

# Motor vehicle insurance for businesses



Product guide, valid as of 1 September 2021

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 [vahinkoapu.pohjola.fi/corporate](http://vahinkoapu.pohjola.fi/corporate) for instructions in different loss situations and help in filing a claim.
3. If you require roadside assistance or towing, visit [vahinkoapu.pohjola.fi/en](http://vahinkoapu.pohjola.fi/en) 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 currently has to be registered, with motor liability insurance taken out for it.

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, go to [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 transport vehicles, the insurance covers objects which are

referred to in the insurance contract and which have been taken into account when determining the premium.

## Voluntary motor vehicle insurance

SUPER MOTOR INSURANCE For passenger cars in private use and less than 3 years old	MAXI MOTOR INSURANCE For vehicles up to 15 years old	MEDIUM MOTOR INSURANCE For vehicles up to 20 years old
Motor vehicle (own) damage insurance	Motor vehicle (own) damage insurance	
Business interruption insurance		
Vandalism insurance	Vandalism insurance	Vandalism insurance
Animal insurance	Animal insurance	Animal insurance
Theft insurance	Theft insurance	Theft insurance
Fire insurance	Fire insurance	Fire insurance
Emergency road service insurance	Emergency road service insurance	Emergency road service insurance
Legal expenses insurance	Legal expenses insurance	Legal expenses insurance

### Emergency road service insurance

This insurance is included in Super, Maxi or Medium Motor Insurance for passenger cars, vans, campervans, motorcycles and passenger cars and vans registered for a special use no more than 15 years old (such as driving school vehicle, ambulance, veterinary vehicle, hearse or rescue vehicle).

If the difference between the inception year of the policy and the first year of the service entered in the register is over 15 years, a new policy taken out on the vehicle will not include emergency road service insurance. A vehicle's emergency road service cover will cease to be valid once the difference between the vehicle's first year of service and the new policy period exceeds 15 years. That is, emergency road service insurance is only valid for vehicles that are no more than 15 years old.

### Supplementary insurance cover

Supplementary insurance cover can be included in the insurance policies for company vehicles according to the purpose and features of the vehicles and insurance cover required. For example, supplementary insurance cover may include Consequential loss insurance, Windscreen insurance, Fraud insurance, tow service, Business interruption insurance in case of machinery breakdown, Maxi Motor Insurance for non-company trailers and Motor vehicle general liability insurance valid abroad for buses. We will customise insurance cover for you according to the needs of your company. It is possible to take out motor vehicle general liability insurance on specific vehicle categories. Please contact our company for any further questions.

## Territorial limits

### Motor liability insurance

Motor liability insurance is valid within the European Economic Area (EEA). Motor liability insurance will cover traffic 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 for the damage exceeding the amount of compensation under the civil law. The driver may, in other words, become personally liable for a loss, and to cover this, we offer international third-party motor liability insurance for certain vehicles under Super and Maxi Motor Insurance.

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, non-European regions of Russia excluded. Emergency road service insurance as a part of Medium Motor Insurance is valid only in Finland, Sweden, Norway and Denmark and in transportation 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 §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.

## 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 cov-

erage 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.

## Inception and termination of policies

### Motor liability insurance

#### Inception

The insurance takes effect on the date entered in the insurance application, no later than the day the application is signed.

A vehicle may be registered only if motor vehicle insurance has been taken out on the vehicle. At most of OP-Pohjola Group member cooperative bank branches, you can also have your vehicle registered.

#### Termination

Motor liability insurance terminates when the ownership of the vehicle is transferred to another party, the vehicle is removed from the register, or the possession of a vehicle bought on hire purchase returns to the owner. When title to the vehicle transfers to its new owner, the insurance will remain valid for seven days, which is the time required for the registration.

If you want to transfer the motor liability insurance to another insurance company, it must be terminated in writing and the vehicle must be insured in the new insurance company within seven days. 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

Comprehensive motor vehicle insurance terminates when the ownership of the vehicle is transferred to another party, but not in case the holder of a motor vehicle bought on hire purchase becomes the owner of the vehicle.

If a loss takes place within 14 days of the transfer of ownership, the new owner will, however, be entitled to compensation provided that he has not already taken out insurance on the property.

If insurance on property includes policies other than property cover, such as liability, legal expenses or business interruption insurance policies, such insurance cover will terminate immediately upon transfer of the property to the new owner.

