

PRODUCT DESCRIPTION
Valid as of 1 January 2016.

Insurance for your vehicle



Vehicle Cover – motor liability insurance and comprehensive motor vehicle insurance

This product description is valid as of 1 January 2016.

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Benefits from loyalty.

- You only need one user ID and password to use banking and insurance services at op.fi.
- You can accumulate OP bonuses not only from your banking transactions but also from Vehicle Cover and Extras-ure insurance premiums.
- You can use the bonuses to pay for home, family and motor vehicle insurance premiums.
- You can earn considerable banking and insurance discounts.

For more information, please go to op.fi/edut

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Use our web service to

- buy insurance
- file a claim
- make changes to your insurance
- read and store your insurance policy.

Log into the online service at www.op.fi or www.pohjola.com with your online banking ID.

Phone us or visit your local Group member bank

Insurance and Claims Settlement + 358 (0)10 253 1333

Book an appointment for a personal review at a branch office of your choice
OP Customer Service, tel. 0100 0500*

24-hour emergency phone service
Car and home damage + 358 (10) 253 0012*

Travel Emergency Service
Eurooppalainen Emergency Service + 358 (0)10 253 0011

Serious illness or injury
Eurooppalainen's Emergency Duty Doctors + 358 (0)800 9 0707
SOS-International, Copenhagen (24/7) + 45 70 10 5054

* Calls to numbers beginning with 010 from land-line telephones and mobile subscriptions in Finland cost €0.0835 per call plus €0.12 per minute. The charge for calls to the automatic OP telephone service 0100 0500 (in Finnish only) is the same as for normal local calls or as specified in your telephone service provider's price list. Calls to 010 numbers cost €0.0835 per call + €0.07 per minute from landline phones, and €0.0835 per call + €0.17 per minute from mobile phones. The prices are inclusive of VAT 24%. We make an audio recording of customer calls in order to guarantee secure bank and insurance transactions.

This product description contains the main content of the insurance and the primary exclusions. Also read your insurance policy and the insurance terms and conditions. Pohjola Insurance Ltd will pay any damages based on them.

Motor liability insurance

According to the Motor Liability Insurance Act, the vehicle owner must take out a motor liability insurance policy for any motor vehicle used on public roads. This obligation to take out insurance also applied to the vehicle's permanent keeper

pursuant to the Motor Liability Insurance Act and Decree. In other words, whether a motor vehicle is registered or where it is used has, as a rule, no bearing on the obligation to have it insured.

Motor liability insurance must be taken out at least for the following:

- cars
- motorcycles and motocross bikes
- mopeds
- snowmobiles
- quad bikes
- tractors
- motorised machinery
- semi-trailers and full trailers
- caravans
- light trailers

Motor liability insurance is therefore mandatory. It must be obtained for all the above vehicles that are used

- in areas designated for traffic
- in the yard of a residential building or a school, for example
- in parking areas
- in the terrain and on ice and in areas where you can, by and large, drive a motor vehicle.

We compensate from Motor Liability Insurance for

- property damage to another party in the accident, for example a damaged car or bicycle
- costs arising from personal injuries or death
- clothes worn or carried by injured passengers and their personal items.

Motor liability insurance does not cover, for example,

- damage to your own vehicle, cf. comprehensive motor vehicle insurance
- your property that was in the vehicle.

