

**Company:** Pohjola Insurance Ltd, 1458359-3,  
Helsinki, Finland  
A-Insurance Ltd, 1715947-2, Helsinki, Finland

**Product:** Financial loss 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?

Financial loss insurance is intended for companies who may cause losses that are primarily of financial nature. These include law firms, accounting and bookkeeping firms, real estate brokers and property management firms. The insurance covers financial losses caused to a third party for which the company is liable.



### What is insured?

- ✓ The insurance covers, up to the sum insured entered in the policy document, financial losses caused to a third party, which are not related to bodily injuries or material damage and for which the company is liable.
- ✓ We will determine your company's liability for the loss on your behalf and negotiate with the claimant.
- ✓ We will appear in court or pay the legal expenses if the claim for damages leads to legal proceedings.



### What is not insured?

- The insurance does not cover, for example
- ✗ losses to policyholders themselves
  - ✗ costs arising from repairing or reperforming work that has been completed incorrectly
  - ✗ loss or damage caused to the policyholder's employee or partner
  - ✗ bodily injuries or material damage or financial losses related to these.



### 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.
- ! Liability insurance always covers less than what the company's indemnification liability is. The insurance will not cover everything your company may be liable for.



## 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 the company's line of business and wages and salaries.
- 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.