If the premium is not paid by the due date, the insurance company may terminate the comprehensive motor vehicle insurance in 14 days' time after sending the related notice of termination.

Voluntary motor insurance policies taken out on a motor vehicle will 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.

Some supplementary covers taken out for motor vehicle insurance end automatically when the vehicle reaches the age specified in the insurance terms and conditions (such as tow insurance for some vehicles).

## 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 on with the insurance company's contact person assigned to the customer.

## 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 non-use of the innocent party's vehicle and
- 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.

A motor vehicle is not used in traffic either 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.

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.

## What does motor vehicle insurance cover?

### 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 others, 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.

Vandalism insurance does not cover damage caused by, for example, the breakage, contamination or soiling of fuel, exhaust aftertreatment (such as adblue) or hydraulics systems, or damage caused to the other part of the vehicle, such as its engine, and by the breakage, contamination or soiling of fuel, exhaust aftertreatment (such as adblue) or hydraulics systems.

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 covers damage caused directly by collision with a deer or elk or any other 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 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, the deductible is increased by 25% in fire losses.

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 tires, 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 by 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 category O1 and O2), a sled 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 the absence of these, the vehicle is locked using a chock latch, chain shackle, gear lock or cable head intended for the prevention of 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. The electronic device prevents the start-up of the fuel supply, ignition current or the vehicle in other ways 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, windscreen and business interruption insurance)

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
- damage to the fuel, exhaust aftertreatment (such as adblue) or hydraulics system or the gears caused by the breakage, contamination or soiling thereof, or damage resulting from the aforementioned to some other part of the insured vehicle, such as its engine
- 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 case 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
- nuclear accident, terrorism, revolution, war
- loss or damage due to rebellion, projectile, mine or any other such reason, or if the vehicle has been forcefully 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 any extra costs caused by the interruption of a trip begun with the insured motor vehicle, such as:

- 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 of the up to a maximum of EUR 200 (EUR 500 under Super Motor insurance).

Emergency road service insurance does not cover any loss or damage caused by running out of fuel.

If the towing service or roadside assistance covered by the insurance is purchased from a service provider other than the partner named by the insurance company or the Pohjola Insurance vehicle emergency service, the compensation payable is the amount charged by the partner named by the insurance company.

If you require roadside assistance or towing, visit [vahinkoapu.pohjola.fi/en](http://vahinkoapu.pohjola.fi/en) 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, keeper 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. 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 driving while intoxicated, driving while seriously intoxicated, flight 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 hurling from the tyre of a car driving in the 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, for example, 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 non-use reported prior to the loss 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 or the pledgee's receivables or the unpaid portion of the loan granted against a motor vehicle mortgage at the time of loss, in any case 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.

### Business interruption insurance

Business interruption 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 for indemnifiable non-use days of the insured motor vehicle following motor vehicle (own) damage, animal, vandalism, glass, fire or theft losses exceeding the deductible, in so far 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 business interruption insurance when the coverable damage has been caused to the vehicle by a reason not included in loss events mentioned above, such as damage coverable under emergency road service insurance.

Under business interruption 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 repair again 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 passenger car or van, campervan or caravan 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.

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 mainly 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, non-European regions of Russia excluded.

If the difference between a bus's first year of service entered in the register and the starting year of the policy is less than 15 years, tow insurance may be included in a new Maxi Motor Insurance policy as a supplementary cover. If tow insurance has been included in a bus's Maxi Motor Insurance, it will cease to be valid once the difference between the vehicle's first year of service and the new policy period exceeds 15 years. That is, tow insurance is only valid for buses that are no more than 15 years old.

The tow insurance for motor vehicles other than buses will not automatically expire. For lorries, tow insurance can be granted as a supplementary insurance cover for Maxi Motor Insurance or Medium Motor Insurance.

Tow insurance covers, for example, 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 named by the insurance company or the Pohjola Insurance vehicle emergency service, the compensation payable is the amount charged by the partner named by the insurance company.

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

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.

Tow insurance will not cover loss or damage caused, for example, by running out of fuel, tyre damage or the keys getting lost, breaking or being 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 years old. A vehicle's business interruption insurance in the case of machinery breakdown will cease to be valid at the beginning of the insurance period when the difference between the vehicle's first year of service and the new policy period exceeds 3 years. That is, business interruption insurance in case of machinery breakdown is only valid for vehicles that are no more than 3 years old. In order 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 90 euros or 180 euros.

