

Corporate Travel Cover



PRODUCT GUIDE

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Valid as of 1 November 2019.

Corporate Travel Cover provides quick help in the event of various losses, such as illness during travel. Travel insurance complements statutory occupational accident and occupational disease insurance on business and official trips and on secondments. Corporate Travel Cover provides coverage in the event of a wide range of travel losses. It covers both domestic and overseas travel.

This product guide will give you a general idea about Corporate Travel Cover. For more detailed information, read the Corporate Travel Cover terms and conditions.

Unique service network

Corporate Travel Cover is provided by Pohjola Insurance Ltd. You also have at your disposal, free of charge, the Pohjola Insurance overseas service network.

If you any problems when travelling:

- the emergency service number is available 24/7.
- Euro-Centers give advice and help you with losses during travel, and also pay compensation.

Travel Emergency Service 24/7

Pohjola Travel Emergency Service +358 (0)10 253 0011

Insurance services at op.fi and The Claims Service

Log into op.fi, where you can

- Report a loss and file claims
- Report changes to the policies
- View your insurance documents.

At the address hae-korvausta.op.fi, you can log into The Claims Service with your online bank credentials at OP or some other bank, even if you do not have access to the op.fi service.

The insured person must inform any luggage losses to the carrier's representative and ask for documentation of the loss. If a crime has taken place, the local police must be informed.

Pohjola Claim Help assists in any loss

Claim Help instructs you and your employees in the event of loss or damage. Find instructions on how to file for compensation and contact details of our partner clinics around the world.

Pohjola Claim Help is available at claimhelp.pohjola.fi and on OP Business mobile. Claim Help is always at your assistance in the event of a loss.

Pohjola Hospital

Pohjola Hospitals in Helsinki, Tampere, Oulu and Kuopio have an A&E and GP on-call service and a range of specialist services, for example orthopaedics and hand surgery. Health Care Managers make sure that you receive swift treatment. Patients are referred for treatment from their appointment with a specialist and, if surgery is required, the hospital will endeavour to arrange an appointment for the same week. The hospital's physiotherapists, in turn, ensure that rehabilitation goes smoothly. During weekdays, Pohjola Insurance's insurance customers' claims can be handled in connection with the visit to the doctor.

- pohjolasairaala.fi
- Appointments +358 (0)10 2570 100

Insurance options

Corporate Travel Cover is built flexibly out of the following policies

Traveller's insurance with the coverage you have chosen

- Compensates for medical treatment expenses if you fall ill or have an accident during travel. We provide you with comprehensive insurance cover and service network.
- Ensures repatriation in case of serious illnesses or accidents
- Compensates expenses if a journey is cancelled or interrupted.

Luggage insurance

- Compensates if your luggage is stolen or arrives late at your destination.

Travel liability insurance

- Compensates if the insured person becomes liable to compensate for a third party for personal injury or property damage during travel.

Legal expenses travel insurance

- Complements cover by providing compensation in civil and criminal cases.

The premium amount is determined by, for example, the extent of coverage, duration of travel and amount of deductible.

Validity

You can take out the insurance for business trips, business and holiday trips, and for secondments.

Traveller's insurance cover will expire at the end of the insurance period during which the insured person reaches the age of 86, at the latest. The Daily Allowance Cover is an exception: it expires at the end of the insurance period when the insured turns 70.

Corporate Travel Cover is valid abroad throughout the world both during work and off-duty unless otherwise agreed. In Finland, the insurance is valid on trips to places which are more than 50 kilometres from the insured person's home, place of work or study, or holiday home. Trips between these places, considered to be part of the insured person's daily environment, are not considered business or official trips.

Business and official trips are those that as a rule take less than 3 months. Up to 7 days off may be taken during a business trip and still be covered by the insurance. A secondment has an uninterrupted length of 3 months to 5 years. The insurance is valid on secondments also in the insured person's daily environment and on holiday trips.

The insurance does not cover

- Losses that occur in high-risk areas (see under 'Travelling to high-risk areas'). You can check whether your destination is a high-risk area at claimhelp.pohjola.fi and op.fi
- Competitive sports or its training
- Sports listed in the insurance terms and conditions and certain other activities.

