

# Motor vehicle insurance for businesses

Product guide, valid as of 1 January 2023



The purpose of this product guide is to outline the main components of the contents and the major restrictions of motor liability insurance and motor vehicle insurance concerning insurance for companies, public institutions, self-employed people and customers in cooperation with companies. Please also read the insurance terms and conditions carefully, because they describe the content of the insurance contract in detail.

The General Terms of Contract and the Terms and Conditions of Motor Liability Insurance and Motor Vehicle Insurance valid at the time in question shall apply to these insurance policies.

## What to do in the event of loss or damage:

1. Prevent further accidents. Place a warning triangle on the road and turn on the hazard warning lights. Call 112 in emergencies.
2. Visit [claimhelp.pohjola.fi/corporate](https://claimhelp.pohjola.fi/corporate) for instructions in different loss situations and help in filing a claim.
3. If you require roadside assistance or towing, visit [claimhelp.pohjola.fi](https://claimhelp.pohjola.fi) or call Pohjola vehicle emergency service at 0303 0303.

## Insurance cover for company vehicles

### Motor liability insurance

Every motor vehicle used in traffic must have the statutory motor liability insurance. Driving on private areas and even on frozen sea, lake or waterway usually falls under the Motor Liability Insurance Act, and you must have valid motor liability insurance. The vehicle's motor liability insurance covers personal injury for the vehicle's passengers. In addition, the motor liability insurance of the driver having caused the accident through negligence covers property damage and personal injury incurred by the other motor vehicle and its passengers. Damage or loss incurred by other external parties is covered from the insurance based on the use of the vehicle in traffic according to

law regardless of whether the accident was caused by negligence. Under no circumstances will the Motor Liability Insurance cover damage to your own vehicle.

### Towed equipment coupled to the vehicle

Towed equipment coupled to the vehicle must be registered and insured with motor liability insurance. Depending on the weight of the towed equipment, it will belong to vehicle categories O1–O4 for trailers. The technical criteria that apply to new towed equipment are similar to those that apply to trailers. Equipment-specific criteria apply according to the individual or type approval resolution of the towed equipment. For more information, visit the Finnish Transport and Communications Agency Traficom's website at [www.traficom.fi](http://www.traficom.fi).

### Motor vehicle insurance

Comprehensive motor vehicle insurance is a voluntary policy which covers damage to your own vehicle. You can choose from among various coverage options.

### Motor vehicle insurance covers the vehicle and its most essential accessories

The insured object is the motor vehicle specified in the insurance policy plus the accessories included in the recommended retail price and permanently fitted extras, non-insurable objects excluded. Please read the details of insuring accessories and extras in the insurance terms and conditions.

With respect to the accessories and extras of taxis, lorries, buses, special vehicles and heavy trailers, the insurance covers objects which are referred to in the insurance contract, and which have been taken into account when determining the premium.

## What is and isn't covered by motor liability insurance?

Personal injuries covered by motor liability insurance include medical treatment expenses, other expenses caused by the injury, decrease in income and maintenance, pain and suffering and other temporary handicap, permanent defect and handicap and permanent cosmetic defect. In most cases, compensation paid under motor liability insurance will be co-ordinated with other statutory indemnity.

The following property damage is compensated from the vehicle motor liability insurance of the driver having caused the accident through negligence:

- repair costs or fair value salvage of the innocent party's vehicle
- compensation for the period of decommissioning of the innocent party's vehicle
- repair costs or the fair value of the destroyed item or property losses caused to objects other than motor vehicles.

Motor liability insurance will not cover damage or loss not caused by using the motor vehicle in traffic. In accordance with the Motor Liability Insurance Act, a motor vehicle is not used in traffic when it is used in a place separate from traffic roads or for a purpose fundamentally other than of transporting passengers or goods.

Nor is a motor vehicle used in traffic when it is kept, repaired, serviced or washed in a place separate from traffic roads, or used for competitive or testing purposes, or training directly connected with competition in an area separated from traffic.

No compensation will be paid under motor liability insurance for bodily injuries caused to parties involved in loading or unloading the vehicle or other work performance when the vehicle is stationary. No compensation will be paid either for property damage caused during loading, unloading or other work performance to the property subjected to such actions or to another motor vehicle involved in the actions. Motor liability insurance will not cover damage caused to the property in the vehicle, either. Furthermore, the motor liability insurance of the vehicle will not cover damage caused to the property of the vehicle owner, holder or driver or to property otherwise in their possession.

## What does motor vehicle insurance cover?

### Voluntary motor vehicle insurance

Heavy vehicles include lorries, buses and heavy trailers. Other vehicles are considered light vehicles.

What does each comprehensive motor vehicle insurance option cover?	Super Motor Insurance	Maxi Motor Insurance	Medium Motor Insurance
<p><b>Collision</b></p> <p>Motor vehicle (own) damage insurance covers accidents caused to your vehicle due to a collision, running off the road, road collapse or hail, for example. Deductible from EUR 200. Check the deductible you have chosen from the insurance policy.</p>	For passenger cars in private use and less than 15 years old  Included	For light vehicles less than 15 years old. No age limit for heavy vehicles.  Included	For light vehicles less than 20 years old. No age limit for heavy vehicles.  Not included
<p><b>Animal collision</b></p> <p>You may be compensated if your vehicle is damaged due to a collision with an animal. The deductible is EUR 200 for light vehicles and EUR 500 for heavy vehicles.</p> <p>The insurance does not cover damage to the vehicle caused by avoiding a collision with an animal. These are covered only from valid motor vehicle (own) damage insurance.</p>	Included	Included	Included

What does each comprehensive motor vehicle insurance option cover?	Super Motor Insurance For passenger cars in private use and less than 15 years old	Maxi Motor Insurance For light vehicles less than 15 years old. No age limit for heavy vehicles.	Medium Motor Insurance For light vehicles less than 20 years old. No age limit for heavy vehicles.
<b>Fire</b> You may be compensated for damage caused to your vehicle by fire. The deductible is EUR 200 for light vehicles and EUR 500 for heavy vehicles.	Included	Included	Included
<b>Theft</b> You may be compensated if your locked vehicle is broken into or used without permission, or an attempt has been made to steal it, and you have reported the offence. You may also be compensated for certain equipment and accessories stored in a locked space if they are stolen as the result of a break-in. The deductible is EUR 200 for light vehicles and EUR 500 for heavy vehicles.	Included	Included	Included
<b>Vandalism</b> The insurance covers damage caused to your vehicle by a third party through a wilful act of damage. Vandalism insurance does not provide indemnity against damage caused by another motor vehicle. The deductible is EUR 200 for light vehicles and EUR 500 for heavy vehicles.	Included	Included	Included
<b>Towing/Emergency road service</b> You may receive service if your journey is interrupted owing to damage or a technical fault, or when a car you have locked has been stolen. For example, we compensate costs of towing or pulling the vehicle back onto the road, costs of repair performed at the place of loss, and extra travel and accommodation costs arising from the interruption of the journey.	Emergency road service insurance is included in Super Motor Insurance for passenger cars in private use.	Emergency road service insurance is included in Maxi Motor Insurance of light vehicles.  Tow insurance is available as a separate supplementary insurance policy for heavy vehicles.	Emergency road service insurance is included in Medium Motor Insurance of light vehicles.  Tow insurance is available as a separate supplementary insurance policy for heavy vehicles.
<b>Legal expenses</b> You may be compensated for reasonable legal costs in a disputed civil case, criminal case or non-contentious civil case concerning the ownership, driving and possession of the vehicle, for example. The maximum compensation is EUR 10,000. The deductible is 15% of expenses, and at least EUR 200 per loss event for light vehicles and at least EUR 500 per loss event for heavy vehicles.	Included	Included	Included
<b>Replacement car</b> If your journey is interrupted due to a technical fault in your car, you may receive a replacement car for up to seven (7) days from the date of loss. You may also receive a replacement car for up to 30 days or daily compensation of 35 euros if your vehicle is repaired for motor vehicle own damage, animal, vandalism, fire or theft damage covered by the insurance. Any daily compensation paid for the same period under motor liability insurance or general liability insurance will be coordinated with the compensation payable under consequential loss insurance. No deductible.	Included	Not included	Not included