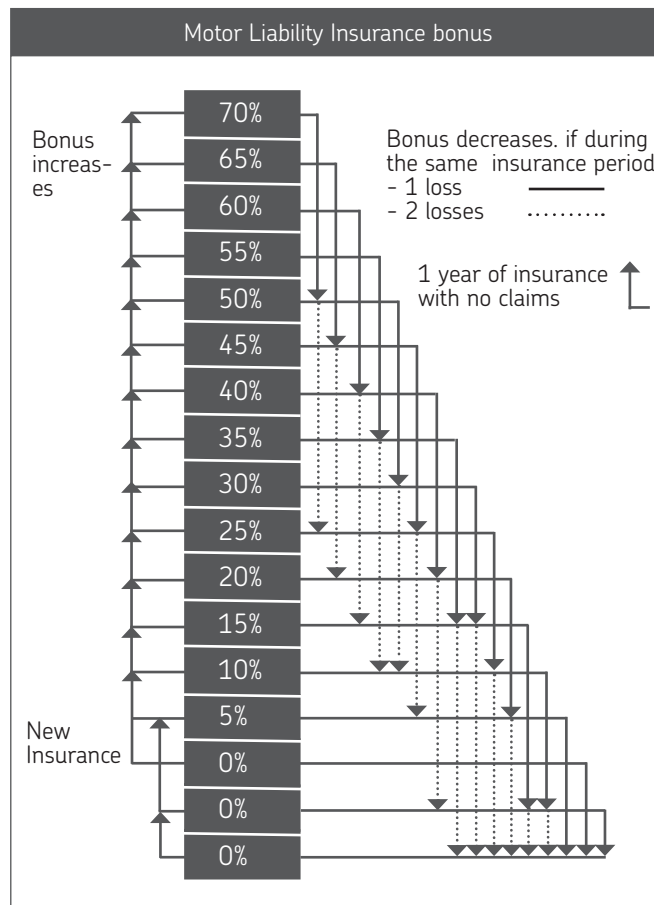
The no-claims bonus for Motor Liability Insurance for cars is 0% to begin with and for motor cycles 20%.

In order for the no-claims bonus to increase, the vehicle must be in use for at least 120 days during the insurance period.

You may transfer bonuses under your motor liability insurance, for example, from your old car to a new car but not, for example, from your car to a motorcycle. If you are changing insurance companies, the insurance and claims history of your motor liability insurance will be transferred to the new company. Please note that bonus practices may vary from company to company.

Note! In case you own a quad bike, you should take out motor liability insurance for it because you may cause personal injury or property damage when using it. For unregistered vehicles, no no-claims bonus can be earned under motor liability insurance.

Motor liability insurance is valid in the countries of the European Economic Area (EEA). Traffic accidents caused by you will be indemnified either in accordance with the national laws of the country where the accident occurred or the Finnish Motor Liability Insurance Act, if the cover provided by the latter is better.



Motor liability insurance is also valid in other Green Card countries. In these countries, the loss or damage caused by you will be covered according to the legislation of the country where the loss event occurred. The compensation amounts and practices may be inadequate to the driver and passengers. Before you head to Russia, for example, we recommend that both you and your passengers take out traveller's and accident insurance.

Before you go abroad, call 010 253 1333 and

- order a Green Card
- Check your policies and make sure they are effective.

If you are not entered in the vehicle's registration certificate as the owner or keeper, you will need written authorisation from the owner when going abroad.

Crisis Cover is an optional additional cover. Your next of kin or designated beneficiary will receive €15,000 if you as the policyholder die in a road accident with your motor vehicle having Crisis Cover. Moreover, if your family member dies or is injured in a road accident with your motor vehicle having Crisis Cover, we will pay

- for crisis therapy, 10 sessions, max. €1,500
- reasonable accommodation and travel expenses of no more than two family members from their place of residence to where treatment is given and back, max. €1,000
- home help expenses for up to €500 and recovery compensation €100.

Crisis Cover carries no deductible and it is only valid in Finland. Crisis cover is not available for campervans or export-registered vehicles.

Choose comprehensive motor vehicle insurance suitable for your car

<ul style="list-style-type: none"> • Car • Van • Lorry, max. 6,000 kg 			
Coverage	Super Motor Insurance	Standard Motor Insurance	Medium Motor Insurance
	For car that are brand new to 15 years old	Cars registered 6–19 years ago worth no more than 15,000 euros	For cars that do not require collision cover. The car may be brand new to up to 25 years old.
Collision	x	x	
Deer	x	x	x
Fire	x	x	x
Theft	x	x	x
Right	x	x	x
International liability	x	x	x
Vandalism	x	x	Available
Emergency road service	x	x	Available
Parking	Available for passenger cars		
Screen and window	Available		
Interruption	Available		
Super salvage	Available		
Financing	Available	Available	

Note!

You can take out motor liability insurance and Super Motor Insurance on your export-registered car without the need for any additional coverage described above.