You can agree separately if you want the insurance to cover losses occurring in high-risk areas, competitive sports or other sports.

Validity in sports and certain other activities

Traveller's insurance does not cover losses that occur in competitive sports or in sports and activities listed in the insurance terms and conditions. You can extend the insurance to cover competitive sports and the sports referred to in the insurance terms and conditions.

Sports referred to in the insurance terms and conditions for which you will need an extension include:

- Combat, contact or self-defence sports
- strength sports: powerlifting, weightlifting and body building

- Motor sports
- Aviation, such as hot air and gas ballooning, motorised flying, hang- and paragliding, microlight flying, parachuting, BASE jumping, indoor skydiving, flying with amateur-built aircraft and use of gliders and motor gliders
- Winter sports: sledding, freestyle skiing, speed and downhill skiing, or skiing on unprepared slopes or outside marked slopes
- Scuba diving and free diving
- Acrobatics
- Downhill skating
- Downhill biking
- American football
- Australian football
- Bungee jumping
- BMX cycling
- Free running
- Ice and rock climbing
- Glacier and mountain climbing
- Wildwater canoeing
- Abseiling
- Lacrosse
- Sail- and flyboarding
- Parkour
- Roller derby
- Rugby
- Kite wing and kite surfing
- Ocean yachting
- Mixed Martial Arts
- Parasailing
- Strength athletics
- Wrestling
- Research expeditions or treks to mountains, jungle, deserts or wilds, or other uninhabited areas.

You can also have an extension for competitive sports in your traveller's insurance as additional cover until further notice or for a specified period. By competitive sports we mean sports games or matches arranged by a sports association or sports club and training arranged according to a training programme or other training typical of the sport, regardless of the age of the insured person. However, we do not consider non-competitive or over-35 sports organised as part of a sports federation and sports club as competitive sports.

Travelling to high-risk areas

Traveller's insurance does not cover losses in high-risk areas caused by the conditions within the area.

High-risk areas consist of countries or places to which the Ministry for Foreign Affairs of Finland recommends that you do not travel or which it recommends leaving. The list of current high-risk areas are available at op.fi/high-risk-areas.

If you have arrived in a high-risk area before such a recommendation was issued, the insurance will be valid for 10 days from the date the Ministry issued the recommendation, except if there is a major war.

Traveller's Insurance is valid in high-risk areas normally if, for example, your travel illness is in no way connected to the reason to either not travel to or to leave the area.

You can agree separately if you need either fixed-term or permanent cover in a high-risk area.

Traveller's insurance

The following types of cover are available for traveller's insurance. Medical treatment cover and travel interruption cover make up the basic level of traveller's insurance.

Medical Treatment Cover	Medical treatment cover is always included in traveller's insurance. We compensate medical treatment expenses caused by a travel illness or travel accident. We will also take care of repatriation if the insured person dies during travel owing to travel illness or travel accident.
Travel Interruption Cover	We compensate for expenses caused by travel interruption. This may be caused, for example, by the insured person or his/her next of kin becoming suddenly ill, suffering an accidental injury or dying. We pay for the insured person's transportation home in cases of serious illness or accidents, provided Pohjola Insurance has first approved it. Travel interruption cover also includes Evacuation and catastrophe cover, which compensates the insured person's travel and accommodation costs caused by travel interruption if the insured person must be moved into safety from an evacuation or catastrophe area.
Daily Allowance Cover	We will pay the insured person a daily allowance if a travel accident causes a temporary disability for work.
Disability cover for travel accident	We will pay the insured person a lump-sum compensation if a travel accident causes a permanent disability.
Disability cover for travel illness	We will pay the insured person a lump-sum compensation if a travel illness causes a permanent disability.
Death cover for travel accident	We will pay the beneficiary a lump-sum compensation if the insured person dies in a travel accident.
Death cover for travel illness	We will pay the beneficiary a lump-sum compensation if the insured person dies because of a travel illness.
Cancellation Cover	We compensate for expenses caused by travel cancellation. This may be caused, for example, by the insured person or his/her next of kin becoming suddenly ill, suffering an accidental injury or dying.
Cover for Missed or Delayed Departure	We compensate expenses caused by missed departure if the insured person misses the departure or connection because a vehicle, such as airplane is late owing to poor weather, natural disaster, technical fault, traffic accident or action by an authority.
Cover for Assault, Abduction and Crisis Therapy	We compensate the insured person for pain and suffering, loss of income and costs of mental and physical suffering brought about by assault, abduction and crisis situations.

