

# Foreign Citizen Travel Insurance

## Insurance Product Information Document

- Company: Pohjola Insurance Ltd, 1458359-3, Helsinki, Finland
- Product: Foreign Citizen Travel

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?

Foreign Citizen Travel Insurance is intended for foreign guests visiting your company in Finland. You can take out for them either traveller's insurance or luggage insurance, or both. Traveller's insurance will be useful if your guest falls ill suddenly or has an accident, while luggage insurance compensates for luggage losses. Luggage insurance also covers the luggage of any married or common-law spouse or any other person living in the same household as the insured person who accompanies the insured person.



### What is insured?

Loss or damage is indemnified under traveller's insurance up to the sum insured entered in the policy document

- ✓ medical treatment expenses in Finland caused by a sudden illness that started during a trip
- ✓ medical treatment expenses in Finland caused by an accident during a trip
- ✓ reasonable local travel expenses related to treatment
- ✓ repair and replacement costs of spectacles, hearing aids and dentures broken in an accident
- ✓ medical treatment expenses caused by necessary treatment resulting from sudden toothache
- ✓ medical treatment expenses arising from dental injuries.

Loss or damage is indemnified under luggage insurance up to the sum insured entered in the policy document

- ✓ sudden and unforeseeable material damage to luggage, such as theft and fire damage.



### What is not insured?

Traveller's insurance does not cover, for example

- ✗ competitive sports or training for competitive sports
- ✗ high-risk sports, such as combat sports or parachuting, specified in the terms and conditions, unless otherwise specified in the policy document
- ✗ illness caused by abuse of alcohol or medicine
- ✗ losses caused by nuclear accident or war.

Luggage insurance does not cover, for example

- ✗ motor vehicles or aircraft
- ✗ goods samples, advertising material or drawings
- ✗ loss caused by the object disappearing or being left behind
- ✗ wear and tear or scratching caused by normal use of an object.



### Are there any restrictions on cover?

- ! We may reduce compensation or not pay any if damage has been caused deliberately or through gross negligence.
- ! Medical treatment expenses of an illness that began during a journey are covered for a maximum of 90 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?

- ✓ The insurance is valid in Finland for trip of up to three months unless otherwise specified in the policy document.



## 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.



## When does the cover start and end?

The insurance is valid earliest from the date when it was applied for. The insurance is for a fixed period, that is, ending on the date entered in the policy document. The insurance company also has the right to terminate the insurance cover under certain conditions.



## 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.