

Company: OP Insurance Ltd, 1458359-3, Helsinki, Finland
A-Insurance Ltd, 1715947-2, Helsinki, Finland

Product: Church 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?

Church Insurance can be used to insure not only churches, but also the churches' movable property and other sacral property. Church Insurance can also be added with a restoration supplement, meaning that any restoration following losses will be done using traditional materials and work methods.



What is insured?

The insurance covers property entered in the insurance policy.

- The church including its movable property and other sacral property located in the place of insurance specified in the policy document.

Church insurance covers, according to the chosen covers and up to the sum insured entered in the insurance policy, loss or damage arising from, for example

- ✓ the outbreak of fire, smoke or soot
- ✓ a direct lightning stroke or a voltage spike caused by lightning
- ✓ an explosion
- ✓ the triggering of fire extinguishing equipment
- ✓ an electric phenomenon such as a short circuit that permanently damages the insulations of electrical equipment
- ✓ burglary, robbery or lock repair resulting from them
- ✓ criminal damage
- ✓ a sudden leakage of liquid, steam or gas from a permanently fixed piping, tank or piece of equipment
- ✓ storm
- ✓ a wild animal getting into the building
- ✓ sudden breakage of equipment serving the building.



What is not insured?

The insurance does not cover, for example,

- ✗ damage to an object subjected to heat
- ✗ loss or damage caused by professional blasting and quarrying
- ✗ losses caused by power outage
- ✗ normal wear and tear
- ✗ humidity losses, such as rotting
- ✗ losses caused by weight of ice or snow
- ✗ losses caused by flooding or rising water levels
- ✗ losses caused by insects, lagomorphs (mainly rabbits and hares) or rodents.



Are there any restrictions on cover?

- ! We may reduce compensation or not pay any if damage has been caused deliberately or through gross negligence.



Where am I covered?

- ✓ The insurance is valid at the place of insurance indicated in the policy document.
- ✓ The insurance is valid up to the agreed sum insured temporarily with regard to the insured property also outside the place of insurance, but within Finland, if the property is being temporarily stored, repaired or maintained and during related transportation.



What are my obligations?

- When applying for the policy, you must submit the correct information, such as information on the property to be insured.
- 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. Remember to terminate the policy if the insured property changes owners.



How do I cancel the contract?

You can terminate the insurance or a cover included in it on the online service or by submitting a written notice of termination to the insurance company. You may not terminate the insurance policy by telephone.