You can also select the following for secondments

Health Care Cover	We compensate health care expenses, such as health check-ups and vaccinations, during secondments.
Dental Care Cover	We compensate basic dental check-ups and dental maintenance during secondments.
Child care cover provided health care cover has also been taken out	We compensate childbirth expenses in the country of secondment or the insured person's home country.

You can tailor this cover to your needs. You can choose from alternative sums insured and deductibles when you take out the policy. We will help you to find the best solution for you.

- 90 days
- 120 days
- 180 days

Medical Treatment Cover

Medical Treatment Cover enables you to get treatment quickly if you become ill or have an accident during travel.

We compensate the following medical treatment expenses caused by an illness that began or accident that took place during the journey:

- fees for examination and treatment procedures carried out by physicians or healthcare professionals
- daily hospital charges
- costs for medicinal products sold at pharmacies
- costs for physiotherapy for up to 10 sessions per accident or illness
- reasonable expenses for travelling to a local physician or nursing institution
- necessary medical care supplies for up to EUR 200 if they are by local practice not included in the medical care
- necessary telephone charges incurred during the journey up to EUR 200.

We compensate medical treatment expenses caused by a travel illness up to the selected maximum days. You can choose from the following maximum days:

We compensate treatment expenses incurred due to a travel accident for a maximum of three years after the accident.

Medical treatment expenses are compensated without an upper limit unless otherwise agreed when the policy was taken out.

We compensate up to 7 days of emergency first aid care if an illness that existed before the journey suddenly gets much worse during the journey and this could not have been foreseen. We will pay no compensation if the deterioration or change follows the clinical picture, that is, it was likely to take place.

Home help

We compensate expenses for getting home help if the insured person needs help at home to recover from a travel illness or travel accident. The need for home help must be determined by a doctor. The person providing home help cannot be a next of kin; the help must be provided, for example, by a company offering such services. Home help compensation is paid for a maximum of 15 days, and a total maximum of EUR 2,000.

Recovery compensation

By recovery we mean the insured person's recovery from a travel illness or travel accident. We pay for recovery compensation in the form of services and products that aid the recovery process. The amount of recovery compensation is EUR 200. The requirement

for this compensation is that the sick leave caused by the insured person's travel illness or accident exceeds 30 days.

Treatment expenses incurred from dental injury and acute toothache

We compensate dental treatment expenses as follows:

- Dentist's treatment and examination expenses if the insured person's teeth are damaged in a travel accident
- Expenses incurred due to treatment of an injury caused by biting to a tooth or dentures for up to EUR 300
- Treatment expenses of up to EUR 300 for sudden tooth ache that began during a journey and required treatment and the destination.

We will also compensate reasonable travel expenses to local treatment within the limits indicated above.

Repatriation of deceased or burial abroad

If the insured dies during the journey, the insurance will cover reasonable expenses of repatriation, or reasonable funeral expenses abroad. The expenses are compensated regardless of the cause of death. The policyholder will make the arrangements after the insured person's death.

Travel Interruption Cover includes evacuation and catastrophe cover.

This cover provides financial compensation if your trip is interrupted or you are unable to use services at the destination.

We provide compensation under Travel Interruption Cover if the insured person's journey must be interrupted for a compelling reason because

- an illness or an accident suffered by the insured during the journey
- substantial loss of or damage to the insured person's property in Finland
- a violent crime committed or attempted against the insured person
- sudden serious illness, accident or death suffered by the insured person's next of kin or travelling companion
- serious illness, accident or death of a substitute worker at a farm when the insured person is a farmer.