	Super Motor Insurance	Maxi Motor Insurance	Medium Motor Insurance
<b>What does each comprehensive motor vehicle insurance option cover?</b>	For passenger cars in private use and less than 15 years old	For light vehicles less than 15 years old. No age limit for heavy vehicles.	For light vehicles less than 20 years old. No age limit for heavy vehicles.
<b>Higher redemption amount</b> You receive a better redemption payout (redemption at replacement value) if your vehicle is damaged in a loss covered as motor vehicle (own) damage, animal, vandalism, fire or theft damage to the extent that repairing the vehicle is uneconomic. Deductible based on the insurance which the loss concerns.	Included for passenger cars up to 3 years of age with up to 60,000 km driven, and which have been in the ownership or possession of the same policyholder since the vehicle's first registration.  A period of ownership or possession of up to 9 months with a single dealership is not a preclusion to coverage.	Included for passenger cars, vans, campervans, motorcycles and caravans up to 1 year of age with up to 25,000 km driven and which have been in the ownership or possession of the same policyholder since the vehicle's first registration.  A period of ownership or possession of up to 9 months with a single dealership is not a preclusion to coverage.	Not included
<b>Consequential loss</b> You may receive daily compensation for up to 40 days (30 days in Super Motor Insurance) if your car is repaired for damage covered by the insurance which exceeds the deductible (motor vehicle own damage, animal, vandalism, fire or theft damage). You can choose the qualifying period from a few options: for example, if the qualifying period is 1 day, you will receive the compensation starting from day 2.	Included EUR 35 Qualifying period 1 day  Available EUR 35 or 90 Qualifying period 1 day	Available for light vehicles, EUR 35 or 90  Qualifying period 1 day  For taxis EUR 90 or 180 Qualifying period 0, 1, 3 or 5 days  For heavy trailers EUR 35, 90, 180 or 360  For lorries EUR 90, 180 or 360  For buses EUR 180 or 360 Qualifying period 1 day	Not included
<b>Financial</b> The insurance covers losses incurred by the dealership, finance company or holder of a pledge or motor vehicle mortgage entered as the vehicle's owner due to damage to the vehicle, provided that the loss is not covered by basic insurance. Deductible based on the insurance which the loss concerns.	Available for	Available	Not included
<b>Fraud</b> You may receive compensation for damage caused by loss of a vehicle in the event that a rented motor vehicle has not been returned to the lessor by the agreed time or at the termination of the original leasing contract as a result of fraud or embezzlement committed by the lessee, and the vehicle has not been found, and more than 30 days have passed since the insurance company received a copy of the report filed to the police concerning failure to return the vehicle.	Not included	Available for	Not included
<b>International liability</b> The insurance covers damage caused to third parties outside the vehicle when you are guilty of an accident while using your vehicle in traffic in Green Card countries outside the EEA. Property in the vehicle is not included in the insurance coverage.	Available for	Available	Not included

	Super Motor Insurance	Maxi Motor Insurance	Medium Motor Insurance
<b>What does each comprehensive motor vehicle insurance option cover?</b>	For passenger cars in private use and less than 15 years old	For light vehicles less than 15 years old. No age limit for heavy vehicles.	For light vehicles less than 20 years old. No age limit for heavy vehicles.
<b>Business interruption insurance in the event of machinery breakdown for taxis</b> You may receive compensation for lost days of use as a result of sudden engine or transmission breakdown, for example. You may receive daily compensation of EUR 90 or EUR 180, depending on your choice, for up to 10 days if your vehicle is repaired due to damage covered by the insurance. The qualifying period is 1 day, and compensation is paid from the 2nd day onwards.	Not included	Available for taxis up to 3 years of age	Not included
<b>Maxi Motor Insurance for non-company trailers</b> You may receive compensation for damage to a non-company trailer attached to a lorry for which you would be liable for damages in the event of an accident under current legislation.	Not included	Available as supplementary cover for lorries with motor liability insurance at Pohjola Insurance	Available as supplementary cover for lorries with motor liability insurance at Pohjola Insurance

For material damage caused by an individual traffic accident or a series of several interconnected traffic accidents, the maximum indemnity amounts to EUR 5,000,000 for every liable motor vehicle insurance policy.

If the party who sustained the loss has caused the loss intentionally or through gross negligence, the insurance company may reduce any compensation payable under the motor liability insurance or disallow the compensation altogether.

The Motor Liability Insurance Act describes compensation and their restrictions under motor liability insurance.

### Motor vehicle (own) damage insurance

Motor vehicle own damage insurance covers damage caused to the insured party's motor vehicle directly by a collision, the vehicle running off the road or overturning, a collapse of the road or other sudden or unforeseeable external event damaging the vehicle. In addition, the insurance covers sudden and unforeseeable damage caused to lorries, special vehicles and trailers as well as damage caused during loading or unloading to the platform, the body, the machinery for loading and unloading or the cabin.

Among other types of loss, the insurance does not cover types of loss or damage listed below under "Losses not covered by property insurance" as motor vehicle (own) damage.

Specific information on compensation and restrictions of the motor vehicle insurance is detailed in the insurance terms and conditions.

### Vandalism insurance

Vandalism insurance covers damage to the vehicle caused by wilful acts of damage. For example, key scratches on the side of the car that a by-passer

has caused on purpose are covered by vandalism insurance.

However, vandalism insurance does not cover damage caused by another vehicle, or damage that cannot be accurately defined in terms of time and place.

For example, vandalism insurance does not cover damage to the fuel, exhaust aftertreatment (such as AdBlue) or hydraulics system or transmission as the result of their breakage, contamination or soiling, or to other parts of the vehicle, such as the engine, as the result of such damage.

If the act of vandalism took place during the unauthorised use of the vehicle, the damage will be compensated for only if the loss event is coverable under theft insurance. This insurance does not cover damage or loss caused by any act of vandalism to an unlocked vehicle.

Specific information on compensation and restrictions of the motor vehicle insurance is detailed in the insurance terms and conditions.

### Animal Insurance

Animal insurance indemnifies any damage caused directly by collision with an animal. Animal insurance does not cover any damage caused in avoiding a collision with an animal. These losses will be covered by motor vehicle own damage insurance if the vehicle is covered by such insurance.

### Fire insurance

Fire insurance covers loss caused by uncontained fire or short-circuit occurred in the electrical equipment of the vehicle.

Fire insurance does not cover any damage or loss caused to electrical equipment by a short-circuit in itself. Such electrical equipment include generators, electric motors, batteries, and other electric appliances.

es such as voice and image reproduction devices and the steering unit of the vehicle.

Neither does the fire insurance cover any damage restricted to the vehicle's engine or exhaust pipes caused by fire or explosion in them.

Damage caused by fire when the vehicle was in unauthorised use will be covered only if it is coverable under theft insurance.

### Automatic fire extinguishing system

New buses registered after 1 January 2014 for the first time for licensed transport (motor vehicle categories M3 and M3G) must be equipped with an automatic fire extinguishing system with FK 128 approval. New buses with more than 22 seats and registered after 1 June 2018 for the first time must be equipped with an automatic fire extinguishing system approved by the insurance company. If a bus does not have such a fire extinguishing system, an additional deductible of 25% is applied in losses due to fire.

Specific information on compensation and restrictions of the motor vehicle insurance is detailed in the insurance terms and conditions.

### Theft insurance

Theft insurance covers loss or damage caused by theft, unauthorised use or theft for temporary use of a locked vehicle or by an attempt of these acts. The vehicle must be locked in the manner specified below or kept in a locked shelter, vehicle, trailer, vehicle combination or equivalent.

Theft insurance does not cover theft of an unlocked vehicle.

If the damage or loss was caused to standard or optional accessories kept separate from the vehicle, such as another set of tyres, they must be locked in the manner specified below, or kept in a locked shelter or a locked vehicle.

The terms and conditions of motor vehicle insurance include locking requirements for particular vehicle categories and an exclusion clause for theft insurance concerning compensation in the event theft is committed using the keys of the vehicle.

### Locking requirement in the event of theft

A car, light quadricycle or other motor vehicle with an enclosed body is locked when its body space is closed and locked.

A trailer with a maximum weight of 3,500 kg (vehicle categories O1 and O2), a sledge or towed equipment is locked when it is locked using a device which prevents it from being coupled to a drawing vehicle, or a lock which prevents the trailer from being moved.

