

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

Product: Corporate fire 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?

You can take out corporate fire insurance to insure the company's buildings or movable property against risks such as fire, burglary or storm. However, the insurance does not cover breakage losses. The insurance is suitable for large companies.



What is insured?

The insurance covers property entered in the insurance policy.

- Buildings owned by the company, other fixed property or movable property situated in the place of insurance specified in the insurance policy.

Corporate fire insurance covers, up to the sum insured entered in the insurance policy, loss or damage arising from

- ✓ the outbreak of fire, heat, smoke or soot
- ✓ a direct lightning stroke or a voltage spike caused by lightning
- ✓ an electric phenomenon such as a short circuit that permanently damages the insulations of electrical equipment
- ✓ the triggering of fire extinguishing equipment
- ✓ a burglary or robbery
- ✓ a sudden leakage of liquid, steam or gas from a permanently fixed piping or tank
- ✓ a storm.



What is not insured?

The insurance does not cover, for example

- ✗ normal wear and tear
- ✗ servicing costs
- ✗ third party property, such as leased or otherwise rented property, unless separately agreed
- ✗ vehicles and aircraft, or vessels and boats subject to registration
- ✗ animals or plants
- ✗ piling work underneath a building or other strengthening of a building's foundations.



Are there any restrictions on cover?

- ! We may reduce compensation or not pay any if damage has been caused deliberately or through gross negligence.
- ! The insurance does not cover sudden and unforeseeable breakage losses.
- ! Storm damage outside a building is covered only if it is caused by the falling of a tree.
- ! In the event of leakage damage to a building, an age reduction will be made based on the age of the pipes.



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.