We compensate as interruption expenses

- EUR 50 for each day of travel lost by the insured person for up to 45 days, but amounting to no more than the price of the journey
- unused services, excursions and travel at the destination for which the insured has paid separately in advance, up to a maximum total of EUR 2,000
- unavoidable travel and accommodation expenses incurred by the insured during the journey
- reasonable travel expenses approved by Pohjola Insurance for a new journey to the same destination if such a journey takes place during the validity of the insurance and is necessary because of work or continuing studies in an educational institution
- journey of a stand-in if the insured person is forced to interrupt his/her journey or work and must be replaced with another person for business reasons. We compensate necessary and reasonable expenses for the stand-in (return ticket) and accommodation for up to 60 days.

If Pohjola Insurance has approved such in advance, also the following will be accepted as travel interruption costs:

- costs for patient transportation to his/her home country or country of secondment and the reasonable travel and accommodation costs of a necessary escort
- the travel and accommodation costs of one next of kin

concerning a journey to the insured person and back to the next of kin's home if, according to the doctor in charge, the insured person's condition is life-threatening and the person is not accompanied by a next of kin at the travel destination.

Evacuation and catastrophe cover

Evacuation cover

If, during a journey, the insured person encounters a situation where the Ministry for Foreign Affairs of Finland or equivalent authority recommends travellers to leave the area, for example, on account of a sudden natural disaster or other sudden catastrophe or an act of terror, we will pay the insured person additional travel and accommodation expenses needed to leave the area. The insured person may return either to his or her home or secondment country, or travel to the nearest safe destination.

The insured must personally arrange the travel and accommodation services for which he or she seeks compensation.

Travel expenses for connections will not be covered as evacuation costs after the insured person has reached a safe destination. The cover will not indemnify for loss of earnings or indirect expenses either.

Catastrophe cover

If the insured person is travelling or is on a secondment in an area where, for example, a major forest fire breaks out, a serious explosion takes place or a sudden natural disaster occurs resulting in the insured person having to travel from his or her place of accommodation or residence to a safe destination located in the neighbouring area, we will compensate the insured person for additional travel and accommodation expenses for a maximum period of 30 days. Transport expenses caused by having to transfer the insured person's movable property to safety from the accommodation in a secondment location are also compensated.

The insured persons must personally arrange the travel, accommodation and transport services for which they seek compensation.

Loss of earnings or indirect expenses will not be covered as catastrophe costs nor will that part of the work performed by the insured person relating to the transportation of movable property be covered either.

Daily Allowance Cover

Daily Allowance Cover provides financial support if the insured person becomes disabled owing to an accident that occurred during travel.

We pay a daily allowance for the days when the insured person is unable to work as a result of a travel accident. The allowance is paid for up to 360 days and it is taxable income. The compensation paid for total disability is the daily allowance valid at the time the accident occurred, and the compensation paid for partial disability is the proportion of the daily allowance corresponding to the loss of working capacity.

Compensation is paid no sooner than from the date when a doctor has stated disability has begun. If a qualifying period has been chosen for the policy, payment of the daily allowance will begin after the qualifying period.

Daily allowance cover expires at the end of the insurance period during which the insured reaches 70 years of age.

Disability Cover

Disability Cover provides financial support if the insured person suffers permanent disability as a result of a travel accident or travel illness and the permanent disability has continued for 3 months.

Permanent handicap refers to a medically assessed general handicap which the insured has incurred through a travel accident or travel illness and which, according to medical prognosis, is unlikely to be healed. When determining the handicap, only the quality of the illness, injury or disability is considered.

Individual circumstances, such as profession or hobbies, have no bearing on defining the disability.

The benefit for full handicap (handicap class 20) is the full sum insured as a lump sum, while the benefit for a partial handicap (handicap class 1-19) is a lump sum equal to as many twentieths of the sum insured as indicated by the handicap class. The degree of handicap is determined in accordance with the handicap classification decree by the Ministry of Social Affairs and Health when the accident occurred. Injuries are divided into 20 handicap classes, with class 20 corresponding to full handicap and class 1 to the smallest coverable handicap.

Death Cover

Death Cover provides financial support if the insured person dies during the cover's validity as a result of a travel accident or travel illness.

If the insured person dies during the cover's validity as a result of a travel accident or travel illness, we will pay the beneficiary the valid sum insured.

Cancellation Cover

Cancellation Cover provides financial support if the insured person is unable to go to a reserved journey from his/her home country or country of secondment.