A motorcycle, moped, off-road vehicle or three- or four-wheeler is locked when its keys have been removed from the vehicle, and its steering lock is

locked or the vehicle's electronic immobiliser is in use or, in their absence, the vehicle is locked using a chock latch, chain shackle, gear lock or cable head intended for the prevention of the unauthorised use of the vehicle.

New lorries registered after 1 January 2014 for the first time for licensed transport (motor vehicle categories N2, N2G, N3 and N3G) must be equipped with an electronic immobiliser. Lorries must be locked, and the immobiliser activated, to prevent theft losses. If a lorry does not have an electronic immobiliser, the deductible is increased by 25% in theft losses amounting to at least the deductible but not more than EUR 10,000.

An immobiliser is an electronic device that prevents the vehicle from moving using its motor. This electronic device prevents the start-up of the fuel supply, ignition current or the vehicle in any other way unless the ignition key is in its place, or the transponder of the electronic locking system is in the immediate vicinity of the vehicle. An electronic identifier to override the locking system may also be a personal PIN or other electronic key.

### Restriction of theft insurance

If theft of the vehicle or any of the acts referred to above was committed using a key, the insurance will cover loss only if the person who committed the act obtained the keys to the vehicle or its shelter through theft in connection with burglary or robbery. Burglary refers to a person entering a locked space by using force and breaking locks or structures in a manner that leaves signs of this having taken place.

Specific information on compensation and restrictions of the motor vehicle insurance is detailed in the insurance terms and conditions. We also recommend installing anti-theft devices and alarms approved by the Insurance Companies' Committee for Automobile Repairs.

## Losses not covered by property insurance

(motor vehicle (own) damage insurance, insurance against damage caused by an animal, and vandalism, fire, theft, consequential loss cover, windscreen insurance and business interruption insurance in the event of machinery breakdown)

Losses not covered by property insurance include:

- damage to some part of or a device in the motor vehicle caused by a structural, manufacturing or material fault in the part or device, or by wear and tear, deficient maintenance or unskilled or careless handling of the part or device
- damage to the engine and its optional extras, gears, power transmission or cooling system caused by deficient circulation of oil or coolant

- to the fuel, exhaust aftertreatment (such as AdBlue) or hydraulics system, or transmission as the result of their breakage, contamination or soiling or to other parts of the vehicle, such as the engine, as the result of such damage
- damage caused by water (to the engine, including accessories) if the vehicle is driven on a fully or partially waterlogged road or area. This clause shall also apply if the vehicle is driven in such a place, and the vehicle or other road users' vehicles in motion cause a rise in the water level, and in the event of
- damage caused by a motor vehicle other than a snowmobile or quad bike that has sunk through the ice on a winter road which is not in public use, and which fails to meet the safety requirements of the road authorities
- damage caused by the load of the motor vehicle or damage caused by an item (such as a cigarette), liquid or a person or animal in the vehicle, unless the damage was a direct consequence of events referred to in clauses 22.1–22.5 of the insurance terms and conditions, and
- damage caused by excessive strain or overload of the motor vehicle or any of its parts
- damage due to participation in a competition, training for a competition or driving practice, or damage occurring when otherwise driving on a track for motor vehicles or in an area or section of a road closed to public traffic. (However, compensation is paid if the insured participates in driving practice on a course for driving in the dark or in winter conditions under the guidance of a driving instructor, or in driving practice provided and supervised by an instructor who has completed a defensive driving course (EAK) organised by Finnish Road Safety Council, by an instructor of a driving school or Suomen moottoripyräkuljettajat ry (the Finnish Motorcycle Instructors' Association.)
- loss or damage due to the motor vehicle having been abandoned
- damage to a burst tyre
- loss or damage due to a nuclear accident, war, rebellion, or any other such reason, or to the motor vehicle having been requisitioned by the authorities
- damage caused by the weight of ice or snow, by frost, rain or rusting, or by corrosion or gradually increasing moisture

Motor vehicle insurance does not cover loss or damage coverable on the basis of a guarantee, a product defect or product liability.

## Emergency road service insurance

Emergency road service insurance covers additional expenses in accordance with these terms and conditions when the vehicle has a defect or damage, or a locked vehicle is stolen, used without permission, or stolen for temporary use. These expenses include

- towing costs to the nearest garage if the motor vehicle is unroadworthy due to a fault or damage
- costs arising from continuing the journey with another vehicle and accommodation costs incurred by the driver and any passengers up to a maximum of EUR 200 (EUR 500 under Super Motor insurance).

Emergency road service insurance does not cover loss or damage caused by running out of fuel or running out of electricity if the vehicle is powered by electric energy.

If the towing service or roadside assistance covered by the insurance is purchased from a service provider other than the partner designated by the insurance company or the Pohjola vehicle emergency service, the compensation payable equals, at a maximum, the amount that the partner designated by the insurance company would have charged.

If you require roadside assistance or towing, visit [claimhelp.pohjola.fi](mailto:claimhelp.pohjola.fi) or call Pohjola vehicle emergency service at 0303 0303.

Indemnification regulations under the emergency road service insurance concerning accidents abroad can be found in the insurance terms and conditions. Specific information on compensation and restrictions of the motor vehicle insurance is detailed in the insurance terms and conditions.

## Legal expenses insurance

Legal expenses insurance covers, with the restrictions and exclusions specified in the insurance terms and conditions, any necessary and reasonable legal expenses incurred in a Finnish district court or foreign equivalent by the vehicle's owner, holder and driver specified in the insurance policy as a result of resorting to legal counsel in a disputed civil or criminal case or non-contentious civil case related to the motor vehicle. For example, the insurance covers, for example, the driver's lawyer's fee if the driver is being prosecuted in a district court by the public prosecutor for the endangerment of road safety due to neglecting the obligation to give way. The maximum amount of indemnity is specified in the policy document.

The insurance does not cover any legal expenses incurred by the opposing party which the insured party has been ordered to pay. Legal expenses insurance does not cover expenses incurred by the insured party, for example,

- in a case which concerns a matter related to business or gainful employment
- in a case which concerns a transport licence matter or unauthorised provision of transport services
- where the charges are brought for drunken driving, aggravated drunken driving, fleeing from the scene of a traffic accident, or relinquishing a vehicle to an intoxicated person.
- where the charges are brought for causing a serious traffic hazard, causing a traffic hazard by speeding, or a traffic violation
- in a case which concerns driving the vehicle without the right to drive.

Specific information on compensation and restrictions of the motor vehicle insurance is detailed in the insurance terms and conditions.

## Additional cover

### Windscreen insurance

Windscreen insurance covers damage caused by a direct impact to a glass window of the motor vehicle, making it necessary for reasons of road safety to have the window replaced. Typically, damage coverable under this insurance is caused by a stone or stud thrown from the tyre of a car driving in front.

Windscreen insurance does not cover any damage caused by a collision, the vehicle running off the road or turning over.

No compensation is paid for cracks in the windscreen caused by changes in temperature or driving on a potholed road.

Specific information on compensation and restrictions of the motor vehicle insurance is detailed in the insurance terms and conditions.

### Financial insurance

Financial insurance covers damage caused to the seller, leasing lessor (not applicable to renting), pledgee or holder of motor vehicle mortgage with the restrictions specified in the terms and conditions and provided that the damage is not covered by other property insurance under the motor vehicle insurance. Finance companies often require that their property be protected through financial insurance. Coverable loss events include theft of an unlocked car or damage caused by water if the vehicle has been driven on a road covered by water. The insurance also covers damage which occurred when the vehicle was used during a period of decommissioning in accordance with motor vehicle own damage insurance and insurance against damage caused by an animal.

The insurance is valid only until the termination of the basic part of the insurance and will always terminate when instalments are fully paid, the lease has

expired, or the loan granted against the motor vehicle mortgage has been fully paid. The maximum compensation payable equals the receivables as specified by the terms of the hire purchase contract with the seller, the pledgee's receivables or the unpaid portion of the loan granted against a motor vehicle mortgage at the time of loss, but no more than the fair value of the object of insurance.

Specific information on compensation and restrictions of the motor vehicle insurance is detailed in the insurance terms and conditions.

