpose of use of the vehicle, must be provided when applying for the insurance.
- The insurance company must be informed if any information you submitted when applying for the policy or what is entered in the policy document is not complete or if significant changes have taken place.
- When planning a trip abroad, check whether you will need a Green Card and order it from our e-services.
- The correct information must be provided when applying for the insurance.



When and how do I pay?

The insurance premium must be paid by the due date. It can be agreed whether the annual premium is paid in one or several instalments. In certain cases, we require that the first insurance period's premium be paid in advance.



When does the cover start and end?

You must already have valid motor liability insurance when you register your vehicle. At the earliest, motor liability insurance enters into force when applied for. Motor liability insurance is valid until further notice, unless it is terminated in the manner required by the Motor Liability Insurance Act.



How do I cancel the contract?

You can terminate motor liability insurance, if

- a decommissioned motor vehicle is not used in traffic
- an unregistered motor vehicle is not used in traffic
- the vehicle has been stolen and this has been reported to the police and insurance company.

The motor liability insurance will terminate without notice if you take out motor liability insurance with another insurance company, sell the vehicle and the insurance company is notified of the sale, or remove the vehicle permanently from traffic.

You can do so via the Internet Service or by submitting a written notice of termination to the insurance company. You may not terminate the insurance policy by telephone.