We will compensate travel cancellation if the reason for it is compelling, owing to

- sudden illness, accident or death suffered by the insured
- substantial loss of or damage to the insured person's property in Finland
- sudden illness, accident or death suffered by the insured person's next of kin or travelling companion
- serious illness, accident or death of a substitute worker at a farm when the insured person is a farmer.

If a journey is cancelled, we compensate the expenses paid in advance for which the insured person is responsible according to the terms and conditions of the tour operator or other service provider and which the tour operator or other service provider is not obliged to refund by law or under the general package tour terms and conditions or other terms and conditions.

As cancellation costs we also compensate cost that were caused by the insured person getting a carer for a child under 15 living in the same household owing to the child's sudden illness or accident in order that he/she will be able to leave for the journey him/herself.

The indemnity for travel cancellation is a maximum of EUR 3,000, but no more than the price of the original journey.

The tour operator or other service provider must be contacted to cancel a journey or other service as soon as it is clear that cancellation is necessary.

Cover for Missed or Delayed Departure

We compensate to the insured person extra travel expenses caused by missed or delayed departure for any of the reasons below.

We provide compensation under Cover for Missed Departure if the insured person fails to arrive at the departure point for a flight or a boat, train or bus journey or the departure point for a connection because the means of public transport the insured

person intended to use is delayed because of poor weather, natural disaster, technical fault, criminal act or action by an authority, or the vehicle he/she used has a road accident or has a technical fault.

If the insured is late, the insurance covers the necessary and reasonable expenses required to make sure the insured will be able to depart for a destination as scheduled. Expenses are indemnified to up to EUR 2,000 but no more than the price of the original trip. If the insured is too late to take part in the trip, the price of the lost journey will be covered, but no more than EUR 2,000.

We compensate under the Cover for Delayed Departure if the insured person is delayed by more than six hours at initial departure point or the departure point of a connection. Expenses compensation up to a maximum of EUR 35 is paid for each 6-hour period or part thereof exceeding the qualifying period, and for a maximum total of EUR 350 per insured person.

Cover for Assault, Abduction and Crisis Therapy

Assault

If the insured person is assaulted abroad or suffers other intentional violence, we compensate for any consequent pain and suffering and loss of income. The maximum amount of such compensation is EUR 42,500.

Abduction

If the insured person is abducted during his/her journey, we pay compensation for mental and physical suffering for the period that the abduction lasted. By abduction we mean a situation in which a person is taken away using violence. Another condition is that the abductor's intention is to threaten the abducted person's health or life if the abductor's demands are not met.

Compensation for mental and physical suffering is paid a total of EUR 100 per day, but only for a maximum of 90 days.

Crisis therapy

We will pay for the insured person's crisis therapy if he/she suffers an acute mental crisis during travel caused by a sudden and unexpected event such as assault, serious accident or other traumatic event. Crisis therapy may also be provided to an accompanying spouse or common-law spouse, registered partner or child if the insured person dies during the journey as a result of any of the above events.

As crisis therapy, we compensate expenses for psychotherapy provided by a psychiatrist or psychotherapy prescribed by a doctor and provided by a psychologist. Therapy is compensated for a maximum of ten sessions within six months of the event leading to the need for therapy, up to a maximum total of EUR 2,000.

Health Care Cover

Health Care Cover is only intended for providing health care to people on secondments. for insured persons on secondments.

We compensate as health care expenses up to the chosen sum insured the following:

- health inspections and any further examinations prescribed by a doctor
- prenatal and child welfare clinic visits and other equivalent check-ups
- vaccinations
- eye examinations and purchase of spectacles or contact lenses once a year, as eyesight changes
- reasonable occupational therapy expenses prescribed by a doctor for children under 18 who have motoric disorders
- reasonable speech therapy expenses prescribed by a doctor for children under 18 for problems with their mother tongue.

Dental Care Cover

Dental Care Cover is only intended for insured persons on secondments.

We compensate as dental care expenses up to the chosen sum insured the following:

- basic examinations
- reasonable care for maintaining dental health.

You can also select orthodontics for children under 18 years of age when considered necessary for the teeth. Such expenses are compensated for a maximum of EUR 20,000 per child during a secondment.

