

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

Product: General 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?

General liability insurance covers bodily injury and material damage caused to a third party, provided that the business is liable for it. The insurance can be extended, for example, by adding special terms and conditions applying to certain sectors.



What is insured?

General liability insurance covers, up to the sum insured specified in the insurance policy,

- ✓ bodily injuries or material damage caused to a third party, as well as financial losses directly connected to these, for which the insured party is liable based on the legislation in force.
- ✓ We will determine your company's liability for the loss on your behalf and negotiate with the claimant.
- ✓ We will appear in court or pay the legal expenses if the claim for damages leads to legal proceedings.

By applying special terms and conditions, the insurance can be extended to cover, for example,

- damage caused to a customer's appliance accepted for maintenance or repair
- damage to property that is in the possession of, borrowed or handled by or in the care of the policyholder.



What is not insured?

General liability insurance does not cover, for example,

- ✗ business risks, such as work quality flaws or late deliveries
- ✗ losses to policyholders themselves
- ✗ loss or damage to property which is held or borrowed by or being used by the policyholder, unless otherwise specified in the insurance policy
- ✗ repairing work that has been completed incorrectly
- ✗ humidity damage that has developed gradually
- ✗ loss or damage for which the policyholder is solely responsible on the basis of an agreement.



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.
- ! Liability insurance always covers less than what the company's indemnification liability is. The insurance will not cover everything your business may be liable for.



Where is the insurance valid?

- ✓ The insurance is valid in Europe unless otherwise stated in the insurance policy.



What are my obligations?

- When applying for the policy, you must submit the correct information, such as the company's line of business and wages and salaries.
- 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. 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.