

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

Product: Equipment 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?

Equipment Insurance is designed for equipment, owned by a company, which is being transported. Equipment Insurance can also be used to insure tools and supplies transported in vehicles that are used in installation and construction work. The insurance covers loss caused to the insured equipment by a sudden, unforeseeable external event.



What is insured?

- ✓ The insurance covers, up to the sum entered in the policy document, the insured equipment's sudden, unforeseeable losses caused by an external event or uncontained fire.

Insurance can be granted:

- company property, transported by an entrepreneur or employee, such as computers, measuring instruments, musical instruments or other similar items
- tools and supplies transported in vehicles that are used in installation and construction work.



What is not insured?

The insurance does not cover, for example,

- ✗ normal wear and tear
- ✗ servicing costs
- ✗ loss or damage caused by property being left behind or disappearing if the time and place of loss cannot be determined.



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 everywhere in the world.
- Tools carried along to perform construction and installation work, and supplies kept in vehicles are only valid within Finland.



What are my obligations?

- When applying for the policy, you must submit the correct information, such as year of purchase.
- 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.