

Pohjola Extrasure

Insurance cover for home and family



OP-Pohjola. Life with benefits.



This product description explains about Extrasure

Extrasure is a flexible insurance contract, consisting of one or more insurances according to your choice. Extrasure can be included insurances for both people and property. And if your life situation changes or if you want to change your insurance cover for some other reason, that is no problem.

Check your insurance needs at your local bank, on the Pohjola telephone service 010 253 1333 or online at www.pohjola.fi/vakuutusvalitsin and once this is done it will be easy to pick the right insurance for you. And once in a while it is worth while checking that your insurance cover corresponds to your life situation. Know what you are paying for, and know what to leave at your own responsibility.

Pay only for what you really need

Extrasure insurance cover can be adjusted to your exact needs and the premiums and maximum compensations depend on the deductible you choose.

One policy, regular premium payments

With Extrasure, you sign a single policy, detailing the insurance cover for yourself, your family and your home. You can receive the documents for the insurance contract and annual insurance mail in either Finnish or Swedish.

The Extrasure contract has a single insurance premium that can be split flexibly into instalments, but you get a discount if you pay it the entire annual premium in one instalment.

If you have insured your home contents with MyHome Insurance, Extended Home Insurance or Home Insurance, you get a discount on forest insurance and your family's medical treatment expense and travel insurance policies.

'Easy' - a good option for your people

If you are between the ages of 15 and 25, you should consider 'Easy', an inexpensive and flexible insurance package for young people.

The insurers and contracts

The insurer for life and disability insurance is OP Life Assurance Company Limited, while Eurooppalainen Insurance Company Ltd is the insurer for travel insurance policies. All other insurance policies are provided by Pohjola Insurance Ltd.

The contents of the insurance contract are based on the insurance policy and the terms and conditions. The Insurance Contracts Act and other Finnish legislation shall apply to the insurance contract. Information in this product description is provided by virtue of Finnish legislation.

Read the insurance terms and conditions carefully

This product description explains the main points of Extrasure. Read the terms and conditions because they specify exactly the insurance cover. Claims are paid in accordance with the terms and conditions.

The insurance company may change the insurance terms and conditions and premiums and other contract terms as specified in the terms and conditions during the validity of the policy.

You can choose the following for your Extrasure policy.

Personal insurance	Non-life insurance	Travel insurance
<ul style="list-style-type: none"> • Medical treatment expenses insurance • Accident insurance <ul style="list-style-type: none"> - Medical expenses indemnity - Daily benefit - Handicap benefit - Death benefit • Life insurance cover • Disability insurance 	<ul style="list-style-type: none"> • MyHome insurance • Extended home insurance • Home Insurance • Fire insurance • Valuables insurance • Small boat insurance • Boat/yacht insurance* • Pet insurance • Horse insurance* • Forest insurance • Forest fire insurance • Family liability insurance • Family legal expenses insurance • Professional liability insurance* 	<ul style="list-style-type: none"> • Traveller's insurance <ul style="list-style-type: none"> - Medical expenses indemnity - Daily benefit - Handicap benefit - Death benefit • Luggage insurance • Travel liability insurance • Legal expenses travel insurance

* Separate product description.

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People usually remember to insure their property, but strangely enough sometimes forget their own family. You can make sure that you and your family will receive the kind of treatment you want without delay in case of illness or injury – without upsetting your family's finance. It is also advisable to prepare against income losses through life insurance.

Extrasure's insurance policies of the person complement cover provided by statutory insurance.

Valid at work and during leisure time

Extrasure's insurance policies of the person – medical treatment expenses, accident, life and disability insurance – are valid all over the world. However, the medical treatment expenses insurance will only cover examination and treatment of illness in Finland.

If you move abroad, the medical treatment expenses and accident insurance will expire twelve months from the end of the insurance period when you moved. If you are planning to move abroad, you should be in contact with Pohjola.

Only persons who are registered in Finland can be insured by us. Furthermore, medical treatment expenses and accident insurance cannot be granted to anyone who does not have a valid Finnish health insurance card (Kela card).

Sports activities

No treatment, daily or disability benefit will be paid for any illness or injury sustained in sport games or matches arranged by a sports association or club, or in training arranged according to a training programme or in training typical of the sports. For competitive sports, we offer Sports Cover that can be taken when you acquire a licence for your sport.

If the illness or injury was caused when doing sports excluded from cover, no treatment expenses or daily benefits will be paid. Such sports include combat, contact or self-defence sports, strength sports, bodybuilding, motor sports, aviation, bungee jumping, climbing sports, scuba diving or free diving, freestyle skiing, speed and downhill skiing and skimbat or kite surfing.

If you take a Sports extension, the above sports will also be covered. Nevertheless, the extension does not apply to sport games or matches arranged by a sports association or sports club; nor does it apply to training arranged according to a training programme or to training typical of the sports.

Factors affecting premium

The premiums for insurance policies of the person are affected by the insured person's age and gender and the following: The premiums will change when the insured has reached a certain age.

The amount of premiums for medical treatment expenses insurance depends on whether the policy was taken out before or after birth and whether home contents are included in Extrasure.

The accident insurance premium is affected by what claim types are included and what the sums insured and deductibles are.

Extensions increase the premiums.

The amount of life insurance premium depends on whether you have a one-person policy or joint cover, and on the chosen sum insured.

The disability insurance premium depends on the sum insured.

The insurance premiums are also affected by indexes. The sums insured in accident insurance, the premiums of medical treatment expenses insurance and the maximum daily hospital charge related to the medical expenses indemnity are linked to the consumer price index subgroup related to the price development of products and services in the medical and health care sectors. The sums insured entered in the policy for life and disability insurance are tied to the consumer price index.

Medical treatment expenses insurance

The medical treatment expenses insurance covers treatment expenses caused by accident or illness. Expenses for the treatment of illness are indemnified for examinations made and treatment given in Finland. Treatment of accidental injuries is also indemnified when such treatment was given abroad.

A medical treatment expenses insurance policy can be taken out for an unborn baby, a child between the ages of 2 months and 14 years, or for a person between the ages of 15 and 59. Policies taken out for either children or adults are valid until the age of 65. The contents of a policy taken for a baby who is over two months old is the same as for anyone older than that, but the pricing is different. When the policy expires at 65, it becomes accident insurance with medical expenses indemnity.

Medical treatment expenses insurance for unborn baby

Insurance coming into effect when a child is born must be reserved no later than three months before the calculated date of birth. Whether the reservation is accepted depends, among other things, on the mother's age and state of health. The reservation fee must be paid by its due date, before the calculated date of birth. If the fee has not been paid in time, the insurance will not be valid. Once the child has been born, the child's information must be sent to Pohjola. The insurance policy will be valid from birth.

Reservation

Remember to apply for an insurance reservation no later than months before the child's calculated date of birth. The application must include the mother's health declaration and a copy of the maternity card, and on the calculated date of birth the mother must be less than 40 years of age.

Payment

Once we have accepted the reservation, we will send you a bill for the reservation fee. The insurance will not come into effect unless the reservation fee has been paid in full by the due date shown on the bill.