### Consequential loss insurance

Consequential loss insurance may be granted for particular vehicle categories as continuous supplementary insurance under Super and Maxi Motor Insurance. The purpose of this insurance is to compensate indemnifiable non-use days of the insured motor vehicle following motor vehicle (own) damage, animal, vandalism, glass, fire or theft losses exceeding the deductible, insofar as no corresponding daily compensation has been paid for the same period under motor third party liability or general liability insurance. Non-use days are not coverable under consequential loss insurance when the coverable damage has been caused to the vehicle by a reason not included in the loss events mentioned above, such as damage coverable under emergency road service insurance.

Under consequential loss insurance, compensation is paid as daily compensation, the amount of which the customer may choose in advance from options depending on the vehicle category. With certain provisions, the customer has the option to choose between the daily indemnity and a passenger car for private use from our partner to substitute the damaged vehicle.

Under this insurance, no compensation will be paid, for example, for any extension caused by having to re-repair something that was poorly repaired the first time, having to wait for appropriate parts to replace the wrong parts ordered by the repair shop or delivered by the importer, or a national industrial action. In addition, no compensation will be paid for the time a damaged but roadworthy motor vehicle stays in the repair shop.

The customer may define the length of the qualifying period under consequential loss cover. The maximum number of non-use days covered by consequential loss insurance is 14 days in case the insurance company redeems the vehicle and 40 days in case the motor vehicle is repaired or stolen. The qualifying period is subtracted from such compensation.

Specific information on compensation and restrictions of the motor vehicle insurance is detailed in the insurance terms and conditions.



## Fraud insurance

The object of insurance is a vehicle entered in the policy and leased or handed over for public use without a driver against a charge, and on which agreement has been reached that it will be used only in the Nordic countries. The insurance cover is valid only in the Nordic countries.

Fraud insurance covers loss of a motor vehicle caused by fraud or embezzlement when the vehicle has not been returned to the lessor by the agreed time or at the termination of the original lease, and the vehicle has not been found within 30 days of the date on which the insurance company received a copy of the report of an offence filed with the police concerning failure to return the vehicle.

The insurance is not valid if the identity of the lessee has not been verified and advance payment has not been made by a credit or debit card, or through an electronic payment channel using strong identification.

Specific information on compensation and restrictions of the motor vehicle insurance is detailed in the insurance terms and conditions.

## Tow insurance

Tow insurance is supplementary insurance for heavy motor vehicles. It covers extra costs caused by the interruption of a trip begun with the insured motor vehicle due to a fault occurring in or damage to the towing vehicle. The insured object is the motor vehicle specified in the insurance policy and the trailer coupled to it at the time of the loss event. The insurance is valid everywhere in Europe and non-European Green Card countries, excluding non-European regions of Russia.

Tow insurance can be issued as a supplementary insurance to Maxi Motor Insurance or Medium Motor Insurance.

For example, tow insurance covers costs arising from towing an unroadworthy motor vehicle and the trailer coupled to it to the nearest repair shop, and the towing costs of a vehicle that has got stuck on a road. The maximum compensation paid under the tow insurance is EUR 5,000.

If the towing service or roadside assistance covered by the insurance is purchased from a service provider other than the partner designated by the insurance company or the Pohjola vehicle emergency service, the compensation payable equals, at a maximum, the amount that the partner designated by the insurance company would have charged.

If you require roadside assistance or towing, visit [claimhelp.pohjola.fi](http://claimhelp.pohjola.fi) or call Pohjola vehicle emergency service at 0 3 0 3 0 3 0 3.

Extra travel and accommodation costs caused to the driver of the vehicle by the breakage or theft of the vehicle are covered up to a maximum of EUR 200

if the loss occurs in Finland, and up to a maximum of EUR 1,000 euros if the loss occurs in some other place within the territorial limits of the insurance.

For example, tow insurance does not cover loss or damage caused by running out of fuel, running out of electricity if the vehicle is powered by electric energy, tyre damage or the keys to the vehicle being lost, broken or left inside a locked vehicle. In addition, tow insurance does not cover, for example, costs a passenger incurred, costs caused by loading, unloading or transporting the goods in the trailer coupled to the vehicle, loss of income, or costs caused by business interruption.

Specific information on compensation and restrictions of the motor vehicle insurance is detailed in the insurance terms and conditions.

## Business interruption insurance in case of machinery breakdown

Business interruption insurance in case of machinery breakdown is intended for taxis. It covers loss due to the non-use days of a vehicle resulting from sudden and unexpected damage to the engine, gearbox, power transmission or to a breath alcohol ignition interlock device approved by the Finnish Transport and Communications Agency Traficom preventing the vehicle from being used for driving.

The insured object is the vehicle specified in the insurance policy, and non-use days are coverable up to the number specified in the policy. The insurance may be granted only to vehicles that are less than three (3) years old. Business interruption insurance in case of machinery breakdown terminates automatically at the end of the insurance period during which the vehicle turns three (3) years of age. For the insurance to be valid, the vehicle must have been maintained regularly according to the instructions given by the manufacturer and the importer. The daily indemnity amounts either to EUR 90 or EUR 180.

Business interruption insurance in case of machinery breakdown does not cover, for example, non-use days of the vehicle owing to natural wear and tear, deficient maintenance, careless handling or regular and other maintenance.

Specific information on compensation and restrictions of the motor vehicle insurance is detailed in the insurance terms and conditions.

## Maxi Motor Insurance for non-company trailers

Insurance cover for lorries can be supplemented with Maxi Motor Insurance for non-company trailers. The purpose of the insurance is to cover damage to the trailer coupled to the vehicle and owned by a party other than the policyholder, provided that the policyholder would, under existing laws, be held liable for the damage. Maxi Motor Insurance for non-company

trailers covers non-company trailers attached to a lorry.

- The insurance may be granted, provided that the lorry is registered in Finland, and the motor liability insurance policy is taken out on the lorry with our insurance company.
- The insurance is valid when the trailer is attached to the policyholder's lorry. If the trailer is not coupled to the towing vehicle, it is not covered by this supplementary insurance under any circumstances.
- For direct material damage, the maximum indemnity is the current value of the towed trailer before the insurance event.

The extent of insurance cover is in accordance with Maxi Motor Insurance. In addition, other applicable clauses of the terms and conditions of comprehensive motor vehicle insurance apply to the insurance for non-company trailers. You have a few options from which to choose the amount of deductible.

### International third-party motor liability insurance for buses

Motor liability insurance for buses can be supplemented with international third-party motor liability insurance.

The purpose of this supplementary insurance is to cover bodily injury incurred by the passenger or driver of the insured motor vehicle used abroad in traffic as defined in the Finnish Motor Liability Insurance Act, with respect to the injury not coverable under Finnish statutory workers' compensation insurance, Finnish motor liability insurance extended to the country where the loss occurred or other personal insurance of the driver or the passenger.

Compensation will be paid only if the driver, holder or owner of the insured motor vehicle is, in accordance with Finnish tort law, held liable for the damage. The insurance is valid in Green Card countries outside the European Economic Area (EEA), with the exception of Iran, Tunisia and Morocco. In order for the insurance to be valid in Russia and Belarus, the Green Card must be valid in these countries. For each loss event, the maximum indemnity in case of bodily injury amounts to EUR 1,000,000. For each and every loss, the policyholder's deductible amounts to EUR 2,000. In other respects, the terms and conditions of Commercial General Liability Insurance will apply.

### Supplementary international third-party motor liability insurance

We grant supplementary international third-party motor liability insurance to corporate customers who have taken out motor vehicle and motor liability insurance on their vehicle (passenger car, van, lorry, special lorry, bus, camper, motorcycle and taxi) with our insurance company. The insurance is granted as

a supplement to Super Motor or Maxi Motor Insurance and carries an extra premium. The insurance is valid in Green Card countries outside the European Economic Area (EEA), with the exception of Iran, Tunisia and Morocco. In order for the insurance to be valid in Russia and Belarus, the Green Card must be valid in these countries.

The insurance covers bodily injury and material damage caused to a third party by the motor vehicle used in traffic abroad and specified in the insurance policy, for which the insured party is liable by motor liability insurance legislation of the country in question, or equivalent law, provided that such liability is derived from an act or instance of negligence that has taken place during the insurance period. Compensation will be paid inasmuch as the party suffering loss is not entitled to compensation from motor liability, accident or some other insurance or equivalent foreign insurance, other claim settlement system or law. The insurance does not cover damage or loss incurred by the insured person or a passenger of the vehicle, for example.