Consequential loss 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 us.
- 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 parts of the terms and conditions of Comprehensive motor vehicle insurance are applied to the insurance for non-company trailers. You have a few options to choose the 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 the Finnish tort law, held liable for the damage. The insurance is valid in Green Card countries outside the European Economic Area (EEA) and in Russia. 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 us. The insurance may be issued subject to charge as a supplementary cover for comprehensive motor vehicle insurance (Super or Maxi Motor Insurance). The insurance is valid in Green Card countries outside the European Economic Area (EEA), with the exception of Iran, Tunisia and Morocco.

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 derives from an act or 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.

## 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 cars redeemed at their replacement value, the maximum compensation is the price of a similar new car. Direct material damage is otherwise covered up to the current value of the insured object or its part. The 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. Fair value does not refer to, for example, the selling or asking price set by a dealership, nor 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.

## Deductibles for cars and vans

Insurance	Option for deductible or qualifying period
Motor liability insurance	No deductible
Motor vehicle (own) damage insurance	Several options starting from EUR 200
Animal Insurance	EUR 200
Vandalism insurance	EUR 200
Fire insurance	EUR 200
Theft insurance	EUR 200
Emergency road service insurance	No deductible
Legal expenses insurance	15% of the expenses, but no less than EUR 200

## Deductibles for lorries, buses, special vehicles and heavy trailers

Insurance	Option for deductible or qualifying period
Motor liability insurance	No deductible
Motor vehicle (own) damage insurance	EUR 500–20,000
Animal insurance	EUR 500
Vandalism insurance	EUR 500
Fire insurance	EUR 500
Theft insurance	EUR 500
Legal expenses insurance	15% of the expenses, but no less than EUR 200

## Deductibles or qualifying periods for additional covers

Insurance	Option for deductible or qualifying period
Business interruption insurance	0, 1, 3, or 5 days
Windscreen insurance	EUR 200, 500 or 600. No deductible if the glass is repaired instead of replaced
Financial insurance	In accordance with the basic insurance
Fraud insurance	10% for leased vehicles, 10–20% of the loss amount for rental vehicles
Tow insurance	No deductible in Finland, EUR 350 for loss events occurring abroad
Business interruption insurance in case of machinery breakdown	1 day

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 specify some special situations such as:

#### **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 the event 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.

## **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 refers to an object being damaged, destroyed or lost.

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

### **Repair**

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.

The 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 obliged 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 current 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 a new equivalent motor vehicle at the time of the loss or when the vehicle was last for sale if

- the car has been owned or kept by only the policyholder, apart from a maximum of nine 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 years have passed since the first registration date of the car
- 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 new similar 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 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 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 lowered 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 lowered 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.

## Factors affecting the premium

The motor vehicle insurance premiums for private customers are priced on the basis of the vehicle's technical properties and company tariffs. Companies' motor vehicle insurance premiums are priced to correspond with the risks as closely as possible, and they are based on the company's customer information, the vehicle's technical properties, the vehicle's driver and safety features. The insurance premium amount depends on the company's age, domicile, amount of net sales, legal form, risk category and field of operation; the vehicle's vehicle category, body type, use, driving power, operating area, operating licence location, extras, make, engine size, passenger capacity, weight, engine power; and information about the vehicle's principal driver.

Corporate customers that take precautions against and minimise road traffic risks can have a chance of receiving discounts on motor liability insurance on the basis of how good the safety features and automatic fire extinguishing systems are. Companies' motor vehicle and motor liability insurance premiums may rise and fall from one insurance period to the next if the company details change, or immediately if the vehicle details change. We will review the premium annually if necessary on the basis of claims expenditure and for reasons explained in the General Terms of Contract. Percentage discounts are deducted from the premium in consecutive calculations.

## Decommissioning

As decommissioning is now possible, the handling of non-use periods has changed. If a car is temporarily laid up, a decommissioning notification must be sent to the vehicle register, from which it will be forwarded to the insurer for the processing of decommissioning related to the motor liability and motor vehicle insurance. Consequently, no separate non-use notification is required. Registering a vehicle is easy and flexible. Customers may register their vehicle online or at an OP cooperative bank or a vehicle inspection station. If a vehicle has been decommissioned, it may not be driven, and no vehicle tax will be charged.