We will not refund the fee even if the insurance were terminated at a later date or if it never came into force since we were not notified of the child's birth in time.

Notification

Notify Pohjola of the child's birth within three months, giving the child's name and personal identity number.

The premiums and insurance terms and conditions valid at birth will be applied, even though they may have been different when the reservation was made. The reservation fee will be deducted from the first premium.

Reservation before birth or take out a policy later?

If you do not reserve medical treatment expenses insurance for your child's before birth, you have to wait until the child is two months old until you can take out a policy.

Insurance after birth is granted on the basis of the child's health declaration and the premiums will be lower, but at least for the first two months there will be no insurance cover.

If you have insured your child since birth and then want to change to a cheaper one, we will make a decision on the basis of the child's health declaration, meaning that the

insurance may come with certain restrictions. If your child has been diagnosed with a certain illness – such as allergy – treatment expenses for such illnesses will not be covered.

Coverable expenses

The medical treatment expenses insurance covers treatment expenses caused by accidents and illnesses.

Coverable expenses include the following, provided they are based on generally accepted medical practice:

- Examinations made and treatment given by a doctor or other healthcare professional
- Medication sold in a pharmacy on the basis of a permit issued by the Finnish Medicines Agency
- Daily hospital charges
- Examination and treatment of dental injuries caused by an accident
- Reasonable travel expenses to a local physician, dentist or nursing institution following an accident
- Extra school travel expenses of anyone under 20 who has had an accident
- Any spectacles, hearing aid, dentures or safety helmet in use broken in an accident requiring medical treatment, provided such items were repaired or replaced within two months of the accident

The insurance covers daily hospital charges for up to EUR 37 per day (2009). When treating an accident, there is no upper limit for the daily hospital charge.

Physical therapy is indemnified only when it is necessary following surgery or cast treatment as a result of an accident. The treatment must be prescribed by a physician and given in a nursing institution. The insurance covers one treatment period per accident and may include a maximum of ten treatment sessions.

Treatment expenses are covered from the insurance insofar as there is no other coverage under any statutory insurance or by virtue of the Health Insurance Act or other legislation.

The insurance covers a total of EUR 50,000 in expenses. The deductible is subtracted once for each occasion a claim for compensation is submitted. The deductible accounts for 10% of expenses but not less than EUR 100.

Medical expenses indemnity paid on the basis of illness only covers expenses incurred during the validity of the insurance.

The insurance does not cover

- Expenses arising from pregnancy, child birth, termination of pregnancy or examination or treatment of infertility or from complications caused by these events or conditions
- Expenses arising from the abuse of medicine or the use of alcohol or other intoxicant
- Expenses incurred from physical therapy or comparable treatment
- Expenses arising from treatment of an addiction to drugs, alcohol, medicine, nicotine or other similar substance, or from treatment of other types of addiction
- Rehabilitation, psychotherapy, neuropsychotherapy, occupational therapy, speech therapy or equivalent
- Surgery to correct refractive errors
- Micronutrient, mineral, nutritive, medicinal or vitamin preparations, basic creams or lotions, or anthroposophic or homeopathic products
- Costs for treatment to improve outward appearance or looks including treatment related to reduction and enlargement of breasts, eyelid lifts and liposuction

- Costs for obesity treatment or costs for treatment primarily meant to enhance the quality of life, such as erectile dysfunction drugs, unless it is a question of costs coverable as medical treatment expenses under the Health Insurance Act
- Expenses arising from examination or treatment of teeth, teeth supporting tissue, masticatory muscles or jaw joints
- Medical equipment, other aids or artificial limbs, or orthopaedic dressings, bandages and braces.

A more detailed list of expenses not covered by Extrasure can be found in the terms and conditions, section 4. (Medical expenses indemnity, 4.3.1 Medical expenses indemnity paid on the basis of illness is not covered.)

Accident insurance

An accident is defined as a sudden, external occurrence that causes an injury and is unintended by the insured. Moreover, it is also considered an accident if you strain a muscle or ligament immediately after a sudden, particular and singular exertion and movement, provided the injury has been treated by a physician within 14 days. The following are also considered accidents: drowning, heatstroke, sunstroke, frostbite, injury caused by considerable variation in atmospheric pressure, gas poisoning, and poisoning caused by a substance taken inadvertently.

Accident insurance comes with medical, daily, handicap and death benefits, and you can choose the ones relevant to you.

If an illness, defect or injury not related to the accident has materially contributed to the injury or its recovery, any medical expenses indemnity, daily benefit and handicap benefit will only be paid in so far as the medical expenses, disability or permanent injury are deemed to be caused by the accident.

Example

Matti is repairing a jetty that was damaged in an autumn storm. The jetty is slippery and Matti slips, and strains his back painfully, unable to return to work for four months.

Matti receives a daily benefit for six weeks for his back, and the treatment expenses will also be indemnified under the same period. Any longer period of inability to work is considered to have been caused by degenerative changes in the back existing before the accident. Matti was surprised by this, because his back had not given him any trouble before. However, according to medical evidence, a strain injury on a previously healthy back should return to normal in six to eight weeks.

When a person falls and injures his shoulder or back, for example, degeneration injuries may be discovered in the examinations. In many cases there have been no symptoms prior to the accident, but they may have contributed to the severity of the injury or to prolong the recovery period. In cases like this, compensation is paid from the accident insurance only for such injuries, according to medical experience, which would have been caused to a healthy person. The medical treatment expenses insurance would indemnify Matti's treatment expenses inasmuch as they were considered to have been caused by the illness.

An injury arising from an illness, defect or injury of the insured will not be indemnified as an accident.

Example

Lisa has an epileptic seizure and falls against a chair, breaking a tooth. Her tooth damage is not indemnified as an accident, because the reason she fell was caused by her epilepsy and not the accident.

The maximum amount of compensation per injury is the chosen sum insured, less the deductible.

Sums insured under accident insurance change at the end of the insurance period during which the insured reaches the age of 70 years. The sum insured of medical expenses indemnity is a maximum of EUR 8,500. The sums insured for handicap and death benefits are a maximum of EUR 20,000.

Medical expenses indemnity

Only expenses caused by accidents are indemnified.

Treatment expenses are covered provided that medical examination or treatment is prescribed by a physician and that the examination or treatment procedures are in accordance with generally accepted medical practice:

- Examination and treatment procedures carried out by physicians or healthcare professionals
- Medication sold in a pharmacy on the basis of a permit issued by the Finnish Medicines Agency
- Daily hospital charges
- Examination and treatment of dental injuries caused by an accident
- Reasonable travel expenses to a local physician, dentist or nursing institution following an accident
- Extra school travel expenses of anyone under 20 who has had an accident
- Any spectacles, hearing aid, dentures or safety helmet in use broken in an accident requiring medical treatment, provided such items were repaired or replaced within two months of the accident

Pohjola can choose the medical centre, hospital or nursing institution in which examinations and treatment measures shall be undertaken, unless this is unreasonably inconvenient for the insured.