Comprehensive motor vehicle insurance is valid throughout Europe and in Green Card member countries outside Europe, with the following exclusions:

- In Russia, the insurance is valid only in the European part of the country. Insure your passenger car or motorcycle separately against theft if you plan to drive to Russia, Belarus, Ukraine or Moldova.
- Theft cover as part of Medium Motor Insurance is not valid in Estonia, Latvia, Lithuania, Poland, Russia, Belarus, Ukraine and Moldova. The territorial scope of validity of theft cover included in Medium Motor Insurance cannot be extended.
- Emergency road service cover included as part of Medium Motor Insurance is valid only in Finland, Sweden, Norway and Denmark and in transportation between these countries.

The deductible is higher abroad. Any material damage occurring outside the Nordic countries carries a double deductible. If your passenger car or motorcycle is stolen in Estonia, Latvia, Lithuania or Poland, the deductible accounts for 20% of the loss but no less than €600.

- Registered motorcycle that you use on public roads
- Campervan, maximum weight 6,000 kg
- Motorised quadricycle
- Moped
- Quad bike
- Snowmobile
- Caravan
- Trailer, max. 3,500 kg

Coverage	Maxi Motor Insurance	Medium Motor Insurance
	For vehicles that are brand new to 15 years old	For vehicles that do not require collision cover. The vehicle may be brand new to up to 25 years old.
Collision	x	
Deer	x	x
Fire	x	x
Theft	x	x
Right	x	x
International liability	x	x
Vandalism	x	Available for motorised quadricycle
Emergency road service	Included <ul style="list-style-type: none"> • motorcycles • campervans • light quadricycles 	Available <ul style="list-style-type: none"> • motorcycles • campervans • light quadricycles
Parking	Available <ul style="list-style-type: none"> • motorcycles • campervan. 	
Screen and window	Available for campervans.	
Interruption	Available <ul style="list-style-type: none"> • motorcycles • campervans 	
Replacement value	Available for motorcycles.	
Financing	Available	

Note!

- You can take out not only motor liability insurance on your un-registered motorcycle but also Medium Motor Insurance without the optional additional coverage described above.
- You may obtain insurance for fire, theft or legal expenses for a tractor that is 0–50 years old and not in productive use.

Comprehensive motor vehicle insurance is voluntary. Depending on the cover you have chosen for your comprehensive motor vehicle insurance, we compensate for damage to

- your motor vehicle
- any fixed standard equipment or equipment intended for use only in the vehicle that is included in the recommended retail price of your motor vehicle
- winter or summer tyres kept in storage.

Permanently fitted voice and image reproduction devices are covered for up to €5,000 under Super and Maxi Motor Insurance, and for up to €700 under Standard and Medium Motor Insurance.

Keep any equipment that is not in your vehicle in a locked space, and if kept in a garage with other people's vehicles, lock it to a fixed structure.

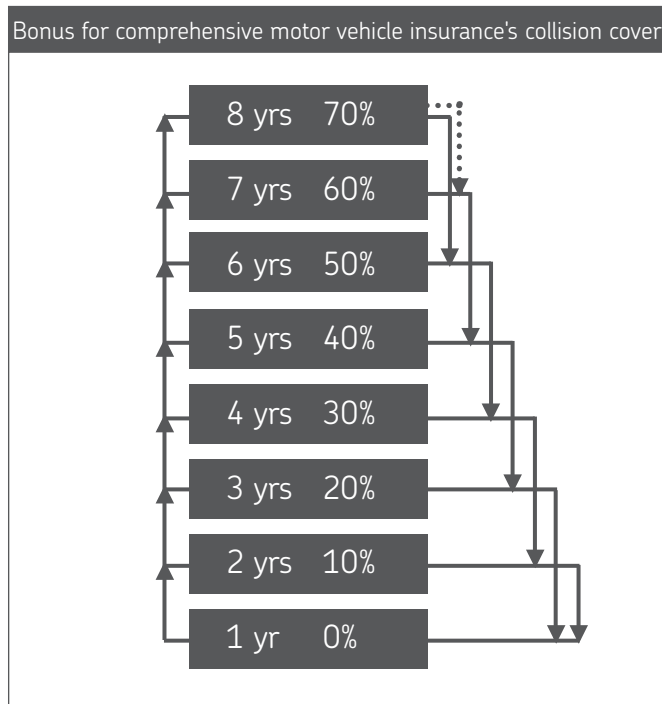
What do the various comprehensive motor vehicle insurance policies cover?

