

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

Product: Property risk 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?

Property risk insurance is an easy insurance solution that is suitable to all sectors and companies. The insurance covers sudden and unforeseeable loss or damage to your company's fixed or movable property.



What is insured?

The insurance covers property entered in the insurance policy.

- The company's fixed property, such as buildings and other real estate, or movable property, such as machinery, equipment or inventories which are located in the place of insurance specified in the insurance policy.

Property risk insurance covers, up to the sum insured entered in the insurance policy,

- ✓ sudden and unforeseeable losses, such as fire, leakage, burglary, storm, electricity and breakage losses.



What is not insured?

The insurance does not cover, for example,

- ✗ wear and tear or other gradual damage
- ✗ servicing costs
- ✗ manufacturing flaws or work errors
- ✗ loss or damage caused by property disappearing or being left behind if, for example, the time and place of loss cannot be determined
- ✗ loss or damage caused by professional blasting
- ✗ loss or damage caused by software and data errors
- ✗ damage caused by flooding.



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 is the insurance valid?

- ✓ The insurance is valid at the place of insurance indicated in the policy document.



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. In certain cases, we require that the first insurance period's premium be paid in advance.



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.