Treatment expenses are covered insofar as there is no coverage by virtue of the Health Insurance Act or other legislation.

Physical therapy is indemnified when it is necessary following surgery or cast treatment as a result of an accident. The treatment must be prescribed by a physician and given in a nursing institution. The insurance covers only one treatment period per accident and may include a maximum of ten treatment sessions.

Coverable treatment expenses do not include costs of acquiring basic creams or lotions or micronutrient, mineral, nutritive, medicinal or vitamin preparations, or anthroposophic or homeopathic products.

Moreover, ten sessions of psychotherapy prescribed by a physician will be indemnified if the need for such is caused by an accident or the insured having been the target of violent crime or attempt thereof, his/her home being broken into or burnt down even if there has been no physical injury.

Coverable accident treatment expenses do not include costs of acquiring medical equipment, other aids or artificial limbs, or orthopaedic dressings, bandages or braces. Neither MRI scans nor surgery will be indemnified as treatment expenses following a strain injury caused by sudden exertion and movement.

Daily benefit

Daily benefit is paid to the insured persons who are unable to work because of the accident, but for a maximum of 360 days. Daily benefits will not be paid if the disability is caused by mental reasons.

Handicap benefit

Handicap benefit is paid to the insured for a permanent general physical handicap caused by an accident. The benefit for full handicap is the sum insured, and for partial handicap a corresponding proportion of it. Permanent handicap is determined between three months and three years of the accident, the degree of which determined in accordance with the Ministry of Social Affairs and Health handicap classification system which is based solely on the nature of the handicap disregarding occupation, hobbies or any other individual circumstances.

Death benefit

Death benefit will be paid if the insured dies within three years of the injuries sustained in the accident.

Life insurance

Life insurance is an important safeguard for your family's financial stability. The death benefit of the accident insurance is actually only rarely applied, because the most common cause of death is illness, even among people of working age.

The insurance may be taken out for single persons or for couples (joint life insurance). The benefit from joint life insurance is paid out when the first of the insured dies, after which the insurance continues as single person cover. Joint life insurance is a less expensive alternative for two people than individual insurance because you are only paying premiums for one benefit. Should both die simultaneously, each one's beneficiary is entitled to half of the benefit.

The death benefit is paid if the insured dies during the validity of the insurance. It is irrelevant whether the cause of death was illness or injury, but no benefit will be paid if the insured has committed suicide within 12 months from the beginning of the insurance.

Disability insurance

Disability insurance is particularly useful when your expenses have been set in accordance with your salary, because a disability pension will, even at best, only be about 60% of the salary.

An agreed lump-sum benefit is paid out from the disability insurance if the insured becomes permanently unable to work due to illness or injury and the permanent disability has continued for three months while the insurance is still valid. Under this insurance, the insured is considered to be permanently disabled if he/she, due to an illness or injury, is unable to carry out the duties of his/her previous job or of a job which, taking into account his/her age and professional skills, may be considered suitable.

However, no benefit will be paid if the disability has been caused by misuse of alcohol or medicines, use of narcotics or suicide attempt within 12 months from the inception of the insurance.

Health declaration and granting of insurance

The state of health of the person to be insured determines whether an insurance of the person will be granted, which is why you should not terminate your existing policy until you know you will get a new one.

You will be requested to submit a health declaration on the basis of which we will decide whether we will grant the insurance to you. If you are applying for insurance for your unborn child, we require a health declaration from the mother. It is important that you provide correct information, because if it turns out later, for example when you are making a claim, that the information has been faulty or incomplete, the entire policy may be cancelled and no compensation paid.

Often the insurance can be granted even though the insured is not in a perfect state of health; we simply add an exclusion clause, meaning that expenses caused by certain existing illnesses, defects or injuries are not covered.

Taxation of indemnification

Medical treatment and handicap benefits are tax-exempt, whereas daily benefits are taxable income.

Death benefits paid to the next of kin are, in 2010, tax-exempt up to EUR 35,000 per beneficiary, and for widows/widowers even more.

Disability benefit is tax-exempt when paid to a private individual.

How to claim medical treatment expenses

Pay the medical expenses first yourself and take copies of the documents. Then file an application with the Social Insurance Institution (Kela) for reimbursement under the Health Insurance Act within six months of having paid the expenses.

Once you have received a receipt from Kela, send it to us along with your claim and copies of the invoices sent to Kela. The documents must indicate the illness or accident for which the expense was incurred, as well as the date on which the illness began or accident took place. Claim for expenses must be submitted to Pohjola Insurance within 12 months.

Deductible

Medical treatment expenses insurance

A deductible is subtracted from medical expenses indemnity every time a claim is made. The deductible accounts for 10% of expenses but not less than EUR 100. Expenses incurred from separate occurrences and different illnesses can be combined under one claim as long as you remember that compensation must be claimed from Pohjola within 12 months of the date when the expenses were incurred.

Accident insurance

The agreed deductible is subtracted from medical treatment indemnities under accident insurance. One deductible is subtracted per accident.

Insurance of the person and traveller's insurance: age limits, deductibles and compensation periods

Type of insurance and type of compensation	Insurance can begin when the insured is aged	Insurance ends at the latest when the insured is aged	Deductibles	Maximum compensation period
Medical treatment expenses insurance	Newborn baby ¹	65 yrs ²	10% but not less than EUR 100	
- Medical expenses indemnity	2 months–14 yrs	65 yrs ²	10% but not less than EUR 100	
	15–59 yrs	65 yrs ²	10% but not less than EUR 100	
Accident insurance				
- Medical expenses indemnity	7 days–79 yrs	80 yrs	EUR 0, EUR 50–1,000	360 days
- Daily benefit	18–55 yrs	60 yrs	0 days	
- Handicap benefit	7 days–79 yrs	80 yrs	-	
- Death benefit	7 days–79 yrs	80 yrs	-	
Life insurance				
- Death benefit	2–65 yrs	70 yrs	-	
Disability insurance				
- Disability benefit	18–55 yrs	60 yrs	-	
Traveller's insurance				
- Medical expenses indemnity	0–69 yrs	70 yrs/80 yrs ³	EUR 0	120 days/3 yrs ⁴ 360 days
- Daily benefit	18–55 yrs	60 yrs	0 days	
- Handicap benefit	0–69 yrs	70 yrs/80 yrs ³	-	
- Death benefit	0–69 yrs	70 yrs/80 yrs ³	-	

¹An application for insurance reservation must be submitted three months before the expected delivery date at the latest.

²The insurance changes into accident insurance which includes medical expenses indemnity.

³The insurance terminates at the age of 80 years provided that the insured person's home contents are insured under home insurance, extended home insurance or MyHome insurance.

⁴Medical expenses of travel-time illness are paid for a maximum of 120 days from the outset of the treatment; medical expenses of a travel-time accident for a maximum of three years from the occurrence of the accident.

Medical treatment expenses insurance covers medical expenses up to EUR 50,000 per insurance policy. You can choose the other sums insured more or less as you wish.