Coverage	We compensate	Deductible	Things to note
Collision	for damage caused by a sudden external event to your vehicle, such as collision or crash, the vehicle running off the road or turning over, road collapse and a tree falling over in a storm.	See your insurance policy about the agreed deductible.	No-claims bonuses and loss of bonuses p. 6.
Theft	when your vehicle that you locked has been broken into, used without permission, or an attempt at this has been made, and you have reported the offence.	€150	Check the coverage before you go abroad, p. X. The deductible is € 450 if a quad bike or a quad bike registered as a tractor is stolen from somewhere other than a locked place.
Deer	for damage to your vehicle when your vehicle collides with a deer.	€150	Super Motor Insurance provides coverage also when you hit a wild animal, such as a raccoon dog.
Fire	for damage caused to your vehicle from fire. For example, if a piece of electrical equipment in your vehicle short-circuits and causes a fire.	€150	
Vandalism	for damage when an external party (but not another vehicle) has vandalised your vehicle.	€150	
Right	reasonable legal expenses and expenses associated with the presentation of evidence, where the insured person is - the respondent in matters related to endangering road safety - the complainant, or the claimant in a criminal case - the plaintiff or defendant in a civil case concerning the ownership, repair, maintenance or insurance compensation of the insured vehicle. Sum insured €10,000)	15% of expenses, min. €200 per loss event	The insurance must be valid at the time the alleged crime was committed in a criminal case, and in a civil case when an agreement was made, an event occurred or some other circumstance arose.
Emergency road service	for costs of repair performed at the accident site, costs of towing or pulling the car back onto the road or other costs, such as costs of accommodation, or of a train or bus ticket up to the price of the trip back home, should your trip be interrupted if your vehicle has become faulty or been damaged, or has been used without your permission.	No deductible	If your car drive is interrupted abroad, Super Motor Insurance's Emergency Road Service can help you obtain a rental car.
International liability	any damage that happens in a non-ETA-area Green card agreement country, such as Russia, if you have personal indemnification liability as the guilty partner of a road accident and if the indemnity surpasses the indemnity to be paid from motor liability insurance according to the laws of the country in question. The maximum reimbursement amounts to €100,000 and €50,000 for damage to objects.	€150	This insurance is not valid in Iran, Tunisia or Morocco.
Parking	if your parked vehicle was hit by another vehicle that remained unidentified.	€150	We require that you can reliably explain to us about where and when the accident has happened.
Screen and window	when the windscreen, rear window or side window is broken by being directly hit by something.	150 euros if the glass is changed and 0 euros if the glass is repaired but not replaced.	
Interruption	the daily compensation you had chosen, €40 or €90, which you can receive a maximum of 30 days if your vehicle is being repaired owing to loss or damage coverable by the insurance.	No deductible or a qualifying period of 3 days in which case indemnity is paid from the 4th day onwards.	
Super salvage	in terms of the cash sales price of your car (a maximum of 3 years old and a maximum of 60,000 km driven) when our repair cost estimate accounts for more than 50% of the price of an equivalent new car. Comprehensive motor vehicle insurance must have been valid from the time you bought your vehicle. If you have a used car, we may redeem it for its current value plus up to 30% if our repair cost estimate accounts for more than 60% of the car's current value before the accident. The compensation can nevertheless not be more than the purchase price.	The deductible for the cover to which the loss is related.	
Replacement value	cash sales price of your motorcycle (a maximum of 3 years old), when our repair cost estimate accounts for more than 50% of the price of a new equivalent one. Comprehensive motor vehicle insurance must have been valid from the time you bought your vehicle.	The deductible for the cover to which the loss is related.	
Financing	to the vehicle owner, e.g. a dealership or finance company, for loss of or damage to the vehicle in certain situations if compensation is otherwise refused according to our terms and conditions.	The deductible for the cover to which the loss is related.	

Comprehensive motor vehicle insurance does not cover, for example

- damage caused by manufacturing defects, wear and tear, poor maintenance or careless handling
- damage caused by defective circulation of oil or coolant or the use of the wrong kind of fuel
- loss in case a generator, electric motor, battery or other electrical equipment short-circuits and is consequently damaged
- loss in case paint, smoke or dust is spread onto the vehicle's surface
- damage caused by load, a person, animal or object inside the vehicle
- damage caused by water if the vehicle was driven on a road or other surface partly or wholly covered by water
- damage taking place in a race, when training for a race or on a race track
- mobile handsets, portable music players, and equipment, structures, decorative and special paintwork and taping in competitive use
- loss coverable under a guarantee, owing to a fault in the product, or under product liability.

