

# Corporate disability insurance

## Insurance Product Information Document

- Company: Pohjola Insurance Ltd, 1458359-3, Helsinki, Finland
- Product: Disability insurance, Insurance cover for permanent disability

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

## What is this type of insurance?

Disability insurance helps you prepare for permanent disability, temporary disability or both. The policy can be granted to an entrepreneur or company employee aged between 18 and 55. The insurance covers an agreed lump-sum compensation in case of permanent disability, while a daily allowance is paid for temporary disability.



### What is insured?

Disability insurance provides compensation according to the chosen scope up to the sum insured entered in the insurance policy.

- Permanent disability – we will pay an agreed lump-sum compensation if the illness or injury makes the insured person permanently disabled during the validity of the insurance and the permanent disability continues for at least three months while the insurance is still valid.
- Temporary disability – we will pay a daily allowance for a maximum of 365 days if the illness or injury makes the insured person disabled during the validity of the insurance.



### What is not insured?

- ✗ Compensation is not paid if the permanent disability has not continued for at least three months.
- ✗ Without an extension, disability insurance is not valid during competitive sports, special sports or high-risk sports.
- ✗ The insured person is not considered to suffer permanent loss of working capacity solely on the grounds that he/she is entitled to early disability pension or some other pension paid on the basis of reduced working capacity.



### Are there any restrictions on cover?

No benefit is paid if the disability is caused by

- ! abuse of alcohol or medicine or use of an intoxicant
- ! attempted suicide within a period of one year from the beginning of the insurance.



## Where am I covered?

- ✓ Disability insurance is valid during working hours and leisure time throughout the world.



## What are my obligations?

- When applying for the policy, you must submit the correct information, such as information on the health of the proposed insured person.
- The insurance company must be informed if any information you submitted when applying for the policy or what is entered in the policy document is not complete or if significant changes have taken place.
- The information requested must be provided when claiming compensation.



## When and how do I pay?

The insurance premium must be paid by the due date. It can be agreed whether the annual premium is paid in one or several instalments.



## When does the cover start and end?

The insurance begins earliest from the date when it was applied for and a health declaration for the proposed insured person was submitted to the insurance company.

Entry into force requires that the insurance was granted on the basis of the health declaration.

The insurance cover ends when the agreed lump-sum compensation or the maximum amount of daily allowance has been paid. The insurance cover will in any case expire at the end of the insurance period during which the insured person reaches the age of 60.

Coverage will also end if the policyholder has terminated the insurance. The insurance company also has the right to terminate the insurance cover under certain conditions.



## How do I cancel the contract?

The insurance must be terminated in writing. You may not terminate the insurance policy by telephone.