Home and holiday home

- MyHome Insurance if you live in a detached house or have a holiday home
- Home insurance for those living in a terraced house or block of flats
- Valuables insurance
- Small boat insurance
- Safety regulations and their significance
- Indemnity for loss or damage



Each home, whether you own or rent it, needs insurance.

Our new MyHome Insurance is a good choice if you wish to take out one policy providing cover for your detached house or holiday home. More information on the next page.

If you live in a terraced house or block of flats, we offer Extended Home Insurance, Home Insurance or Fire Insurance.

The safety regulations and indemnities concern all the above policies.

MYHOME INSURANCE IF YOU LIVE IN A DETACHED HOUSE OR OWN A HOLIDAY HOME

Our MyHome Insurance provides your detached house and holiday home with as extended cover as you need. At its best, it provides cover for the house and all of its moveable property. If you wish, you can also tailor the insurance to meet your exact needs. However, we recommend taking out MyHome Insurance in its most extended form to be on the safe side.

What is included in the policy?

Detached house and holiday home

The insured property include a residential building or holiday home and fixtures and fittings used for it, as well as cables, conductors and pipes.

The insured property in the yard, up to 7,000 euros, also includes

- Root cellars, open shelters, lightly built structures and buildings of a maximum of 12m², excluding sauna buildings, and
- Fixed ordinary structures
- Wells including their equipment.

Fixed ordinary structures include fence, flagpole, kennel, yard lighting fixture, composter, drying rack, radio and TV aerial, satellite or dish antenna, fixed garden furniture and statues, provided they are fixed in place.

MyHome also includes the yard surrounding the residential building or holiday home, up to a maximum of one hectare.

Sauna and outbuildings

If you have insured your sauna or outbuilding, the insurance covers only the building itself and fixed machines and equipment used by it, such as cables, conductors and pipes.

Home contents in detached house

The detached house policy covers home contents for household use and owned by the insured, such as furniture, clothing, household appliances, hobby supplies, sports gear and valuables. The following are also covered

- Pets against accidental death to EUR 1,200
- Rowing boats to EUR 1,200
- Outboard motors of a maximum of 3.7 kW (5 hp) to EUR 1,200
- Tools used in gainful employment, up to EUR 3,400, owned by those insured and used by them in the capacity of private individuals in private or public employment or in a private firm
- Machinery steered on foot, such as lawn mowers, to EUR 3,400
- Cash, other payment instruments and securities of each of those insured up to a maximum of EUR 500.

Home contents also include leased or borrowed property for household use which, if owned by the insured, would be included in their insured home contents.

Holiday-home contents

As opposed to moveable property in your home, holiday-home contents does not cover money, securities, pets and goods used for professional purposes.

Moveable property in outbuilding and sauna

The moveable property in outbuildings and saunas comprises property for household use owned by the insured and leased or borrowed property for household use which, if owned by the insured, would be included in his/her insured moveable property in the outbuilding and sauna building.

Exclusions

The following are not covered:

- Jetty, shoreline construction or structure
- Swimming pool, bathing tub, free-standing pool or fountain outside the building
- French drains of the property or the foundations of the building below the ground slab, except the pad foundations and footings
- Computer files or programs with the exception of freely obtainable software packages
- Motor vehicles, trailers and their parts, equipment and accessories.

Construction and renovation

A building under construction or renovation may also, under special terms and conditions, be insured with MyHome Insurance, so to ensure coverage, remember to contact us whenever you start building a house or undertake any major repairs.

Validity of MyHome Insurance

MyHome insurance can be taken out for detached houses and holiday homes and outbuildings of a maximum of 12m² on the same grounds, except sauna buildings. These constitute the place of insurance. If any moveable property in the above buildings of less than 12m² is damaged, indemnity accounts for no more than 10% of the maximum compensation for damage caused to moveable property in homes or holiday homes.

If you have insured the moveable property in an outbuilding or sauna building, the insurance is valid when such moveable property is in the building (that is, the place of insurance).

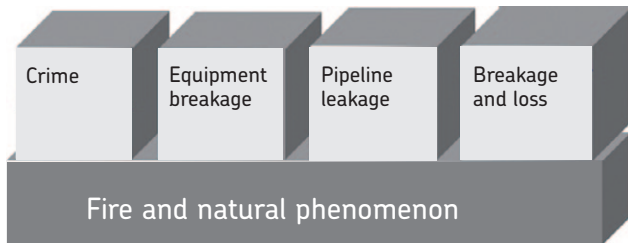
Damage to property moved temporarily outside the place of insurance in Finland the other Nordic countries is indemnified for up to EUR 3,400.

Theft of moveable property kept in a motor vehicle, trailer, boat, a separate boot of a vehicle or trailer, a vehicle pannier or tent is indemnified up to EUR 1,000 per insurance event, provided the property is less than a straight-line distance of 50 kilometres from the residence, place of work, place of study and holiday home of the insured.

When you move home, your moveable property insurance will be valid for two months outside the place of insurance. Always remember to inform us of any changes to your address or the place of insurance.

What type of damage does MyHome Insurance cover?

At its most extensive, MyHome Insurance comprises all five types of cover for both building and moveable property, while the basic version only provides cover against fire and natural phenomena to the building. Your chosen level of cover is entered on the policy.



MyHome Insurance coverage

The insurance indemnifies property damage caused by an event defined in the terms and conditions, provided the event was sudden and unforeseeable.

Fire and natural phenomenon

The insurance covers fire loss or damage caused by an outbreak of fire, soot or explosion.

The insurance covers damage or loss caused by a natural phenomenon, such as

- Storm wind, whirlwind or an exceptionally heavy hail storm and
- Rise in the water level of rivers, lakes and seas caused by storm wind.

In addition, the insurance covers loss or damage caused by heavy rain to the building itself and its moveable property.

Example

As a result of heavy rain, water flowed into the cellar of Dorothy's house and damaged the building. The drainage wells worked normally but could not cope with the exceptionally high volume of water. The building's foundations were in order and the house was also by other accounts constructed in conformance with building regulations. Water damage to the building is indemnified from the natural phenomenon insurance.

Crime

The insurance covers loss or damage caused by theft, robbery, burglary or vandalism to the locked building or fixed ordinary structures in the yard of the residential and holiday-home building. Whether a building is locked or not is irrelevant if the building exterior is vandalised.

Damage to moveable property is indemnified from crime insurance if, at the time of the loss

- the property was kept in a locked building, in a locked storage space within the building or in a locked accommodation space
- the property was temporarily kept outside the building, accommodation space or the storage space within the building and accommodation space was stored in a fixed, stationary, locked storage space
- property accompanying the insured was under supervision.

In addition, the insurance covers damage to or loss of a bicycle, pram, garden furniture, barbecue grill, boat and the motor of a boat caused by robbery, vandalism or theft.

Equipment breakage

Under the equipment breakage cover, the insurance covers loss or damage caused by an internal breakage of machinery, equipment or pipework due to an electrical phenomenon or for a mechanical reason, provided that the internal breakage is the primary cause of the damage.

