



Motor vehicle insurance

Insurance Product Information Document

- Insurer: Pohjola Insurance Ltd, 1458359-3, Helsinki, Finland
- Product: Motor vehicle insurance

Full information about the product and contract is provided prior to the contract in the product guide, insurance terms and conditions and the policy document.

What kind of insurance is this?

Comprehensive motor vehicle insurance is voluntary insurance intended for the vehicles of businesses, public sector entities, self-employed persons and private individuals. Comprehensive motor vehicle insurance covers damage caused to the insured vehicle. You can choose from among various coverage options on the basis of your needs and the type of your motor vehicle. You can also insure a financed car or van with Comprehensive Motor Vehicle Insurance Plus Financing.

What is insured?

On the basis of motor vehicle insurance, we will compensate you for damage to your vehicle or its equipment, up to the fair value. Loss or damage is compensated in accordance with the covers included in the insurance policy.

- ✓ Animal insurance – covers loss or damage arising from a collision with an animal. Animal insurance does not cover damage caused by avoiding a collision with an animal.
- ✓ Theft insurance – covers burglary damage and unauthorised use or attempt at such use of a locked motor vehicle. More specific vehicle-specific requirements about locking are included in the insurance terms and conditions. When committed using the vehicle's keys, the insurance event can only be covered if the keys were obtained in connection with burglary or robbery. Theft insurance also covers standard accessories and specific optional accessories kept separate from the vehicle and locked if they have been stolen through burglary.
- ✓ Fire insurance – covers damage caused by uncontained fire or a short circuit in a piece of electrical equipment of the vehicle.
- ✓ Vandalism insurance – provides compensation if an outsider vandalises your vehicle.
- ✓ Emergency road service insurance – covers expenses arising from towing and for continuing the journey if your trip is interrupted due to the vehicle's fault or damage. The service must be ordered from Pohjola's vehicle emergency service.
- ✓ Legal expenses insurance – covers legal expenses in disputed civil cases, criminal cases or non-contentious civil cases concerning the ownership, driving and possession of the vehicle.
- Motor vehicle own damage insurance – covers loss or damage caused by collision, running off the road or some other external cause.
- Consequential loss insurance – covers lost days of use as the result of motor vehicle own damage, collision with an animal, vandalism, windscreen damage, fire or theft up to the number of days specified in the insurance terms and conditions.
- Windscreen insurance – covers damage caused by an object striking the vehicle's windscreen or windows.
- Financial insurance – covers losses incurred by the seller, lessor, pledgee or holder of a motor vehicle mortgage due to certain types of loss or damage to a vehicle, as specified in the insurance terms and conditions.
- Fraud insurance – covers loss caused by fraud or embezzlement to a motor vehicle rented for public use under certain conditions.

- Tow insurance – covers expenses arising from the interruption of a journey following a fault or damage of a towing vehicle insured under this insurance policy.
- Consequential loss insurance in case of machinery breakdown – covers lost days of use of a taxi resulting from sudden and unforeseeable damage to the engine or its fixed accessory, gearbox, power transmission or a breath alcohol ignition interlock device approved by Traficom preventing the vehicle from being used for driving.
- Maxi Motor Insurance for non-company trailers – covers damage to a trailer owned by someone other than the policyholder and coupled to a lorry.

What is not insured?

Motor vehicle insurance does not cover, for example,

- ✗ expenses for which you have no valid insurance cover
- ✗ damage caused by manufacturing defects, wear and tear, poor maintenance or careless handling or the vehicle having been abandoned
- ✗ loss or damage caused by load in or on the vehicle, or by an object, person or animal inside the vehicle
- ✗ damage caused by water if the vehicle was driven in an area partly or wholly covered by water
- ✗ damage caused by defective circulation of oil or coolant or the use of the wrong kind of fuel
- ✗ to the fuel, exhaust aftertreatment (adblue) or hydraulics system or transmission as the result of their breakage, contamination or soiling or to other parts of the vehicle as the result of such damage
- ✗ damage caused by a motor vehicle other than a snowmobile or quad bike that has sunk through the ice on a winter road which is not in public use and does not meet the safety requirements of the road authorities
- ✗ damage caused by excessive strain or overload of the motor vehicle or any of its parts
- ✗ damage to a tyre if it has burst
- ✗ damage occurring in a race, when training for a race, on a race track or in an area or section of a road closed to public traffic
- ✗ damage caused by the weight of ice or snow or by frost, rain, rust, corrosion or a gradual wetting process
- ✗ loss coverable under a guarantee, owing to a fault in the product, or under product liability.



Are there any restrictions on cover?

- ! We may reduce compensation or not pay any if damage has been caused deliberately or through gross negligence.
- ! Similarly, we will reduce or reject compensation if the vehicle has been driven under the influence of alcohol or other intoxicant.
- ! We will reduce the compensation if safety regulations have not been followed for items of relevance to the condition of the vehicle according to regulations, such as tyres, or if the driver did not have a valid driving licence for the vehicle category in question.



Where am I covered?

Motor vehicle insurance is valid throughout Europe and in Green Card countries outside Europe, with the following exclusions:

- In Russia, the insurance is valid only in the European part of the country.
- Theft insurance as part of Super Motor or Maxi Motor Insurance for privately used passenger cars and motorcycles includes a special deductible in losses sustained in Estonia, Latvia, Lithuania, Poland, Russia, Belarus, Ukraine or Moldova. The special deductible is 20% of the loss amount but not less than EUR 600.
- Theft insurance as part of Medium Motor Insurance is not valid in Estonia, Latvia, Lithuania, Poland, Russia, Belarus, Ukraine and Moldova. The territorial limits of theft insurance included in Medium Motor Insurance cannot be extended by agreement.
- Emergency road service cover as part of Medium Motor Insurance is valid only in Finland, Sweden, Norway and Denmark and in transportation between these countries.
- Vandalism insurance as part of Medium Motor Insurance has a special deductible: the deductible in loss events coverable under Medium Motor Insurance occurring outside the Nordic countries within the territorial limits of the insurance is double the amount stated in the insurance policy.



What are my obligations?

- When applying for the policy, you must submit the correct information, such as information on the owner and holder of the vehicle. The vehicle's holder refers to its actual user.
- The insurer must be informed if any information submitted when applying for the insurance or entered in the policy document is incomplete, or if there have been significant changes in the information.
- The safety regulations issued by the insurance company on loss prevention and limitation must be followed.
- The information requested must be provided when claiming compensation.



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.



When does the cover start and end?

The insurance is valid at the earliest from the date on which it was applied for. The insurance cover will terminate when the policyholder terminates the insurance cover, or when the insurance company has paid compensation for the redemption of the vehicle. The insurance company also has the right to terminate the insurance cover under certain conditions. If the insured vehicle is transferred to a new owner other than the policyholder or their estate, the insurance on this vehicle will terminate.



How do I cancel the contract?

You can terminate your insurance or a cover included in the policy online or by submitting a written notice of termination to the insurance company. Policies cannot be terminated over the phone.