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. For this time, a premium is charged for the administrative fees of motor liability and comprehensive motor vehicle insurance and for the cover that is 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 motor vehicle 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 occurred during the decommissioning period will be paid provided that the motor vehicle was not used in traffic or driven for any other purpose.

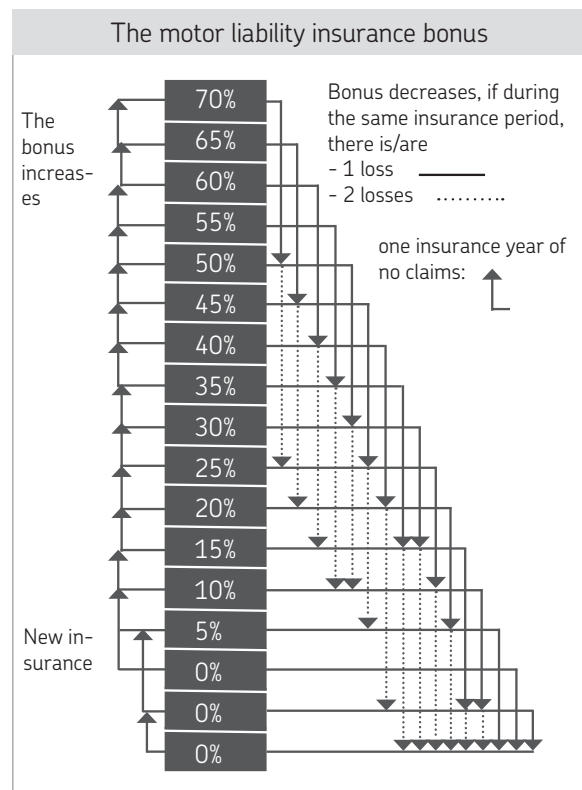
## Motor liability insurance

### 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

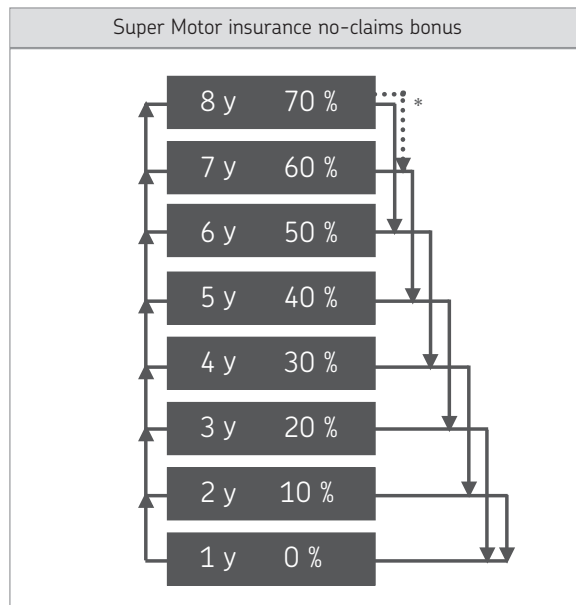
If no claims have been made throughout an entire year on a comprehensive motor vehicle insurance with bonus entitlement, the bonus is increased by

10% a year. In Super Motor Insurance, the bonus increases straight 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.

## 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. 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 occurred during unauthorised use of a vehicle that has been locked or kept in a locked or guarded shelter
- it has been paid for a loss occurred within seven days following 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.

## 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 years following the year in which the policy terminated so as to make it possible to give the data to the policyholder and, with the policyholder's permission, to pass it on to another insurer.

## 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.
- Do not drive if you are unwell or tired.

- 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. The vehicle should be checked regularly during the decommissioning period as well as at other times.
- 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.

## 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 applies to policies taken out by companies and institutions, and clause 5.2.2 to policies taken out by consumers and self-employed persons/businesses comparable to consumers.)

## 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 disallow 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. Submit 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 keeper 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.

The 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 [vahinkoapu.pohjola.fi/corporate](http://vahinkoapu.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 [vahinkoapu.pohjola.fi/en](http://vahinkoapu.pohjola.fi/en) or call Pohjola vehicle emergency service at 0303 0303.

## 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. Independent of the claims department, the customer ombudsman aims at verifying the correctness of claim settlement decisions as soon 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.





## 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 claims and workers' compensation insurance and 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

Helsinki, Gebhardinaukio 1, 00013 OP, Finland

Domicile: Helsinki, main line of business: insurance

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