Example

Patrick has a three-year-old washing machine, which suddenly stops working in the middle of a wash programme because of an electricity peak load. The machine is no longer under warranty. The washing machine is indemnified under the equipment breakage insurance.

Pipeline leakage

The insurance covers leakage damage caused by liquid escaping from a building's fixed pipework or an operating device connected to it.

Example

Matthew's washing machine broke, spilling water on the wall and damaging the parquet. The parquet damage will be indemnified from the pipeline leakage insurance.

Breakage and loss

The insurance covers loss caused by breakage or loss of property due to an external reason.

Example

While Michael is painting the window boarding of his brick house, he slips on the scaffold and the paint pot falls on the brick wall. Damage to the brick wall is indemnified from the breakage and loss insurance.

Example

Mary has bought a new television set, but falls over when carrying it home, dropping and breaking the set. Damage to the TV set is indemnified from the breakage and loss insurance.

NB. Under the breakage and loss cover, the insurance will never cover any damage or loss caused by fire, natural phenomenon, theft, robbery, burglary, vandalism or the internal breakage of machinery, equipment or pipework, or by liquid escaping from a building's fixed pipework or from an operating device connected to it.

Extra housing costs

When the home contents are insured, we indemnify extra housing costs that are the result of damage covered by the policy. Such expenses may be indemnified to 10% of the maximum compensation but for no longer than six months. Meal expenses are not covered.

Damage not covered by MyHome Insurance

The insurance does not cover

- Loss of or damage to the object itself caused by wear and tear, rusting, corrosion, smell, spoiling, moulding, rotting, the spread of fungus, material fatigue or other equivalent gradual phenomena

Example

The washing machine begins to make a loud grinding noise. According to the repair shop, the bearings are quite worn out. The insurance will not indemnify damage caused by wear and tear.

- Loss or damage caused by the weight or movement of ice or snow

- Loss of or damage to horticultural, agricultural or forestry products or garden plants caused by natural conditions
- Loss or damage caused by insects, rats, mice, moles, martens, squirrels, hares or rabbits
- Loss or damage caused by a pet through chewing, tearing or scratching
- Loss or damage caused by property disappearing or being left behind, even if the property is later found broken or it is established that the property has been lost.

Example

When arriving home from the shop, Helen realises that her wallet is not in her bag. She suspects it has been stolen. Because she cannot ascertain where or when the wallet was lost or any other conditions related to the loss of the wallet, her wallet is simply considered to have become lost. The loss is therefore not indemnified.

- Loss caused by theft, the exact time, circumstances and place of which cannot be determined
- Loss of or damage caused wilfully or through gross negligence by the insured's tenant or a person residing permanently in the same household as the tenant
- Loss or damage caused to an object resulting from the incorrect use of the object
- Loss or damage caused by breakage of sports equipment or gear while being used for its intended purpose
- Loss or damage caused to computer hardware or software, when the loss or damage is due to malfunction, faultiness or non-performance of data or software
- Defective design, foundation, installation or construction or any damage caused by these
- Loss caused by liquid leaking through the water insulation in the structures or through the join of pipes and structures such as between a floor gully and a raising piece, when the loss is caused by an unapproved connection
- Loss or damage caused by roof leakage, unless the leakage is due to a storm wind damaging the roof or some other sudden and unforeseeable external cause
- Theft of cash, other payment instruments, securities and valuables kept in a motor vehicle, trailer, boat, separate boot of a vehicle or trailer, pannier, or tent
- Theft of optical instruments, electronic equipment and electric tools kept in a trailer, separate boot of a motor vehicle or trailer, a pannier, or in a tent. However, this exclusion does not apply to theft of optical instruments, electronic equipment and electric tools from caravans.

The indemnification and restrictions to them are detailed in the insurance terms and conditions.

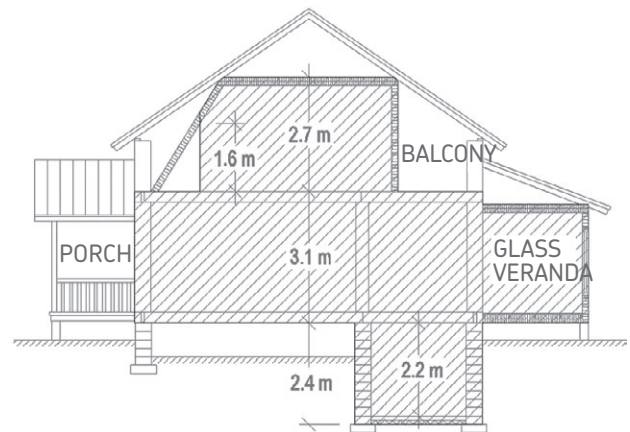
What determines the amount of insurance premium

The amount of MyHome Insurance premium primarily depends on which insurance you have chosen and whether you have also included moveable property. Other factors include what the building is used for, the building's frame structure, construction year, heating system, age of heating and water supply pipes, electrical systems, location, policyholder's age and the building's floor area.

The building's floor area is the sum of each storey's floor area, calculated with the exterior dimensions. All unheated areas with additional structures are also included.

Neither cellar areas with earthen floors with no additional constructions nor lofts with no extra structures (eg those only filled with sawdust for insulation) are included in the insured area. If the building has low-ceiling rooms or lofts, only the parts where the ceiling is at the height of more than 160 cm are included.

Open parts of building are not included in the calculation of living area. Such include open porches, outdoor balconies, terraces, carports or equivalent spaces.



A deductible of a minimum of EUR 150 will be subtracted from any compensation. This depends on the level of cover you have chosen. When you choose a deductible that suits you, consider what type of damage you will be able to shoulder yourself. If you choose a higher deductible, your insurance premiums will be lower.

In order to receive sufficient compensation and pay the corresponding premium, it is vital that information pertaining to the policy is up to date. If there are any changes, we must be notified as soon as possible, for example when you are building an extension, putting in new pipes or making major investments in your house.

Reward for reducing damage

Sometimes accidents just happen even if you did your best to prevent them. We will not subtract the deductible from your compensation

- in loss due to fire, if damage was reduced because a smoke detector switched off the electricity or if a separate stove fuse switched off the stove's electricity
- in loss due to theft if the dwelling or building was broken into through a door secured with a safety lock
- in loss due to theft if an approved burglar alarm system operated properly
- in loss due to leakage if the leakage alarm equipment restricted the extent of the loss
- if you need to replace a overvoltage protector that was broken by a strike of lightning or other excess voltage.

HOME INSURANCE FOR THOSE LIVING IN A TERRACED HOUSE OR BLOCK OF FLATS

If you live in a block of flat or terraced house, you can take our Extended Home Insurance, Home Insurance or fire insurance on your home contents.

What is included in the policy?