Childbirth Cover

This cover is only valid on secondments and its prerequisite is that Childbirth Cover has been taken out.

We compensate the following as child labour expenses up to the chosen sum insured:

- reasonable expenses of childbirth at a hospital in the insured person's country of secondment or home country. We only compensate medically necessary childbirth expenses.
- travel expenses of the insured person (woman about to give birth) to her home country including local travel expenses. Travel expenses are compensated for up to tourist class price level.

The prerequisite for compensation is that Childbirth Cover has been in force continuously for at least ten months.

Luggage insurance

Luggage Insurance provides cover in case of luggage losses throughout the world.

The luggage insurance of Corporate Travel Cover can be chosen for an individual or a family. If the insurance has been taken out for a family, coverage extends to the insured person's family members who live permanently in the same household, that is, at the same address. A personal insurance only provides cover for the insured person.

By luggage we mean property taken along or acquired during a journey by the insured person, including tools used in gainful employment, computers and mobile phones. You can take added cover in your luggage insurance to include payment instruments and securities up to a selected sum insured.

We compensate luggage losses caused by some sudden and unforeseeable occurrence. Regardless of the sum insured, we compensate, for example, the purchase costs of necessities when an item left for transportation is delayed by at least two hours either on the outbound journey or upon return. The compensation is a maximum of EUR 400. We compensate clothes and accessories an additional maximum of EUR 700 if luggage left for transportation is delayed on the outbound journey and the insured person has agreed before the journey to have a presentation or participate in a meeting at the destination.

We also compensate luggage losses for up to EUR 150 concerning other than payment instruments or securities disappearing or being left behind, provided that the time, place and circumstances of the loss can be defined, that the loss was realised right away and that an outsider was demonstrably informed.

Travel liability insurance

Travel liability insurance provides cover in cases where the insured is legally liable to pay compensation for damage which the insured has not caused wilfully or through gross negligence, for example in a cycling accident.

We cover under Travel Liability Insurance any bodily injury or material damage that the insured, as a private individual, causes to a third party during travel and for which the insured is liable under existing law, provided that the liability derives from an act or negligence that has taken place during the insurance period. Travel Liability Insurance may be taken out individually.

Legal expenses travel insurance

The purpose of the legal expenses travel insurance is to indemnify for any necessary and reasonable legal expenses incurred by the insured as a result of resorting to legal counsel in a disputed civil case, criminal case or non-contentious civil case concerning an insurance event. The insurance applies to the insured in their capacity of traveller in matters related to their private life.

Legal Expenses Travel Insurance cannot be taken out unless you already have Travel Liability Insurance.

Good to know about travel insurance

This section contains general facts about Corporate Travel Cover.

Definition of travel illness and travel accident

Travel illness is defined as an illness requiring medical treatment and which started, or its first symptoms appeared (with the insurance still being valid), during the journey and for which medical treatment was given during the journey or within 14 days of the end of the journey. The time limit of 14 days is not applied in the case of an infectious disease with a longer incubation period.

The following, for example, are not considered travel illnesses: mountain sickness, dental or masticatory system illness or symptoms, illness caused by abuse of medication, or use of alcohol or narcotic. We do not compensate pregnancy, childbirth, abortion or infertility or any related illnesses or complications as travel illnesses.

A travel accident is a sudden, external occurrence which is beyond the control of the insured, which takes place during the trip and which causes bodily injury. Typical accidental injuries include fractures and cuts.

We also compensate for the following as accidents: drowning, heatstroke, frostbite and sunstroke.

How are travelling companion or next of kin defined?

The insured person's next of kin are considered to be

- a person with whom the insured person is married or in a registered partnership or common-law spouse living in the same address
- his/her children, spouse's children, children of registered partner or the children of common-law spouse living in the same address
- other than the insured person's children living permanently in the same household
- grandchildren
- parents
- grandparents or parents-in-law
- siblings
- siblings of spouse and registered partner
- daughters- and sons-in-law
- any one person, but the insurance company must have been informed about this in advance in writing. The name of this person must have been given to the insurance company no later than one month after the insured person has been added to the insurance contract.
- By the insured person's travelling companion we refer to up to two persons with whom the insured person has jointly

reserved a journey and on which they are about to or already have departed. If there are more than three persons going on a journey together, none of them is considered a travelling companion under the insurance terms and conditions.