For each loss event, the maximum indemnity is EUR 100,000 for bodily injuries and EUR 50,000 for material damage. These amounts include any costs that may arise from legal proceedings. The policy has a deductible of EUR 1,000.

Specific information on compensation and restrictions of the motor vehicle insurance is detailed in the insurance terms and conditions.

## Umbrella agreement enables including new motor vehicles automatically in the insurance cover

The umbrella agreement is a free-of-charge management agreement for motor vehicle insurance policies. It may be agreed in the umbrella agreement that new vehicles will be automatically covered by the insurance upon registration, even if an agreement had been made at the dealership that deviated from the umbrella agreement. Any desired deviations must always be separately agreed with the insurance company's contact person assigned to the customer.

## Territorial limits

### Motor liability insurance

Motor liability insurance is valid within the European Economic Area (EEA). Motor liability insurance covers road accidents caused by vehicles with Finnish motor liability insurance in another EEA member state either in accordance with the national laws of the country where the accident occurred or the Finnish Motor Liability Insurance Act if the total cover provided by the latter is better. If a Finnish vehicle has incurred a traffic accident in another EEA member

state and the party suffering loss has been the driver or passenger of the vehicle registered in Finland who is permanently resident in Finland, they may always file a claim to the vehicle's motor liability insurance company pursuant to the Finnish Motor Liability Insurance Act. Motor liability insurance is also valid in Green Card countries outside of the EEA member states. In these countries, the loss or damage will be covered according to the national laws of the particular country in which the damage or loss occurred. In many of these countries, motor liability insurance does not cover any personal injury sustained by the liable driver or passengers, so traveller's insurance or accident insurance may be needed to provide them with more extensive insurance cover. The amounts of compensation may also be inadequate by Finnish standards.

For example, according to the Russian Motor Liability Insurance Act, the liable party is responsible for compensating the damage exceeding the amount of compensation under the civil law. In other words, the driver may be held personally liable. To protect against this eventuality, we grant an additional international third-party motor liability insurance for Super Motor and Maxi Motor Insurance of certain vehicles.

For more information on practices abroad, please go to [www.lvk.fi](http://www.lvk.fi).

## Motor vehicle insurance

The insurance is valid everywhere in Europe and non-European Green Card countries, excluding non-European regions of Russia. Emergency road service insurance included in Medium Motor Insurance is valid only in Finland, Sweden, Norway and Denmark, and in transport between these countries.

## Theft insurance

With respect to the validity of theft insurance as a part of comprehensive motor vehicle insurance, please note that

- The deductible in theft losses occurring outside the Nordic countries within the territorial limits of the insurance is double that in theft insurance.
- If an insurance event compensated from theft cover occurs in Estonia, Latvia, Lithuania, Poland, Russia, Belarus, Ukraine or Moldova, the deductible for passenger cars (not campervans) and motorcycles is 20% of the amount of loss, however, always a minimum of EUR 600. Theft insurance as part of Medium or Mini Motor Insurance for passenger cars and motorcycles in private use is not valid in Estonia, Latvia, Lithuania, Poland, Russia, Belarus, Ukraine and Moldova. The territorial limits of theft insurance included in Medium and Mini Motor Insurance cannot be extended by agreement.

## Motor vehicle rented or lent without a driver

A motor vehicle rented without a driver is covered by insurance only if separately agreed and so indicated in the insurance policy. Motor vehicle insurance for a motor vehicle rented or lent without a driver is valid only in the Nordic countries.

## Yellow test registration plates

Insurance for vehicles with yellow test registration plates covers a motor vehicle to which the plates are fixed and which is used for the purpose referred to in section 32 of the Decree on Motor Vehicle Registration. In accordance with the area where the use of test registration plates is allowed, insurance for vehicles with yellow test registration plates is valid only in Finland, Sweden, Norway and Denmark.

## Maximum amounts of compensation and deductible

### Motor liability insurance

No maximum amount of compensation is defined for bodily injuries. For property damage caused by a motor vehicle, the maximum compensation is EUR 5,000,000.

### Motor vehicle insurance

For vehicles redeemed at their replacement value, the maximum compensation is the price of a similar new vehicle. Direct material damage is otherwise covered up to the current value of the insured object or its part. Fair value is considered to be the cash price which is generally obtainable on the market at the time of the loss for a motor vehicle or its part when sold in the appropriate manner. For example, fair value does not refer to the selling or asking price set by a dealership, or to the price credited for a machine when trading it in for a new one, but to a cash price that several buyers would have been ready to pay for the insured object.

For each and every loss coverable under the insurance terms and conditions, the insured party is responsible for a deductible. The insurance terms and conditions include certain special situations, which are listed below.

### Special deductible: Overhead obstacle

If the loss is caused by a motor vehicle, its part or the load in the motor vehicle coming into contact with an overhead obstacle, the policyholder's deductible accounts for 25% of the coverable loss amount, but at least the amount of the deductible applied under motor vehicle (own) damage insurance.

This special deductible only applies to lorries (vehicle categories N2, N2G, N3 and N3G), trailers (O3 and O4) and buses (M2, M2G, M3 and M3G).

This clause does not apply to an event where the damaged motor vehicle was transported as a cargo of another motor vehicle.

### Simultaneous vandalism and theft

If an insured object is both vandalised and stolen, only one deductible is subtracted from the amount of compensation.

However, if a burglar alarm approved by the Insurance Companies Committee for Automobile Repairs has been fitted and employed, and something inside the vehicle is stolen while the vehicle is in Finland, no deductible will be subtracted. In cases of vandalism, the deductible will be subtracted.

### Vandalism outside the Nordic countries

Losses covered under Medium Motor Insurance's vandalism insurance carry a double deductible if the loss occurs outside the Nordic countries.

## Contact us before you take your vehicle outside the Nordic countries

Motor vehicle insurance is valid only in Europe and in Green Card countries outside Europe. In other words, motor vehicle insurance is not valid outside European Russia, meaning the areas east of the Ural Mountains, or in North or South America or Asia.

For a complete list of countries within the Green Card system, go to [www.lvk.fi](http://www.lvk.fi) > Abroad with a car > Green card.

The motor liability insurance Green Card can be printed or ordered from our online service at [op.fi](http://op.fi).

When using a motor vehicle abroad, especially outside the EEA member states, it is advisable to check the obligation to insure, the extent of insurance coverage and possible maximum amounts of indemnity, and if necessary, to consider extending the insurance coverage. For useful information about travelling by car abroad, go to [www.lvk.fi](http://www.lvk.fi).

When you are planning to travel abroad by a vehicle which was bought on hire purchase or some other financing contract or which is otherwise in the ownership of another person, an authorisation to take to motor vehicle abroad is required from the owner. In order to receive this authorisation, you need to provide the owner with a confirmation of the validity of voluntary motor and theft insurance issued by the insurance company. In most cases, no such authorisation is given for countries outside Europe.

## Factors affecting the premium

The insurance premium of motor vehicle insurance is based on the vehicle's technical details (such as tare weight, engine size, vehicle category and chassis type) and method of use (such as private use or use

under a licence) and information about the driver (the entrepreneur personally or several different drivers) and policyholder (including place of residence, age of the business or policyholder). The information used may vary depending on the vehicle category.

Any changes to this information must be reported to the insurance company to confirm that the insurance cover remains accurate. We receive information about vehicles that have undergone modification inspection and modification registration automatically from Traficom's Vehicular and Driver Data Register. We receive information such as changes in the company's domicile automatically from the Trade Register. Changes to unregistered vehicles must always be reported to the insurance company. You can report the changes easily in our Insurance Services or by calling our Customer Service.

If the vehicle's method of use changes, we always recommend that you contact us to ensure that your overall insurance cover meets the changed needs.