The home contents policy covers home contents for household use and owned by the insured, such as furniture, clothing, household appliances, hobby supplies, sports gear and valuables. The following are also insured

- Pets against accidental death to EUR 1,200
- Rowing boats to EUR 1,200
- Outboard motors of a maximum of 3.7 kW (5 hp) to EUR 1,200
- Tools used in gainful employment, up to EUR 3,400, owned by those insured and used by them in the capacity of private individuals in private or public employment or in a private firm
- Machinery steered on foot, such as lawn mowers, to EUR 3,400
- Cash, other payment instruments and securities of each of those insured up to a maximum of EUR 500.
- Floor, wall and ceiling coverings and balcony glazing to EUR 3,400.

Home contents also include leased or borrowed property for household use which, if owned by the insured, would be included in their insured home contents.

The following are not covered

- Computer files or programs with the exception of freely obtainable software packages
- Motor vehicles, trailers and their parts, equipment and accessories.

Property insurable by extra agreement and at a supplementary premium

By extra agreement and at a supplementary premium, you can extend your insurance to cover, for example, property amounts in excess of the standard maximum, gardening tractors, small motor-driven vehicles designed for children or the soil and plants in the yard of a rented or owner-occupied dwelling.

Where is the policy valid?

Home Insurance is valid in the residence and the storage space related to the use of the residence, which constitute the place of insurance for the contents, at the address specified in the policy. Property kept outside the home in the attic, cellar or other storage space is compensated up to a maximum of 10% of the sum insured or of the maximum amount of compensation for the moveable property in the home or holiday home.

Damage to property outside the place of insurance in Finland and the other Nordic countries is indemnified for up to EUR 3,400. However, the maximum compensation for theft is 1,000 euros if the property is kept in a car, trailer, boat, tent or equivalent less than 50 kilometres from home, workplace, place of study or holiday home.

When the insured moves from a permanent residence to another, the contents insurance is effective outside the place

of insurance for two months. Always remember to inform us of any changes to your address or the place of insurance.

What type of damage do home insurance policies cover?

Extended home insurance

Extended Home Insurance covers direct property damage caused by sudden and unforeseeable events in addition to the same damage covered by Home Insurance.

Example

Michael is moving his TV set from one room to another. He falls over, dropping the set and breaking it. This is a case of a sudden and unforeseeable loss that is covered by Extended Home Insurance.

Home Insurance

Home Insurance covers the following (with the restriction referred to in the terms and conditions)

- Fire, lightning and explosion damage
- Leakage damage and damage caused by pipes breaking
- Damage caused by theft, robbery, burglary or vandalism
- Theft of bicycle, boat and its motor or pram kept outdoors but locked in accordance with safety regulations
- Damage caused by storm to moveable property in the building.

Example

Michael falls over as he steps on a toy car left on the living room floor by his son. He is not hurt, but he happens to be holding a mug with blackcurrant juice in it. The juice is spilled on his new white carpet, and the stain cannot be removed even by the cleaner's. Home insurance will not indemnify the damage. On the other hand, Extended Home Insurance would have indemnified it.

Extra housing costs

Both Extended Home Insurance and Home Insurance indemnify extra housing costs approved in advance by Pohjola that were the result of indemnifiable damage. Such expenses may be indemnified to 10% of the maximum compensation or the sum insured, but for no longer than six months. Meal expenses are not covered.

What type of damage do home insurance policies not cover?

The insurance terms and conditions list damage that are not covered by Extended Home Insurance or Home Insurance. For example, loss or damage caused by the following will not be covered:

- Breakage of item owing to improper use
- Property disappearing or being left behind, even if the property is later found broken or it is established that the property has been lost.

Example

Lisa realises on her way home that she had forgotten her camera at a café. She goes back only to realise that someone has stolen it from the table she was sitting at. This is not covered by the insurance, because the camera was left behind.

- Theft, the exact time, circumstances and place of which cannot be determined
- Loss or damage caused by breakage of sports equipment or sports gear, radio-controlled equipment, or electrically or combustion-engine driven hobby vehicles while being used for their intended purpose

Example

Patrick fell over on the ski slope and broke his skis. The skis were not indemnified even under the Extended Home Insurance.

- Loss or damage caused to computer hardware or software by viruses
- Biting, tearing or scratching by pets
- Loss or damage caused by insects, rats, mice, moles, martens or hares
- Flood, heavy seas or a rise in the water level
- Weight or movement of ice or snow
- Theft of cash, other payment instruments, securities and valuables kept in a motor vehicle, trailer, boat, separate boot of a vehicle or trailer, pannier, or tent
- Theft of optical instruments, electronic equipment and electric tools kept in a trailer, separate boot of a motor vehicle or trailer, a pannier, or in a tent. However, this exclusion does not apply to theft of optical instruments, electronic equipment and electric tools from caravans.

Fire insurance

Extrasure can also be made to include objects for which fire insurance is sufficient, coverage extending to damage caused by fire, lightning and storm.

What determines the amount of insurance premium?

The easiest and safest choice is to insure your moveable property for its full value. We will ask you to calculate the living area in your home, as this will determine the maximum sum insured shown on the policy and the premiums. If you have property that is particularly valuable, the maximum sum insured offered by our full-value insurance may not be sufficient, in which case we recommend that you take out a policy that is based on the sum insured.

A deductible is subtracted from any compensation. The lowest deductible option is EUR 150. If you choose a higher deductible, your insurance premiums will be lower.

Reward for reducing damage

We offer you a discount on insurance premiums if you protect your home contents with a safety lock or burglary equipment accepted by insurance companies.

No deductible will be subtracted from your claim in case of burglary through a door equipped with a safety lock or if a burglary alarm system has been in operation. Likewise, no deductible will be subtracted if a leakage alarm system restricted the extent of the loss.

Neither will a deductible be subtracted in loss due to fire, if a smoke detector has restricted the extent of the loss by switching off the electricity, or from the purchase costs of a new overvoltage protector if the protector was broken as a result of lightning or other overvoltage.

VALUABLES INSURANCE

Valuables insurance can be used to improve cover for valuables that are used outside your home, including optical and electronic equipment and instruments, furs, jewellery and non-motorised sports equipment such as diving equipment.

Valuables insurance is valid all over the world and it covers all sudden and unforeseeable loss or damage. Moreover, loss or damage caused by an item being lost or left behind will be indemnified provided the place and time can be specified and an outsider has been reliably informed without delay.

The insurance will not indemnify damage caused by wear and tear or ordinary use, for example if a mountain bike breaks down during riding. Neither will the insurance indemnify damage caused by improper use or breakage of sports equipment even when used properly.

Valuables insurance is always based on the sum insured.

The insurance is also available without a deductible, with the exception of tools used in gainful employment, for which a deductible is always applied.

SMALL BOAT INSURANCE

A separate insurance can be taken out for small boats. Small boats are defined as boats designed for day use, such as outboard motors, with no more than a 20 hp motor, and valuable row boats. Other boats and motors require separate boat insurance, with more details in a separate product description.

The insurance covers damage to or loss of boats caused by fire, lightning, explosion, theft, malicious damage, storm (wind velocity at least 20 m/s), running aground, scraping bottom, collision and road accident during transport.

Small boat insurance is always based on the sum insured.