Insurance premiums and compensation in taxation

As a rule the travel insurance premium is usually not a taxable benefit to the insured person.

- Compensation paid under medical treatment cover is tax-exempt.
- Daily allowance paid under Daily Allowance Cover is taxable income to the insured person.
- A lump-sum compensation paid under Disability Cover is tax-exempt income to the insured person.
- Compensation paid under death cover to next of kin who are the insured person's beneficiaries under tax legislation is subject to inheritance tax. If the beneficiary is other than your next of kin, the compensation is fully taxable capital income.

Taxation issues are based on the current legislation.

General cover restrictions and exclusions

We do not cover any loss or damage caused wilfully or through gross negligence. Moreover, the insurance policies do not cover nuclear accidents or loss or damage indemnified under a specific guarantee, law or other agreement.

Inception and termination of insurance and the minimum payment

Your policy will come into force as soon as we have received your insurance application. If you wish, you may choose a later date of commencement. If the policy cannot be granted, we are not responsible for any damage. The insurance will remain effective for an agreed fixed period or until further notice but you may give notice of termination of the insurance at any time.

NB. During the insurance period, we may charge an insurance-based minimum premium.

If the bill for the premium is not paid by the due date, we can terminate your insurance contract with two weeks' notice. We also charge penalty interest and collection costs.

The insurance can also be terminated if the policyholder or the insured has

- provided incorrect information
- failed to observe the safety regulations
- caused loss or damage wilfully or through gross negligence
- increased the risk of loss or damage, for example by giving property to the use of a third party.

The policy may be changed annually

We have the right to alter the insurance terms and conditions, and premiums and other terms of contract at the end of the insurance period on the basis of

- new or amended legislation or a regulation issued by the authorities
- unforeseen change in circumstances, such as an international crisis
- a change in insurance claims expenditure.

We can also make minor changes to the insurance terms and conditions and other terms of contract provided that they do not affect the primary content of the insurance contract.

How to make a claim

A claim for compensation must be made within 12 months from the date when you became aware of the insurance and received information about the loss or damage and its consequences and, at the latest, within 10 years of the occurrence of the loss or damage or, in the case of insurance taken out against bodily injury or liability for damages, the damaging consequences were caused.

Advice concerning compensation and insurance policies

We advise you on insurance policies and claims at +358 (0)10 253 1333 (in English), +358 (0)303 0303 (in Finnish).

Insurance and financial advice is provided by

- The Finnish Financial Ombudsman Bureau (FINE), tel. +358 (0)9 685 0120, www.fine.fi/en

If you wish to file a complaint or an appeal, please contact

- Customer Ombudsman, asiakasiamies@op.fi
- The Finnish Financial Ombudsman Bureau and Insurance Complaints Board (FINE), tel. +358 (0)9 685 0120, www.fine.fi/en
- Traffic Accident Board, tel. 010 286 8200, www.liikennevahinkolautakunta.fi

An insurance or claim issue can also be taken to court within three years of the insurance company's decision.

Processing of personal data

Pohjola Insurance processes customers' personal data in accordance with regulations in force and in a manner described in greater detail in the Privacy Statement and the Privacy Policy. It is recommended that the customer read such privacy protection information. The Privacy Statement and the Privacy Policy are available at op.fi and the Pohjola Insurance's customer service outlets.

Insurance sales commissions

The insurance company will pay a commission that is either a percentage of the insurance premium or a fixed fee based on the number of policies sold.

The commission and its amount is affected by the insurance product and sales channel.

The commission is paid to the agent or insurance company employee.

Contact us

eServices at

- op.fi
- claimhelp.pohjola.fi
- Insurance service number is +358 (0)10 253 1333.

Calls from a landline network and mobile phones in Finland cost EUR 0.0835 per call plus EUR 0.12 per minute. The rates are inclusive of 24% VAT. We record customer calls to assure the quality of customer service, among other things. Read more about the subject at op.fi/dataprotection.

Pooling our resources.

Pohjola Insurance 