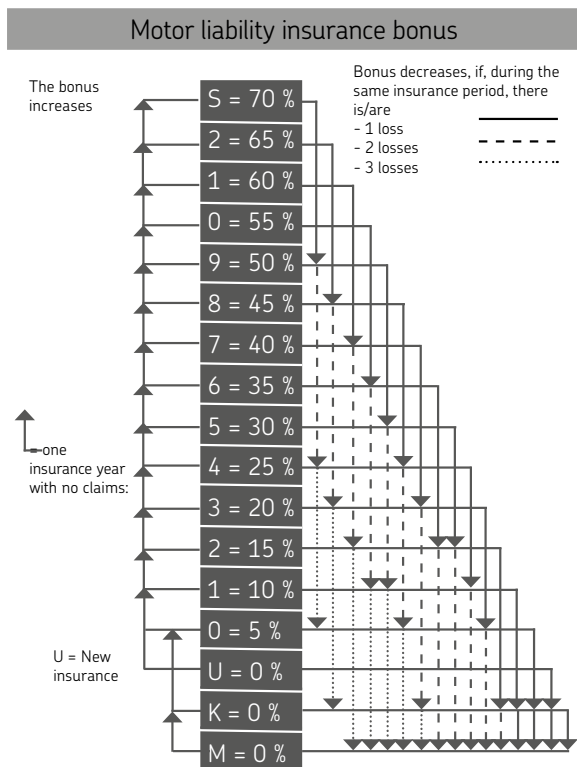
The premium or motor vehicle and motor liability insurance may increase or decrease in each insurance period as the company's information changes. The premium may also change with immediate effect if the vehicle's technical details such as tare weight or vehicle category change following a modification inspection. We will review the premium annually if necessary on the basis of claims expenditure and for other reasons explained in the General Terms of Contract. Percentage discounts are deducted from the premium in consecutive calculations.

## Motor liability insurance

### Application of bonus system

The motor liability insurance policies of private customers comply with the bonus system referred to in the Motor Liability Insurance Act and Decree as described below. As a result of the change to the Motor Liability Insurance Act on 1 January 2017, the bonuses of private customers will in future be personal rather than tied to a specific vehicle. You can also receive a bonus based on your personal claims history for your other vehicle. The bonus system described in the decree will not be applied to the insurance policy in case

- the insured vehicle is a moped, off-road vehicle, trailer, tractor, motorised work machine or museum vehicle that is exempt from registration obligation
- the policyholder has a business identity code referred to in the Business Information Act (244/2001) and the corporate bonus option has been chosen for the insurance policy.



The vehicle must be owned by or be in the possession of the policyholder. The no-claims bonus increases according to the arrows on the left hand side after no-claims years.

The arrows on the right explain what effect one or two claims that are paid during the same period will have on the no-claims bonus.

Any insurance policy with no former claims history that can be transferred is considered a new insurance policy.

New insurance for motorcycles starts from +20%.

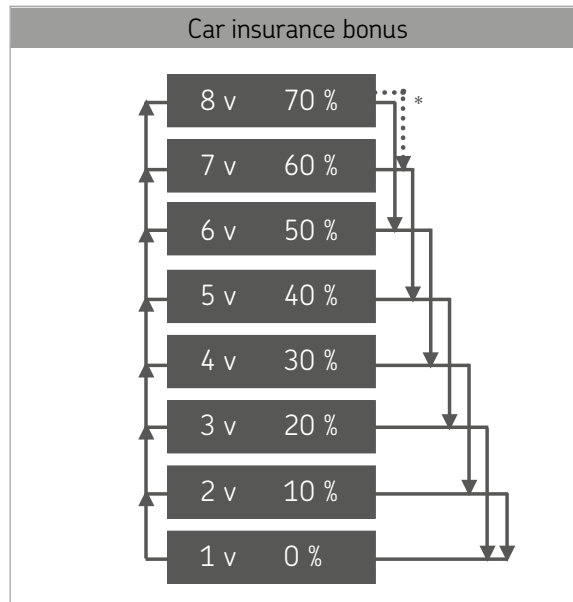
## Motor vehicle insurance

If no claims have been made throughout an entire year on a comprehensive motor vehicle insurance with bonus entitlement, the bonus is increased by 10% a year. In Super Motor Insurance, the bonus increases directly to 70% from 60% at the top of the bonus scale, while in Maxi Motor Insurance, the bonus increases from 60% to 65%, and from 65% to 70%, which means that Maxi Motor Insurance has one bonus category (category 65%) more than Super Motor Insurance.

The maximum bonus is 70%.

### Super Motor insurance no-claims bonus

The no-claims bonus increases according to the arrows on the left-hand side after no-claims years. The arrows on the right explain what effect claims paid during the same period will have on the no-claims bonus.



Any insurance policy with no former claims history or claims history that can be transferred to it is considered a new insurance policy. The premium rating criteria and the level of premiums can be amended on the basis of statistical evidence to correspond to the risk of loss or damage.

## Decommissioning

Decommissioning is reported in the Vehicular and Driver Data Register, from which the information is forwarded to the insurance company for processing. Customers may register their vehicle online, or at an OP cooperative bank or a vehicle inspection station. During decommissioning, the vehicle may not be driven, and no vehicle tax is levied on it.

During the decommissioning period, if any of the following are included in the insurance, they will continue to be valid: fire, theft, vandalism and legal expenses insurance. Of the supplementary covers, windscreen cover, consequential loss cover, towing insurance and financial insurance continue to be valid if included in the motor vehicle insurance. In other respects, the insurance is not valid. The premium for the period of decommissioning covers administrative expenses of motor liability and motor vehicle insurance and the costs of covers that continue to be valid. Motor vehicle (own) damage insurance is not valid during decommissioning. However, damage caused by a storm or a hailstorm during the decommissioning period is covered by the motor vehicle's own damage insurance if it is included in the insurance selected. "Storm" refers to an event defined in clause 61.4 of the motor vehicle insurance. Any compensation for damage occurring during the decommissioning period will be paid, provided that the motor vehicle was not used in traffic or driven for any other purpose.

## Claim affecting the insurance premium

### Motor liability insurance

The policy will move from one bonus category to another after the end of a policy period on the basis of the number of claims paid during the policy period, in accordance with the comprehensive motor vehicle insurance no-claims bonus table shown above under the section Application of bonus system. The number of claims paid refers to the number of losses for which the insurer has paid compensation under the policy. A claim is considered to affect the premium if the insurer has had to pay compensation for loss caused by negligence on the part of the vehicle owner, holder or driver or by defective condition of the vehicle. A claim is not considered to affect the premium if

- it has been paid for a loss occurring during unauthorised use of a vehicle that has been locked or kept in a locked or guarded shelter
- the claim was paid for a loss that occurred within 7 days of the transfer of the insured vehicle's ownership, provided that the loss was not caused by the policyholder or any member of the family living in the same household with the policyholder, or
- the policyholder pays the insurer an amount equalling the paid claim no later than the end of the policy period that follows the payment of the claim.

### Motor vehicle insurance

The policy will move from one bonus category to another after the end of a policy period on the basis of the number of claims paid during the policy period, in accordance with the comprehensive motor vehicle insurance no-claims bonus table shown above. The number of claims paid refers to the number of losses for which the insurer has paid compensation under the motor vehicle own damage insurance.

## Inception and termination of policies

### Motor liability insurance

#### Inception

Motor liability insurance becomes valid on the date specified in the insurance application, at the earliest on the date of signing the insurance contract. A vehicle may be registered only if motor vehicle insurance has been taken out on the vehicle.

#### Termination

Motor liability insurance is terminated when the vehicle changes owners, the vehicle is removed from the

register, or possession of a vehicle purchased with financing is returned to the owner, and the holder was the sole policyholder. However, the insurance compensates losses that occurred within seven (7) days of the transfer or ownership unless the vehicle's new owner or holder has taken out a new policy within this period.

Motor liability insurance is terminated when the insurance company is notified by the authorities that the registered vehicle's motor liability insurance company has changed.

Motor liability insurance of a permanently decommissioned registered vehicle can be terminated by giving written notice to the insurance company. Motor liability insurance of a registered vehicle which has been reported as stolen to the police can be terminated by giving written notice to the insurance company after the vehicle has been decommissioned. In both cases, motor liability insurance ends on the date of notice at the earliest.

In the case of unregistered vehicles, motor liability insurance can be terminated in writing if the vehicle is destroyed, retired from traffic under the Motor Liability Insurance Act, or insured with another insurance company. Motor liability insurance ends on the date of notice at the earliest.

Motor liability insurance premiums may be collected by distraint without a court decision.

### Motor vehicle insurance

#### Inception

The insurance takes effect as agreed in the contract, no later than the day the application is signed. If nothing else has been agreed on the inception date, the policy will usually take effect when the policyholder hands in or sends the insurance application to the insurance company. Certain factors such as payment defaults may have an effect on the approval of the insurance application or the inception of the insurance.

