

# Organisational insurance

**Company:** Pohjola Insurance Ltd, 1458359-3,  
Helsinki, Finland

**Product:** Organisational insurance

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

## What kind of insurance is this?

Organisational insurance is designed for trade unions and employee organisations, covering the commonest loss risks in terms of property and business liability. Organisational insurance includes, for example, subsidiary car insurance and travel insurance, which is valid at events organised for its members, such as meetings, summer and winter parties, training events and seminars and any related travel to and from these, provided a decision on the journey has been entered in the minutes or equivalent of a board meeting.



### What is insured?

Organisational insurance compensates only up to the amount entered in the policy document or the sum insured.

- ✓ Property insurance compensates sudden and unforeseeable losses to the organisation's own property or property for which it is responsible. These may include breakage, fire, burglary, leakage or storm losses.
- ✓ Additional expense insurance compensates extra expenses incurred by an organisation that were caused by interruption of operation as a result of a coverable property loss, such as a fire.
- ✓ Business liability insurance and product liability insurance compensates bodily injuries or material damage, caused in the process of the organisation's activities to third parties, for which the organisation is liable by law.
- ✓ Liability insurance for financial loss compensates financial losses, caused by the organisation to its member, for which the organisation is liable.
- ✓ Cargo insurance compensates losses to transported property being taken from the head office, such as equipment to a regional office or a fair.
- ✓ Legal expenses insurance compensates the organisation's legal expenses incurred by use of legal counsel in contractual and employment disputes.
- ✓ Car insurance, or subsidiary comprehensive motor vehicle insurance compensates losses to cars when they were used by members or employees of the organisation for organisational activities; the organisation pays compensation on the basis of travelling expenses regulations, and the car has no other car insurance.
- ✓ Traveller's insurance covers medical treatment expenses caused by travel illness and injury with no upper limit in euros.
- ✓ Luggage insurance compensates sudden and unforeseeable luggage losses.
- ✓ Travel liability insurance covers personal injuries and property damage caused to a third party in cases where the insured person is liable by law to pay damages.
- ✓ Legal expenses travel insurance compensates legal expenses incurred by resorting to legal counsel in disputes or criminal cases that are related to travel.



### What is not insured?

Organisational insurance does not cover, for example

- ✗ wear and tear or corrosion
- ✗ manufacturing flaws
- ✗ property being left behind or disappearing
- ✗ maintenance of property
- ✗ damage to property that is in the possession of, borrowed or handled by or in the care of the policyholder
- ✗ loss caused by defective work performance
- ✗ liability based on a contract or guarantee
- ✗ damage to delivered product
- ✗ matters related to other than the organisation's activities recorded in the insurance policy
- ✗ the adverse party's legal expenses
- ✗ matters in which the claim has not been demonstrably disputed.



### Are there any restrictions on cover?

- ! Legal expenses insurance indemnifies for insurance events that only occurred during the validity of the insurance. If the policy has been valid for less than two years at the time of the insurance event, the matters on which, for example, the dispute, claim, denial, notice of work relationship termination is based must also have taken place during the validity period of the insurance.
- ! Medical treatment expenses of an illness that began during a journey are covered for a maximum of 120 days from the outset of treatment.
- ! We compensate treatment expenses incurred due to a travel accident for a maximum of three years after the accident.



## Where am I covered?

- ✓ Property insurance is valid only at the places of insurance indicated in the policy document. Movable property carried by an employee of the organisation is also insured within Europe during work and work trips for up to EUR 1,000.
- ✓ Additional expense insurance is valid in Finland.
- ✓ Business liability insurance and product liability insurance are valid throughout the world except US and Canada or in legal proceedings that follow the laws of these countries.
- ✓ Financial loss cover is valid in Finland.
- ✓ Legal expenses insurance is valid in EU member states and EFTA states and applicable to cases which can be brought before a Finnish district court, its appellate instances or an arbitration court.
- ✓ Car insurance, or subsidiary comprehensive motor vehicle insurance is valid under the car insurance terms and valid at the time of occurrence.
- ✓ Travel insurance is valid everywhere in the world at events organised for its members, such as meetings, summer and winter parties, training events and seminars and any related travel to and from these, provided a decision on the journey has been entered in the minutes or equivalent of a board meeting.



## What are my obligations?

- The correct information 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.
- The information requested must be provided when claiming compensation.
- The safety regulations issued by the insurance company about loss prevention and limitation must be followed.



## 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 earliest from the date when 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.



## How do I cancel the contract?

The policyholder can terminate the insurance in the Internet Service or by submitting a written notice of termination to the insurance company. You cannot terminate the insurance policy by telephone.