The **collision cover bonus** will drop only to 60% if your bonus has been 70% for at least five years.



Collision cover begins with a bonus of at least 60%. If your motor liability insurance bonuses are at least 30%, your comprehensive motor vehicle insurance's collision cover bonus will be 70%, provided that paid damages have not recently reduced your motor liability insurance bonus.

No-claims periods increase the bonus of 10 percentage points a year. Any claims reduce the bonus by 20 percentage points. A claim filed due to a storm or hail does not reduce your bonus.

Collision cover is also available for most vehicles without no-claims bonus entitlement. Do not hesitate to ask for more information.

Factors affecting premium

The insurance premium is based on the vehicle's properties

- make and body type
- tare weight or total weight
- cylinder volume
- power-to-weight ratio (kW/kg)
- age and users.

and your own details and choices

- your (the policyholder's) age
- any of your bonuses for Motor Liability Insurance and Collision Cover under Comprehensive Motor Vehicle Insurance

- the type of the comprehensive motor vehicle insurance you chose
- the deductible you choose for Collision Cover.

Change in premium

The premium amount changes annually on the basis of the age of the policyholder or the vehicle, because they are in a significant cause and effect relationship to any compensation paid. The premium amount may also change if the insured vehicle will be used primarily in another municipality. The change will take effect we have received information about it.

During the policy's validity period, we weigh the existing pricing factors on the basis of compensation paid out over several years, and review the price to ensure that the price and pricing factors can meet the potential risk involved. We will also review the premium annually if necessary on the basis of claims expenditure and for reasons explained in the general terms and conditions.

In addition to the above, the insurance company has the right to make price changes as a result of bonus and customer loyalty and other similar reasons.

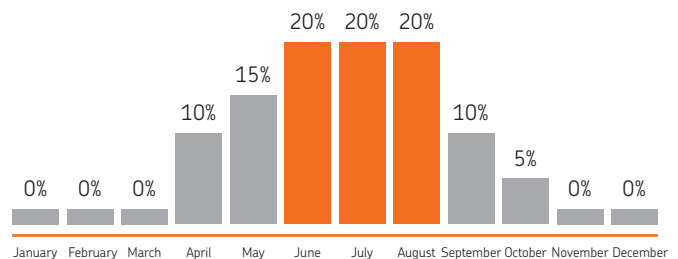
The premium amount is affected, at the time the policy is taken out and also later during its validity by any customer benefits and discounts, the amounts of which and the grounds for granting them, and duration and validity periods may change, for example, when a fixed-period discount or campaign discount comes to an end.

Seasonal rating

You can ride a registered motorcycle, light quadricycle, moped, quad bike, snowmobile or use your campervan throughout the year, weather conditions permitting. Motor liability and comprehensive motor vehicle insurance are valid all the year round, but we have taken into account that the risk of loss/damage varies from season to season. For example, if you do not ride your motorcycle in the winter, the premium is much lower and decommissioning the motorcycle is not really necessary.

Distribution of premiums with seasonal rating

The risk premium of the motor liability insurance and Motor Liability Insurance collision cover premium are distributed according to monthly percentages. The premium is higher for the months with a higher risk of loss or damage. Please note that the management fees for motor liability insurance and other Maxi Motor Insurance covers are charged evenly throughout the year.



Take care of your vehicle and yourself

The safety regulations included in the insurance terms and conditions help you prevent and reduce loss/damage. They concern locking, fire safety and safe driving.

Note! 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.

How to claim indemnity

Filing a claim is easy. When a loss has taken place, read the instructions and fill in a loss report at www.op.fi or www.pohjola.com or call our English-language telephone service on 010 253 1333. You must file a claim within 12 months of the date when you became aware of the validity of your insurance and received information about the loss or damage and its consequences. A claim must be filed in any case within 10 years of the occurrence of loss.

