



Corporate Travel Cover

Insurance Product Information Document

- Company: Pohjola Insurance Ltd, 1458359-3, Helsinki, Finland and OP Life Assurance Company Ltd, 1030059-2, Helsinki, Finland
- Product: Traveller's, luggage, travel liability and legal expenses travel insurance

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?

Corporate Travel Cover is travel insurance which covers entrepreneurs or company staff during business trips and secondments. The insurance can be extended to cover not only business trips but also holiday trips. Corporate Travel Cover is modifiable to your company's needs. You can include traveller's insurance, luggage insurance, travel liability insurance and legal expenses travel insurance.



What is insured?

Expenses and losses are indemnified up to a maximum amount entered in the policy document.

Traveller's insurance

- ✓ Medical Treatment Cover compensates medical treatment expenses caused by travel illness or travel accident, without a maximum euro amount.
- ✓ Travel Interruption Cover compensates travel and accommodation costs caused by travel interruption if the insured person must be moved into safety from an evacuation or catastrophe area.
- ✓ Daily Allowance Cover – we pay the insured person a daily allowance if a travel accident causes a temporary disability for work.
- ✓ Disability Cover – we pay a lump-sum compensation for a permanent injury caused by travel illness or travel accident.
- ✓ Death Cover – we pay the beneficiary a lump-sum compensation if the insured person dies as a result of a travel illness or travel accident.
- ✓ Cancellation Cover compensates for the costs of journey cancellation.
- ✓ Cover for Missed or Delayed Departure compensates losses caused by missed departure.
- ✓ Cover for Assault, Abduction and Crisis Therapy compensates expenses for pain and suffering, loss of income and mental and physical suffering.

For secondments, it is also possible to include

- ✓ Health Care Cover compensates health care expenses, such as medical examinations and vaccinations.
- ✓ Dental Care Cover compensates basic check-ups and dental maintenance.
- ✓ Childbirth Cover compensates childbirth expenses in the country of secondment or the insured woman's home country.

Luggage insurance compensates

- ✓ sudden and unforeseeable luggage losses, such as breakage or theft.
- ✓ necessary acquisitions if luggage arrives late on the outward trip.

Travel liability and legal expenses travel insurance compensate

- ✓ bodily injuries or material damage caused to a third party for which the person is liable by law.
- ✓ legal expenses incurred by resorting to legal counsel in disputes or criminal cases.



What is not insured?

Traveller's insurance does not cover, for example

- ✗ competitive sports or training for competitions, unless otherwise agreed.

- ✗ high-risk sports, such as combat sports or parachuting, specified in the terms and conditions, unless otherwise agreed.

- ✗ illness or death caused by abuse of alcohol or medicine.

Luggage insurance does not cover, for example

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

Travel liability insurance does not cover, for example

- ✗ loss to the insured person or someone living in the same household.

Legal expenses travel insurance does not cover, for example

- ✗ any legal expenses of the opposing party which the insured has been ordered or has agreed to pay.



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 caused by illness that started during travel are compensated only for a maximum period entered in the insurance policy from the beginning of treatment or examination.
- ! We compensate treatment expenses incurred due to a travel accident for a maximum of three years after the accident.



Where am I covered?

Corporate Travel Cover is valid abroad throughout the world on journeys specified in the policy document, unless otherwise agreed.

- ✓ Do remember to check the high-risk areas where insurance coverage has been limited. A journey abroad begins when you leave your home, workplace, study place or holiday home in order to continue directly to the destination outside Finland. A journey abroad ends when you return from abroad directly to any of the above places.
- ✓ on a domestic journey to places which are at least a straight-line distance of 50 kilometres from your home, place of work or study, or holiday home. A domestic journey begins when you leave any of the above places and ends when you return to any of the places above. The travel insurance is, however, never valid in the above-mentioned places, nor on journeys between them. The insurance is valid on secondments also in the insured person's daily environment and on holiday trips.



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 continuous 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.

A fixed-term travel insurance policy comes into effect no earlier than it was applied for. The insurance ends on the date entered in the policy document.

The insurance will terminate when the insured person's employment or other contractual relationship with the policyholder terminates. Traveller's insurance will expire at the end of the insurance period during which the insured person turns 86, at the latest. However, Daily Allowance Cover and Death Cover for travel illnesses will expire at the end of the insurance period during which the insured person turns 70, at the latest.



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.