



Working Machine Insurance

Insurance Product Information Document

- Insurer: Pohjola Insurance Ltd, 1458359-3, Helsinki, Finland
- Product: Working Machine 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?

Working Machine Insurance covers loss or damage to your working machine. Four alternatives are available: Comprehensive Working Machine Insurance, combination II, combination III, and combination IV. Each combination comes with certain fixed coverage which you can supplement with optional additional covers.



What is insured?

Working Machine Insurance covers loss or damage caused to your working machine or equipment, up to the fair value of the working machine. Loss or damage is compensated in accordance with the cover included in the insurance policy.

- ✓ Fire insurance – covers damage caused by an uncontained fire, a short-circuit occurring in the electrical equipment of the object of insurance, or a storm.
- ✓ Transportation cover – covers damage caused by the overturning, running off the road or collision of a motor vehicle transporting a working machine, or collapse of the ground.
- ✓ Legal expenses insurance – covers legal expenses in civil and criminal cases concerning a working machine up to the maximum compensation specified in the policy document.
- Theft insurance – covers burglary damage and unauthorised use or an attempt at such use of a locked working machine.
- Vandalism insurance – provides compensation if an outsider vandalises your working machine.
- Motor vehicle (own) damage insurance – covers loss or damage caused by the working machine overturning, running off the road, a collision, sinking through the ice, or another external reason causing damage to the working machine.
- Hire purchase, leasing or motor vehicle mortgage insurance – covers losses incurred by the seller, lessor, pledgee or holder of a motor vehicle mortgage due to loss of or damage to a working machine.
- Breakage insurance – covers losses arising from a sudden and unforeseeable internal breakage of a working machine, excluding breakage of the brake or fuel system.
- Consequential loss insurance – covers non-use days of the working machine resulting from loss or damage.
- Business interruption insurance for farming – covers costs arising from work carried out using machinery owned by another party when the use of agricultural machinery is interrupted following a loss coverable under Working Machine Insurance.
- Fraud insurance – under certain conditions, covers loss of a working machine rented for public use, caused by fraud or embezzlement.



What is not insured?

Working Machine Insurance does not cover loss or damage caused by, for example,

- ✗ damage to a part of the object of insurance caused by a structural, manufacturing or material fault in the part or device, wear and tear, or for which the manufacturer or repairing party is responsible based on a guarantee or other obligation
- ✗ damage to the engine and its optional extras, gears, power transmission or cooling system caused by deficient circulation of air, oil, hydraulic fluid or coolant
- ✗ breakage, contamination or soiling of the fuel system
- ✗ damage caused to the gears by contamination or soiling
- ✗ breakage, contamination or soiling of the exhaust aftertreatment (AdBlue) system
- ✗ damage caused to fuel, exhaust aftertreatment (AdBlue) or hydraulics systems or the gear by breakage, contamination or soiling, which causes damage to another part of the object of insurance, such as the engine
- ✗ damage caused by water (to the engine, including accessories) if the vehicle is driven on a fully or partly waterlogged road or area. This clause shall also apply if the vehicle is driven in such a place, and the vehicle or other road users' vehicles in motion causes a rise in the water level
- ✗ damage caused by the load or overload of the object of insurance or overstress on the object, deficient maintenance, or unskilled or careless handling
- ✗ damage to a burst tyre
- ✗ wear and tear arising from use of the object of insurance, or for any fuel used or stolen
- ✗ Working Machine Insurance will not cover losses or damage coverable based on a guarantee, product defect, or product liability.



Are there any restrictions on insurance cover?

- ! We may reduce compensation or not pay any if you have overlooked the safety regulations, or 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 another intoxicant or by someone without a driving licence.



Where am I covered?

Working Machine Insurance is valid

- ✓ within the Nordic countries unless the territorial limits have been extended by separate agreement.
 - When a machine or piece of equipment has been rented out, the insurance is only valid in Finland.



What are my obligations?

- When applying for the policy, you must submit the correct information such as information on the owner and keeper of the working machine.
- 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 ends when the policyholder terminates it. The insurance company also has the right to terminate the insurance cover under certain conditions. If the insured working machine 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.