

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

Product: Crime 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?

Crime Insurance can help a company prepare against embezzlement, fraud or similar loss caused by financial crime, among other things. The insurance covers financial loss that is the consequence of a crime against property by a company employee or an outsider.



What is insured?

The insurance covers, up to the sum insured entered in the insurance policy,

- ✓ financial losses arising from embezzlement, fraud, forgery, counterfeiting, data processing fraud, misuse of a position of trust, extortion or other property offence defined in the Finnish Criminal Code, committed by a company employee or an outsider with the purpose of gaining unjustified financial benefit
- ✓ losses arising from misuse of a lost or stolen bank or credit card, if the misuse has been committed by a person other than the policyholder's employee
- ✓ the policyholder's legal expenses should the latter claim damages for a property offence compensable under this insurance.



What is not insured?

The insurance does not cover, for example,

- ✗ loss or damage arising from burglary or robbery
- ✗ loss or damage arising from error or unintentional omission
- ✗ property disappearing or being left behind if the event cannot be specified
- ✗ indirect loss or damage, such as loss of income or profit.



Are there any restrictions on 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.
- ! The insurance does not cover loss or damage caused by action or neglect before the insurance entered into force.
- ! Crime insurance does not cover all losses caused by crime.



Where is the insurance valid?

- ✓ The insurance is valid in Finland unless otherwise stated in the insurance policy.



What are my obligations?

- When applying for the policy, you must submit the correct information, such as information on the company's line of business and turnover.
- 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?

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.