



Commercial Transport Extra

Insurance Product Information Document

- Company: Pohjola Insurance Ltd, 1458359-3, Helsinki, Finland
- Product: Commercial Transport Extra

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

What kind of insurance is this?

Commercial Transport Extra is a comprehensive property and business insurance solution for taxi, bus, patient transportation and transport service entrepreneurs. Commercial Transport Extra always includes property, liability, legal expenses and crisis insurance.



What is insured?

- ✓ Property insurance – covers sudden and unforeseeable property damage and the cleaning costs of vehicle interior fouled by a client, up to the maximum compensation entered in the policy document.
- ✓ General liability insurance – covers bodily injury or material damage caused to a third party in commercial transport, for which a company is liable. The maximum compensation is EUR 1,000,000 for bodily injury or material damage and EUR 20,000 for losses referred to in the Personal Data Act.
- ✓ Legal expenses insurance – covers expenses incurred from the use of legal counsel in civil, criminal or non-contentious civil cases related to commercial transport operations, as well as in administrative law issues concerning a transport licence. The maximum compensation is EUR 25,000.
- ✓ Crisis insurance – covers expenses arising from crisis support up to EUR 1,500. Crises support can be given, for example, following a work-related road accident, injury, robbery or assault.

The insurance covers the following property, either owned or rented, used in business operations:

- ✓ machinery and tools used in repair and maintenance
- ✓ furniture and office equipment related to the operations
- ✓ vehicle's spare parts
- ✓ fuels and lubricants separate from the vehicle
- ✓ ICT equipment, bank and credit card readers, telephones, radios and players, including accessories
- ✓ goods deliveries against payment in taxis
- ✓ loose accessories if recorded in the insurance policy.

The following are also covered:

- ✓ property carried by your customer during transportation
- ✓ driver's and co-driver's luggage
- ✓ in case of robbery, we cover the cash float and the policyholder's, driver's or co-driver's cash and personal property.



What is not insured?

Property insurance does not cover, for example

- ✗ wear and tear and other gradually occurring losses
- ✗ loss or damage caused by property disappearing or being left behind
- ✗ losses caused by work error or deficient equipment or material.

General liability insurance does not cover, for example,

- ✗ loss or damage to property which is held or borrowed by or being used by the policyholder
- ✗ loss or damage to property being installed, repaired, stored or otherwise handled by the policyholder.

Legal expenses insurance does not cover, for example,

- ✗ matters in which the claim has not been demonstrably disputed
- ✗ matters in which the insured is being prosecuted by the public prosecutor.

Crisis insurance does not cover, for example,

- ✗ indirect expenses, such as loss of income or travel and accommodations costs, incurred by the policyholder, employee or family member.



Are there any restrictions on cover?

- ! We may reduce compensation or not pay any if you have overlooked the safety regulations or if damage has been caused deliberately or through gross negligence.
- ! Similarly, we will reduce or reject compensation if the vehicle has been driven under the influence of alcohol or other intoxicant or by someone without a driving licence.
- ! Legal expenses insurance indemnifies for insurance events that only occurred during the validity of the insurance. If the policy has been valid for less than 2 years at the time of the insurance event, the matters on which, for example, the dispute, claim, denial, charge or suspected crime is based must also have taken place during the validity period of the insurance.



Where is the insurance valid?

- ✓ Property insurance is valid either in the Nordic countries or in Europe, as entered on the insurance policy.
- ✓ General liability insurance is valid either in the Nordic countries or in Europe, as entered on the insurance policy.
- ✓ Legal expenses insurance is valid in Finland, Sweden, Norway and Denmark.
- ✓ Crisis insurance is valid in work-related road accidents, injuries or, for example, robberies that occur in Europe, after which crisis therapy is given in Finland.



What are my obligations?

- When applying for the policy, you must submit the correct information, such as information on the value of the property to be insured.
- 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 safety regulations issued by the insurance company about loss prevention and limitation must be followed.
- 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 is valid earliest from the date when it was applied for. The insurance ends when the policyholder terminates it. The insurance company also has the right to terminate the insurance cover under certain conditions.



How do I cancel the contract?

You can terminate the insurance or a cover included in it on the online service or by submitting a written notice of termination to the insurance company. You may not terminate the insurance policy by telephone.