#### Termination

The insurance may be terminated by giving written notice to the insurance company. The insurance may be terminated on the date of notice at the earliest.

The insurance is terminated when the ownership of the object of insurance changes, with the exception of cases where the holder of a vehicle purchased with financing becomes the vehicle's owner. However, if a loss takes place within 14 days of the transfer of ownership, the new owner who received the ownership from the policyholder will be entitled to compensation provided that they have not already taken out insurance on the property. If the vehicle's insurance includes policies other than property cover, such as liability, legal expenses or consequential loss insurance policies, such insurance cover will terminate immedi-

ately upon transfer of the property to the new owner. Voluntary motor insurance policies terminate without notice on the date when an entry is made in the Vehicular and Driver Data Register recording that the motor liability insurance for the motor vehicle has been transferred to another insurance company.

Certain covers included in motor vehicle insurance may be terminated at the start of a new insurance period due to the vehicle's age.

### Amending the insurance contract by notification

Under the Insurance Contracts Act, the insurance company has the right to amend the insurance premium or other terms of contract during the insurance period and at the start of a new insurance period if, prior to granting the insurance or during the insurance's validity subsequent material changes in risk, the policyholder or insured person has failed to provide the insurance company with accurate information which may have significance for the decision to grant the insurance or the insurance's validity. In addition, the insurer has the right to make minor changes to the insurance terms and conditions, provided that the changes do not affect the essential content of the insurance contract. Such changes will be communicated in a customer newsletter.

In the event that legislation changes during the insurance period in a manner that increases or expands the insurance company's responsibility from what it was before the change, the insurance contract shall observe the law as it was at the start of the insurance period.

### Amending the insurance contract by termination

Under the Insurance Contracts Act, the insurance company may terminate the insurance in writing without undue delay on learning of grounds entitling to termination. The grounds must be specified in the notice of termination. In addition, the insurer has the right to terminate a renewable non-life insurance policy as of the end of the current insurance period, provided that grounds for this exist under good insurance practice.

The insurance company may terminate the insurance during the insurance period if

- the policyholder or insured person has provided inaccurate or incomplete information prior to granting the insurance, and based on such information, the insurance would not have been granted, or after a loss, and the information was of relevance in assessing the insurance company's liability
- during the insurance period, a change which has substantially increased the risk of loss or damage has occurred in the circumstances re-

corded in the insurance policy or reported by the policyholder or insured person to the insurance company at the time of concluding the contract, and which the insurance company cannot be deemed to have taken into consideration when entering into the contract

- the insured has wilfully, or through gross negligence, failed to observe safety regulations, or caused the loss or damage
- the insurance premium of voluntary motor insurance is not paid by the due date. The insurance company may terminate the insurance in 14 days of sending written notice.

### Change in circumstances (Increased risk)

The policyholder must promptly notify the insurance company of any essential change occurring during the policy period in the circumstances stated at the time of concluding the insurance contract, or in the state of affairs recorded in the insurance policy which has increased the risk of loss or damage.

Such a notification must be made if

- the vehicle is removed from the register
- the vehicle's purpose of use changes
- the vehicle's structure is changed significantly, for example, by putting in a more powerful engine, the power of the engine of the engine is increased by chipping or the vehicle is changed by reinforcing the original body with a roll bar, etc.
- the vehicle will be used in races or for training or experimental purposes
- the vehicle's location of registration changes or the vehicle will be used primarily abroad.

A notification of change must be sent without delay and no later than within the time specified under clause 5.2 of the General Terms of Contract. The same clause details the consequences for the non-fulfilment of this obligation. (Clause 5.2.1 of the General Terms of Contract is applied to policies taken out by companies and institutions, and clause 5.2.2 to those taken out by consumers and businesses comparable to consumers.)

### Read and follow the safety regulations

Safety regulations oblige the policyholder or the insured party to follow instructions specified in the insurance contract, insurance policy or insurance terms and conditions, or otherwise written down, aimed at preventing or limiting the occurrence of loss or damage. If the policyholder or the insured party has wilfully or for a reason other than minor negligence failed to observe the safety regulations and the

negligence has had an effect on the occurrence of the loss, compensation may be disallowed altogether or reduced.

Some of the safety regulations are listed below.

- The driver of the vehicle must have a valid driving licence, or the right to drive a vehicle based on his age. If you give a vehicle to someone else to drive, check the person's identity and right to drive.
- The vehicle must be in a roadworthy condition as specified in the relevant rules and regulations. Make sure, for example, that the tyres and brakes comply with regulations. The locking devices of the motor vehicle must also be in a condition required to provide protection.
- Should the keys to the vehicle be lost, the immobiliser must be recoded and use of the vehicle be prevented for example by using a mechanical locking device.
- A vehicle that has broken down on the road must be moved to a safe place of storage without delay. During decommissioning and at other times, the vehicle should be kept under regular supervision.
- Do not have an open flame in the shelter where the vehicle is kept.
- The vehicle should be warmed only using devices approved for use with vehicles. Equipment must be placed and used in accordance with their instructions.
- Do not place a cover in the space between the bonnet and the engine.
- When a vehicle is repaired by welding, upholstery and other flammable structures must be removed from a sufficiently large area.
- Arrange supervision for the place where repairs will take place, have fire extinguishing equipment available and also arrange fire watch.
- Buses and coaches must be equipped with fire extinguishers that comply with applicable laws and regulations. We recommend that buses also be equipped with an opening through which extinguishing material may be inserted into the engine compartment.

For full details of safety regulations, please read clause 23 of the Motor Vehicle Insurance terms and conditions.

## In the event of loss or injury

### Operating instructions

In case of loss or damage or immediate threat of loss or damage, the vehicle's driver is obliged to take the necessary action to prevent or limit the loss or damage and to participate in investigation into the loss or damage. The insurance company may reduce or dis-

allow compensation altogether if the policyholder or a person with an equivalent status fails to fulfil these obligations. Always make a note of the registration number plate and insurance company of the other party, as well as of the driver's personal data and any possible witnesses at the scene of the accident. File a written loss report without delay and allow the insurance company to inspect the damaged motor vehicle before it is repaired. Before the insurance company has made its claim settlement decision, the owner or holder of the vehicle is held liable for the costs arising from the loss.

In the event of loss or damage due to fire, theft, vandalism or a collision with a deer other than a reindeer, the insured party must immediately report to the local police. If a motor vehicle is stolen or permanently lost abroad, a report must also be filed with the Finnish police. If the vehicle keys are stolen or lost, take action to protect the vehicle. The resulting costs can be covered from the insurance under certain conditions.

Pohjola vehicle emergency service is available 24/7 – call 0303 0303

What to do in the event of loss or damage:

1. Prevent further accidents. Place a warning triangle on the road and turn on the hazard warning lights. Call 112 in emergencies.
2. Visit [claimhelp.pohjola.fi/corporate](http://claimhelp.pohjola.fi/corporate) for instructions in different loss situations in Finland and abroad, and help in filing a claim.
3. If you require roadside assistance or towing, visit [claimhelp.pohjola.fi](http://claimhelp.pohjola.fi) or call Pohjola vehicle emergency service at 0303 0303.

## Assessment and indemnification regulations

### Scope of indemnity

Voluntary motor vehicle insurance covers direct material damage and the costs of towing an unroadworthy motor vehicle to the nearest repair shop. Material damage means that the object is damaged, destroyed or lost as a result of theft.

For example, motor vehicle insurance does not cover a reduction in the value of the vehicle, alterations or improvements made during repairs, washing unrelated to the damage or fuel charges.

### Correction

Motor vehicle insurance covers the reasonable costs of repairing the vehicle. If the value of the damaged vehicle combined with the estimated repair costs exceeds the fair value of the vehicle prior to the damage, the repair costs are not reasonable.

Fair value is considered to be the cash price which is generally obtainable on the market at the time of the



loss for a motor vehicle or its part when sold in the appropriate manner. In determining the current value of a motor vehicle, the insurance company takes account of the current market price of the motor vehicle and its make, its vehicle-specific condition, its accessories, the year when first used, the model year, manner of use, total number of kilometres driven, and other factors affecting the price.