SAFETY REGULATIONS AND THEIR SIGNIFICANCE

The insurance terms and conditions contain safety regulations related to the types of insurance above, explaining precautions you can take to help prevent loss or damage or at least reduce their effects.

If you do not follow the safety regulations or regulations issued by the authorities, we have the right to lower your indemnity or not pay any at all.

See below for the key points of the safety regulations. For full details, see the relevant terms and conditions.

How to prevent fires

- Switch off the electric current in domestic appliances after use. Make sure before you go out that especially the cooker and iron are switched off.
- Never leave burning candles and outdoor candles unattended. They must be placed on a non-flammable base so that flammable material cannot be ignited by a flame or heat.
- In a building and its vicinity, ashes removed from a fire-place must be kept in a non-combustible lidded container until they have fully cooled.
- The safety distances prescribed for sauna stoves must be taken into account when choosing their position. Clothes or other combustible material must not be dried above a sauna stove or in the immediate vicinity of such a stove.

How to prevent theft and burglary

- Close the doors, windows and hatches of all buildings and storage rooms so that they cannot be accessed without breaking the locks or structures.
- Do not hide keys to your home or storage space in their vicinity. Change or re-key the lock if there is reason to believe that the key is held by an unauthorised person.
- Always keep an eye on property you are carrying with you.
- Carry your cash, other payment instruments, securities and fragile objects and valuables – such as jewellery, precious metal objects and objects of art, furs and valuable collections – as hand luggage.
- Do not leave cash, other payment instruments or securities in a hotel room.
- When storing moveable property in a motor vehicle, trailer, boat, separate boot of a vehicle or trailer or pannier of a vehicle, these must be locked. The property must also be placed or covered in such a way that it cannot be seen by an outsider without breaking in.
- The boot or pannier must be locked or fastened to the vehicle or trailer in such a way that it cannot be unfastened without tools. Trailers and boats kept outdoors must be secured with a metal chain and padlock with steel shackle to a fixed structure.
- Do not use any of your property in a tent without supervision.

How to prevent leakage damage

- Drain the pipes and related equipment of water and close the main valve if the building is left without adequate heating and supervision during the cold season.
- Washing machines must always be connected to the water mains by an individual cut-off valve and pressure-proof filling hose. Supervise the operation of your washing machine if the outlet hose is not securely connected to the waste water system. Close the cut-off valve once the wash programme is finished. The policyholder must supervise that the hose connections are in good repair and that the hoses have no kinks.
- When installing a dish washer, a suitable safety tray must be installed under it.
- Oil tanks and related oil pipelines in the real estate shall, for the first time, be checked in the tenth year of use and, subsequently, steel tanks every five years and other tanks every ten years.

INDEMNITY FOR LOSS OR DAMAGE

We will indemnify for loss or damage under the above policies either by repairing or replacing the property or by paying a cash compensation.

Indemnity is only paid if

- the insurance was valid at the time of loss
- the damaged object was insured
- the policyholder or comparable person (eg family member) did not cause the loss wilfully or through gross negligence or under the influence of alcohol or other narcotic substance.

Inform us about any losses without delay, bearing in mind that we must be given opportunity to inspect the damage

before the place is cleaned up or the damaged object is disposed of. In major losses, we will try to help you with practical arrangements, for example to find a suitable renovation company and temporary accommodation.

Fill in the loss report and attach any relevant documents, such as police investigation reports, purchase receipts of damaged or stolen goods or photos of the items.

Indemnity is paid on the basis of the value of the property at the time of loss

You can be indemnified either on the basis of the property's replacement value or current value. By replacement value we mean the cost of buying equivalent property, whereas the current value means the fair value.

Property whose value immediately before the loss was at least half of the replacement value is indemnified according to the replacement value and if less than half, according to the current value.

Age reduction for damage to moveable property

Age reductions can be made from the replacement value property to be indemnified. See the table below for what age reductions are made and how many per cent they are. Age reductions are made as of the second calendar year of the item being in use, excluding the year of the loss.

Table 1

Age reductions made from the indemnities for moveable property	
Type of property	Age reduction
Household appliances	10%
Digital cameras	20%
Other electronic appliances and optical instruments	10%
Bicycles, motor tools and machinery and outboard motors	10%
IT equipment (computers), mobile phones with accessories and other data terminal equipment	25%
Spectacles, clothes, accessories, footwear, sports equipment and sports gear	25%

Age reduction is not applied to the object's repair costs. The indemnity will not, however, exceed the value of the property.

Example

A TV set bought in early 2006 breaks in February 2009. An equivalent new television costs EUR 700. When the TV set is replaced, the compensation is reduced by (2 x 10 =) 20 per cent of EUR 700, that is, by EUR 140. The compensation is EUR 560 minus the deductible.

Age reductions concerning damage to buildings

The following annual age reductions are made, beginning with the second year of use, on the replacement and repair costs of the machinery, equipment and pipes of the building, excluding fire loss:

Table 2

Age reduction in case of loss or damage to machines, equipment and pipes of a building	
Type of property	Age reduction
Tanks, waste water, rainwater, supply water and heating pipes of the building, other than those located in the ground slab	3%
Copper and plastic pipes in the ground slab and underground	3%
Other pipes in the ground slab and underground	6%
Central-heating equipment, heat exchangers and conveyors, boilers with tanks, tanks underground or in the ground slab	6%
Adjustment and control equipment, heating cables, electric radiators, air-conditioning and refrigeration equipment, and electric motors and other equipment	6%

Age reductions are also made on the costs of opening and closing the structures of the building and the costs of excavating and filling.

The age reduction is computed by multiplying the percentage by the number of full calendar years following the year the equipment was first brought into use. The deductible specified in the insurance policy is not subtracted following this age reduction. However, the age reduction is at least equal to the deductible amount.

No reduction for age is made on costs arising from locating the fault or on electric cables.

Age reductions also apply when indemnifying for equipment and pipes covered by a home contents insurance.

In case the loss is indemnified for under the pipeline leakage cover and is caused by leakage from a service water pipework or heating pipe network, a reduction is made on the loss caused by the leakage on the basis of the age of the leaked service water pipework or heating pipe network.

Table 3

Leakage reductions made concerning damage under pipeline leakage cover	
Pipe age	Leakage reduction from loss amount
35–49 years	30%
50 years or over	60%

The leakage reduction is calculated on the basis of the amount of loss caused to a building which is coverable under the insurance.

The pipe age is the number of full calendar years following the year the pipework was installed. The deductible specified in the insurance policy is not subtracted following this reduction. However, the reduction is at least equal to the deductible amount.

Leakage reductions do not apply to leakage loss caused by drain pipes or operating devices (such as boilers or water fittings).

NB. Reductions on repair and replacement costs for a building's machinery, equipment and pipes are always made as specified in Table 2.

Example

A copper pipe that is part of the building's water supply system in the ground slab has leaked and the water has damaged the building. The costs for exposing, repairing and resealing the actual pipe totalled EUR 1,700, while the damage caused by the leak including drying costs were EUR 5,000.

