

# Road transport liability insurance

Insurance Product Information Document

**Company:** Pohjola Insurance Ltd, 1458359-3,  
Helsinki, Finland

**Product:** Road transport liability insurance

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?

Road transport liability insurance gives road transport carriers good coverage against losses during transportation and delayed delivery. The insurance is designed for companies that perform or broker transports against payment, either in Finland or internationally. It covers liability, according to the Road Transport Agreement Act or CMR Convention, for goods being lost, reduced, damaged or delivered late during transport. The insurance compensates damage to goods in road transports by means of a motor vehicle, loss prevention and restriction costs and any legal expenses.



### What is insured?

- ✓ The insurance covers damage to goods transported, for which the company is liable under the Road Transport Agreement Act. The maximum compensation is the amount entered in the insurance policy as specified in the Road Transport Agreement Act, i.e. EUR 1,000,000 per insurance event for domestic transports and EUR 500 000 per insurance event for international transports.
- ✓ The insurance also covers reasonable loss prevention and restriction costs.
- ✓ We will determine your company's liability for the loss on your behalf and negotiate with the claimant.
- ✓ We will appear in court and pay the legal expenses if the claim for damages leads to legal proceedings.



### What is not insured?

- The insurance does not cover, for example,
- ✗ loss or damage to money, securities or jewellery
  - ✗ liability for damages exceeding that specified in the Road Transport Agreement Act
  - ✗ loss caused by the delivery of goods to the wrong recipient in CIS countries
  - ✗ loss or damage arising from negligent guarding
  - ✗ loss or damage caused by an incorrect loading method
  - ✗ loss or damage arising from negligent protection of goods.



### Are there any restrictions on cover?

- ! We may reduce compensation or not pay any if damage has been caused deliberately or through gross negligence.



## Where is the insurance valid?

- ✓ The insurance is valid in Finland or in a wider area per agreement.



## What are my obligations?

- The correct information must be provided when applying for the insurance.
- 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.
- The safety regulations issued by the insurance company about loss prevention and limitation must be followed.



## 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. Insurance coverage 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.