

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

**Product:** Stevedoring 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?

Stevedoring insurance is intended for companies engaged in stevedoring in ports, airports or other closed areas. The insurance covers both 'shore work' and the actual stevedoring. Stevedoring insurance covers property damage and losses due to delays that arise during stevedoring operations and for which the company is held liable under the General Port Operating Conditions. The insurance also covers reasonable costs arising from preventing and limiting the loss, the investigation of liability issues and possible legal proceedings. When entering into a stevedoring contract, you should make a binding agreement with the client that the Finnish Port Operators Association's General Port Operating Conditions are applied.



### What is insured?

- ✓ The insurance covers, up to the sum insured entered in the policy document, property damage and losses due to delays that arise during stevedoring operations and for which the company is held liable under the General Port Operating Conditions.
- ✓ 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 a vessel or other means of transport, or to property other than that being handled or stored
  - ✗ loss or damage arising from negligent protection of goods
  - ✗ loss or damage caused by the wrong temperature
  - ✗ theft or disappearance if this is not discovered until the next inventory
  - ✗ loss or damage to goods stored in a warehouse or terminal due to a discharge or unexpected leakage of liquid, steam or gas.



### 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 the dock area or at the airport in Finland which is specified in the insurance policy.



## 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.