Your compensation will be what your vehicle or a part of it was worth just before the loss. The maximum compensation is the current value of the vehicle or its relevant part, or the cash sales price of the vehicle in the market situation at the time of loss. When the repair costs account for over 70% of the current value of your vehicle at the time of loss, we will redeem your vehicle for its fair value. Super Salvage or Replacement Value Cover, see page 5.

Inception and termination of insurance and the minimum payment

You must already have valid motor liability insurance when you register your vehicle. Motor liability insurance takes effect on the date recorded in the insurance application, or at the earliest on the day the application is signed. You may not apply for it retrospectively. In certain cases, we require that the first premium be paid in advance.

In the main, comprehensive motor vehicle insurance takes effect as agreed. If a policy cannot be granted due, for example, to your unpaid premiums, we will not compensate for any losses. The policy will be valid until you terminate it in writing.

During the insurance period, we may charge an insurance-based minimum premium.

Insurance may also be cancelled or be allowed to expire, if the policyholder or the insured person has

- provided incorrect information
- failed to observe the safety regulations
- caused loss or damage wilfully or through gross negligence
- handed over, for example, property to an outsider and thus increased the risk of loss or damage.

Enter the vehicle owner and keeper information correctly. The person who primarily uses the vehicle must be registered as its keeper, and the owner as the owner. The vehicle may only be insured by its keeper or owner. If you provide false information, compensation may be cut or denied entirely.

If a premium has not been paid by the due date, we may cancel a comprehensive motor vehicle insurance and Crisis Cover so as to become effective in two weeks' time from the date when we sent the cancellation notification. We will also charge penalty interest and collection charges, and we may collect delayed motor liability insurance premiums by distraint.

The policy may be changed annually

We have the right to alter the insurance terms and conditions, and premiums and other terms of contract at the end of your insurance period on the basis of

- new or amended legislation or a regulation issued by the authorities
- unforeseen change in circumstances, such as an international crisis
- a change in the claims expenditure for the insurance.

Please note that various price factors affect the insurance premium at the moment of purchase and that, on that basis, the payment may also change while the insurance is valid. We may also make minor changes to the insurance terms and conditions and other terms of contract provided that the changes do not affect the primary content of the insurance contract.

Change of owner

When a vehicle changes owners, the motor liability insurance will remain valid for seven days, during which time the vehicle must be insured and registered again. The validity of the comprehensive motor vehicle insurance will end when the vehicle changes owners. Comprehensive motor vehicle insurance will not end if the keeper of the vehicle bought on hire purchase becomes the owner.

Decommissioning

You can decommission your registered vehicle temporarily by filling in a registration form in Trafi's online service at trafi.fi. The information will be forwarded to us. During the decommissioning period, you may drive your vehicle only for inspection booked in advance, and from the inspection station to a garage for repair or to its place of storage.

During the vehicle's decommissioning period, you will pay for any valid comprehensive motor vehicle insurance cover and insurance management fees. If any of the following are included in your comprehensive motor vehicle insurance, they will continue to be valid during the off-road period: fire, theft, vandalism, legal expenses, parking and windscreen cover and Super Salvage. If your comprehensive motor vehicle insurance includes collision cover, we will compensate you for the damage caused to your vehicle by a storm or hail, although collision cover is not otherwise valid during the off-road registration period.



For advice concerning compensation and insurance policies,

please phone + 358 (0)10 253 1333.

The Finnish Financial Ombudsman Bureau (FINE)

- The Finnish Financial Ombudsman Bureau (FINE) provides insurance and financial advice on + 358 0 685 0120, www.fine.fi

You can file a complaint or an appeal related to insurance and claims decisions

- Customer ombudsman asiakasiamies@op.fi
- Finnish Insurance Complaints Board, tel. + 358 (0)9 685 0120, www.fine.fi/en
- Consumer Disputes Board, tel. + 358 (0)10 366 5200, www.kuluttajariita.fi
- www.liikennevahinkolautakunta.fi

You may also submit the case to court within three years of our decision.

Your information will be treated confidentially.

We will handle your personal data in accordance with the Personal Data Act and good data processing practice. We will obtain the information we need from you, the parties you have authorised, registers maintained by public authorities, and credit information registers. We will use our customer register for marketing purposes, but not give any of your information to third parties without your consent except if submitting such information is based on a law. Claims data is collected in a joint claims and misuse register kept by insurance companies. For more information, please go to our web site.

