

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

Product: Trainee Insurance

Full information about the product that must be provided concerning the contract are in the insurance terms and conditions and the policy document.

What kind of insurance is this?

The object of Trainee Insurance is property owned or used by or otherwise in the possession of the work placement company. The insurance covers direct material damage caused to the object of insurance. The damage must be a direct consequence of the actions of a trainee in in-work training.



What is insured?

The object of insurance is property owned or used by or in the possession of the work placement company.

The maximum compensation is the sum insured specified in the policy document.

- ✓ The insurance is a form of first loss insurance.
- ✓ The insurance is valid in the location specified in the policy document.
- ✓ The insurance covers direct material damage caused to the object of insurance. The damage must be a direct consequence of the actions of a trainee in in-work training.



What is not insured?

The insurance does not cover, for example,

- ✗ wear and tear
- ✗ servicing costs
- ✗ financial crime
- ✗ lost, missing or stolen property, if the exact time, place or circumstances cannot be determined or the property is found to be missing only when making an inventory.
- ✗ Software and data errors



Are there any restrictions on insurance cover?

- ! The insurance covers damages only to the extent that compensation cannot be received on the basis of another policy.



Where is the insurance valid?

- ✓ The insurance is valid in the location specified in the policy document.



What are my obligations?

- When applying for the policy, you must submit the correct information, such as the dates of in-work training.
- 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 in the Internet Service or by submitting a written notice of termination to the insurance company. The insurance cannot be terminated over the phone.