

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

Product: Farm production 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?

Farm production insurance provides cover for farm property, operations, crops and secondary occupations. You can choose from two coverage alternatives: Extended farm cover and Farm cover. Both alternatives always include insurance for farm property in accordance with the selected scope of cover as well as general liability insurance, product liability insurance and legal expenses insurance. You can supplement your insurance package with, for example, business interruption insurance and catastrophe cover.



What is insured?

- ✓ The insurance covers farm production buildings, machinery and equipment, products and supplies as well as production animals, such as pigs, sheep, poultry, cattle and fur animals.
- ✓ Loss or damage is indemnified up to the fair value or the sum insured or maximum compensation entered in the insurance policy.
- ✓ General liability insurance – covers bodily injury and material damage caused to a third party, provided that you are liable for it by law.
- ✓ Product liability insurance – covers bodily injury and material damage caused to a third party by a product delivered, provided that you are liable for it by law.
- ✓ Legal expenses insurance – covers legal and litigation expenses incurred from the use of legal counsel in civil and criminal cases related to the insured operations.
- Extended farm cover – covers sudden and unforeseeable loss or damage, i.e., in addition to events covered by Farm cover, for example, damage caused by a strong hailstorm or the sudden breakdown of a mower conditioner.
- Farm cover – covers damage caused by fire, soot, electric phenomenon, explosion, leakage, theft, vandalism, storm, lightning or a wild animal, as well as damage to production property in a road accident.
- Business interruption insurance – covers financial losses and extra expenses when operations are interrupted owing to loss or damage that is coverable under Extended farm cover or Farm cover.
- Catastrophe cover and catastrophe interruption cover – cover losses if several production animals die, are emergency slaughtered or disappear for the same reason within 14 days. The insurance also covers financial loss and extra expenses caused by the interruption of operations.
- Animal cover for dairy and beef cattle – covers if a bovine dies or is emergency slaughtered because of illness or serious injury.



What is not insured?

- Farm production insurance does not cover, for example,
- ✗ property in your private household
 - ✗ secondary occupation taxable under the Business Tax Act
 - ✗ market garden operations
 - ✗ activities related to industrial, commercial or repair operations
 - ✗ passenger cars, tractors, combine harvesters and other self-propelled working machines
 - ✗ dogs, cats, other pets or hobby animals
 - ✗ forest.
- Liability insurance does not cover, for example,
- ✗ losses to policyholders themselves
 - ✗ loss or damage to a product delivered.
- Legal expenses insurance does not cover, for example,
- ✗ matters in which the claim has not been demonstrably disputed
 - ✗ matters which are handled by the administrative authorities or in special courts, such as an administrative court
 - ✗ matters in which the insured is being prosecuted by the public prosecutor.
- Business interruption insurance does not cover, for example,
- ✗ business interruptions caused by milk being unusable owing to bovine antibiotic treatment.



Are there any restrictions on cover?

- ! We may reduce compensation or not pay any if damage has been caused deliberately or through gross negligence.
- ! The insurance does not cover gradually occurring losses, such as wear and tear.
- ! 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 two 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?

- ✓ As a general rule, farm production insurance is valid at the place of insurance entered in the insurance policy.
- ✓ Products, supplies, machinery, equipment, production animals, third-party movable property used for production purposes and a fur farm's farming and skinning equipment are also covered outside Finland if temporarily moved elsewhere and used for their purpose.
- ✓ General liability insurance, product liability insurance and legal expenses insurance are valid in Finland.



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. In certain cases, we require that the first insurance period's premium be paid in advance.



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.