The damaged motor vehicle must be repaired with usable parts of equivalent age and condition, provided that such parts are available, and their purchase does not delay the repair work. The insurance company is not obligated to use new parts to replace damaged parts that the repair shop can repair to meet their intended purpose. If rusted or corroded parts have been replaced with new ones during repair work because of damage to them, or if such painting, upholstery or other work is carried out that results in a situation where the condition of the vehicle can be considered to have improved substantially, the insurance company will take this into account in determining the indemnity.

### Redemption at fair value

If the amount of loss is assessed at over 60% of the fair value of the insured object, the insurance company will have the right to redeem the object at its fair value.

### Redemption at replacement value

Indemnities in excess of fair value payable from redemption at replacement value shall be paid to the policyholder.

### Super Motor Insurance

However, the amount of loss in Super Motor Insurance for passenger cars registered for private use is the cash selling price of an equivalent new motor vehicle at the time of the loss, or when the vehicle was last for sale if

- the motor vehicle has been owned or kept only by the policyholder, apart from a maximum of nine (9) months' ownership or possession of one car dealer, and has been covered by comprehensive motor vehicle insurance from the time it was first registered or should have been registered
- a maximum of three (3) years has passed since the car's first registration date
- the car has been driven for a maximum of 60,000 kilometres
- the amount of repair costs estimated by the insurance company accounts for over 50% of the cash sale price of a new similar vehicle.

### Maxi Motor Insurance

However, the amount of loss for passenger cars, vans, campervans, motorcycles and caravans in Maxi Motor Insurance is the cash sale price of a similar new vehicle at the time of the loss, or when the vehicle was last for sale if

- the motor vehicle has been owned or kept only by the policyholder, apart from a maximum of nine (9) months' ownership or possession of one car dealer, and has been covered by comprehensive motor vehicle insurance from the time it was first registered or should have been registered
- a maximum of one (1) year has passed since the first registration date of the vehicle
- the vehicle has been driven for a maximum of 25,000 kilometres, and
- the amount of repair costs estimated by the insurance company accounts for over 50% of the cash sale price of a new similar vehicle.

The clause for redemption at replacement value does not apply to motor vehicles brought to Finland as removal goods with restrictions on sale and usage.

### Payment of compensation

The insurance company will fulfil its obligation to indemnify in accordance with the amount of the loss and the possibility of repair either by:

- paying reasonable repair costs based on receipts
- paying reasonable repair costs in cash as lump-sum compensation if the property is not repaired even if repair were possible. The maximum lump-sum compensation payable is the fair value of the property immediately before the loss event less the residual price of the damaged property.
- paying in cash the difference between the fair value of the insured object before the loss and its value unrepaired
- redeeming the insured object at its replacement value and otherwise at its fair value before the loss, or
- replacing a similar vehicle or its part, or one of the same value.

If the party entitled to compensation does not wish to have the damaged property replaced with equivalent property, even if this were possible, the compensation in cash will be calculated based on the price at which the insurance company would be able to purchase equivalent, replacing property. This price will be subject to reductions based on the age of the property. The insurance company has the right to decide which repair shop or supplier will be used.

The insurance company has the right to decide on what repair shop or source of supply to use, and

for this purpose the insured party must contact the insurance company. However, if the repair or purchase is made in a shop other than that indicated by the insurance company, the maximum compensation equals the amount that the repair or purchase would have cost in a shop indicated by the insurance company.

The insurance company is not responsible for the quality of repairs or the purchased product. This responsibility rests with the service provider or supplier in question.

Redemption of an indemnifiable motor vehicle or any of its parts transfers its ownership to the insurance company. Ownership of the redeemed vehicle must be transferred to the insurance company in writing. Compensation for redemption is paid provided that any registration documents and keys of the motor vehicle as well as keys to all devices designed to prevent unauthorised use of the motor vehicle are handed over to the insurance company. The portion of the reduced or refunded motor vehicle tax that would have been collected had the vehicle been sold on the day of the insurance event is deducted from such compensation.

The insurance company undertakes to pay the portion of the motor vehicle tax which may be collected later and which has been deducted from the compensation. The refunded or reduced motor vehicle tax is deducted in full from the compensation for redemption at replacement value.

No separate compensation is paid under the insurance for motor vehicle tax or any corresponding tax the payment of which is a prerequisite for using the vehicle. Moreover, no compensation is paid under the insurance for fees paid for a special licence plate decision.

## Claims

If you are the guilty party in a road accident, send us without delay a loss report specifying the details of the vehicle of the innocent party and information on any other possible loss or damage and persons suffering loss. Our company's vehicle damage assessor inspects the damage to the innocent party's vehicle and determines the indemnity. You can always claim compensation for bodily injuries suffered by yourself and the passengers of your vehicle under your motor liability insurance and for damage to your own vehicle under your comprehensive motor vehicle insurance.

### Complaints on claim settlement decisions

The processor in charge of your claim will provide you with additional information. You can also check with our employee that all the information relevant for making a claim decision has been sent to us. If you still disagree with the decision, you can file a complaint with our Customer Ombudsman. This is a body independent of the Compensation Department,

whose task is to resolve the correctness of damage decisions as quickly as possible.

Our Customer Ombudsman is available by email at [asiakasasiamies@op.fi](mailto:asiakasasiamies@op.fi).

A complaint may also be filed with various boards or other complaints bodies. Learn more about your options for appealing a claim at [op.fi/filing-a-complaint](http://op.fi/filing-a-complaint).

## Personal data processing

When dealing with insurance matters, we process our customers' personal data in accordance with the Personal Data Act and insurance legislation, and ensure privacy protection when processing personal data. We obtain information from customers themselves, parties authorised by customers, registers maintained by public authorities, and from the credit information register.

We also use our customer data file for direct marketing purposes. We will not disclose a customer's personal information to outsiders without the customer's consent unless such disclosure is based on a legal provision.

For more information on our personal data processing protection, contact Pohjola Insurance, call our telephone service, or visit our website, where you can also view the file descriptions related to personal data files.

## Claims register

Insurance companies have a joint non-life insurance information system in which they can check losses reported to other companies. The system is aimed at preventing insurance fraud against insurance companies.

## Storage and transfer of data

Unless otherwise agreed between the policyholder and the insurer, the insurer will store all data on policy duration and relevant claims history for five (5) years following the year in which the policy terminated to make it possible to give the data to the policyholder and with the policyholder's permission, to pass it on to another insurer.



## Our services

### Manage your insurance policies at op.fi

Log into op.fi using the user identifiers for your own bank.

Once logged in, you can

- Report a loss and file claims
- make changes to your company's policies
- print out or order a Green Card
- print out certificates of insurance

Learn more about our services for commercial transport service providers at [op.fi/commercial-transport](https://op.fi/commercial-transport).

### Pohjola Claim Help at your service 24/7

Pohjola Claim Help provides clear instructions for all types of losses. In the event of vehicle damage, Pohjola Claim Help also lists the contact details of Pohjola Repair Advisors and other repair shop partners.

Pohjola Claim Help is available at [claimhelp.pohjola.fi](https://claimhelp.pohjola.fi) and the OP Business mobile app.

## Our telephone service

Telephone service for statutory insurance policies

- Motor liability insurance and related claims, as well as workers' compensation insurance and related claims 0100 5335\*

A-Insurance services for commercial transport

- Insurance and Claims Settlement 0304 0506\*\*

Pohjola Insurance

- Insurance and Claims Settlement 0303 0303\*\*

\* Call rate: local/mobile network rate.

\* From mobile phones and landline networks in Finland, EUR 0.0835 per call plus EUR 0.12 per minute.

Prices are inclusive of VAT.

We record customer calls to assure the quality of customer service, among other purposes.

## Advice on claims and insurance policies

Our insurance and claims advisors provide personal assistance in our telephone service. You can also file a complaint or appeal an insurance or claim settlement decision with our customer ombudsman. For more information on filing an appeal, visit [op.fi/filing-a-complaint](https://op.fi/filing-a-complaint).

For independent advice, contact the Finnish Financial Ombudsman Bureau (FINE), tel. 09 685 0120, [www.fine.fi/en](https://www.fine.fi/en).

Pohjola Insurance Ltd, Business ID: 1458359-3

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Domicile: Helsinki, main line of business: insurance

Regulatory authority: Financial Supervisory Authority, [www.fiva.fi](http://www.fiva.fi)