1. Amount of compensation if the building's water supply pipes are 10 years old

The compensation for exposing and resealing costs and pipe repairs will be reduced by 27% (based on the pipe's age, $9 \times 3\%$, which means that the compensation will be EUR 1,241. There is no deductible. The compensation is paid from the equipment breakage insurance.

As to the damage caused by the leak, no reduction is made in the compensation owing to the supply water system's age. There is no deductible in this case, because that has already been applied in the compensation paid from the equipment breakage insurance. This means that the compensation will be EUR 5,000.

The total compensation for the EUR 6,700 damage is EUR 6,241.

2. Amount of compensation if the building's water supply pipes are 40 years old

Since the water supply pipes are over 34 years old, no compensation will be paid from the equipment breakage insurance owing to age reduction nor for pipe repairs from the equipment breakage insurance.

The reduction in compensation costs as to the damage caused to the building by the leak is in this case 30%. The compensation to be paid from pipeline leakage cover is 3,500 euros. The deductible in the insurance policy will not be applied.

The total compensation for the EUR 6,700 damage is EUR 3,500.

Pets, dogs and pedigree cats

- Animal insurance
- Medical treatment expenses insurance
- Loss-of-use insurance
- Dog litter insurance
- Animal liability insurance
- Deductibles
- Proper care for animals
- Valid also during travel



Home contents insurance provides cover for pets but to a much more limited extent than pet insurance policies.

Pet insurance under Extrasure provides cover for dogs and pedigree cats. To look after your pet well, you may have to take it to the vet, and with pet insurance you can ensure that the costs will not become a problem.

Pet insurance covers the death of a cat or dog. You must first have animal insurance in order to take out a pet insurance. The medical treatment expenses insurance covers vet and medicine expenses for cats and dogs. Loss-of-use insurance is also available for hunting, competitive and stud dogs and specially trained dogs. Dog breeders may include litter insurance to their bitches' animal insurance, providing cover for puppies' latent disorders. Animal liability insurance provides cover for damage to a third party caused by a cat or dog you own or care for.

Pets kept in an ordinary apartment included under home contents in your home insurance are insured up to a sum of EUR 1,200 in case of accidental death. This basic cover can be significantly improved with pet insurance. On the other hand, a general liability insurance for your family usually provides sufficient cover for compensation demands for damage caused by pets you own or care for.

Pet insurance premiums are based on the breed and sum insured, and the number of puppies also affects the litter insurance premiums.

Animals less than 12 months old are insured for their purchase price, but should the animal's value rise, say thanks to training or success in competitions or shows, the sum insured may be increased.

Dog litter insurance may be granted to registered dogs aged between 6 and 12 weeks. Other pet insurance policies may be granted to dogs and pedigree cats between the age of 6 weeks and 7 years. You will be requested to submit a health declaration on the animal for us to decide whether insurance will be granted. It is important that you provide correct information, because if it turns out later, for example when you are making a claim, that the information has been faulty or incomplete, the entire policy may be cancelled and no compensation paid.

Often the insurance can be granted even though the insured animal is not in a perfect state of health; we simply add an exclusion clause, meaning that expenses caused by certain existing illnesses, defects or injuries are not covered.

Animal insurance

Animal insurance provides cover if the animal dies of illness, in an accident, disappears or is stolen. The compensation amount is the animal's sum insured.

The insurance also covers the death of your animal if, for reasons of animal protection, it has to be put to sleep as a result of illness or accident on the orders of a vet.

The insurance does not cover the death or euthanasia of your animal for reasons of developmental disorders in the skeleton or the joints, or for behavioural problems.

The disappearance or theft of your animal is indemnified if the animal has not been retrieved within a month.

A death caused by illness is not covered if the illness began less than two weeks after the insurance entered force.

Animal insurance terminates at the end of the insurance period when the animal turns 10.

Medical treatment expenses insurance

The medical treatment expenses insurance covers the following costs incurred from the treatment of illness or injury and prescribed by a vet:

- Fees for examination and treatment by a vet
- Cost of bandaging and medical products sold under Finnish National Agency for Medicines licence
- X-ray and laboratory fees.

Compensation will not be made unless the examinations and treatments conform with generally accepted veterinary practice and are necessary for the treatment of the illness or injury.

The medical treatment expenses insurance does not cover

- Treatment of a developmental disorder of the skeleton or the joints
- Treatment of infertility or sterility
- Treatment of behavioural problems
- Castration, sterilisation, treatment of parasites, extraction of teeth
- Vitamins, minerals, food supplements, special diets
- Organically grown produce
- Preventive care, such as vaccinations
- Caesarean sections in certain cases

A precondition for the compensation of medical expenses is that the insurance has been valid for two weeks before the onset of illness. Medical expenses incurred after expiry of the insurance are not covered even if the illness began or the accident occurred while the insurance was still valid.

Medical treatment expenses insurance terminates at the end of the insurance period when the animal turns 10

Loss-of-use insurance

The loss-of-use insurance covers your dog if, as a result of accident or illness, it becomes permanently incapable of fulfilling the purpose for which it was insured. The compensation paid is 60% of the sum insured entered in the animal insurance policy. The insurance must be valid both when your dog falls ill or has been in an accident and when it is diagnosed as permanently incapable of fulfilling the purpose for which it was insured

Compensation will be paid under loss-of-use for:

- A dog which has been used for competitive shows and has successfully completed an official competition
- A trained hunting dog which has successfully completed the required breed-specific working trials
- A stud dog with at least one registered litter
- Specially trained dogs used for the purpose of their training, eg guide dogs.

The loss-of-use insurance covers, for example, if a stud dog develops benign prostatic hyperplasia (enlarged prostate) and has to be castrated.

Loss of use of the animal for the purpose insured must be diagnosed by a vet. No compensation is paid if the situation is caused by developmental disorders of the skeleton or the joints, or behavioural problems.

No compensation is paid when a stud dog cannot be used for breeding for genetic and other reasons - for example, because of an eye disease. Compensation is paid when an illness or injury makes a stud dog sterile.

A loss of use caused by illness is not compensated if the onset of illness occurred less than two weeks after the issue date of the insurance.

If compensation is paid under a loss-of-use insurance, the insurance expires. The animal insurance remains valid, but the sum insured falls to 40% of the original sum. Likewise, a medical treatment expenses insurance will remain valid, but the sum insured decreases accordingly. A loss-of-use insurance terminates at the end of the insurance period when the animal turns eight.

Dog litter insurance

Dog litter insurance provides dog breeders with cover for puppies' latent disorders. It compensates for death caused by a latent disorder or, for reasons of animal protection, euthanasia of a sold purebred puppy during the validity of the insurance, when the seller of such a puppy is liable to the buyer for the disorder under consumer protection legislation. The insurance pays out in compensation the sum insured for the puppy. The puppy is considered sold when a written deed of sale has been made to this effect and the puppy has been handed over to the buyer.

The insurance also covers medical expenses for treatment of latent disorders during the insurance period. The following costs of treatments prescribed by a vet are covered:

- Fees for examination and treatment given or prescribed by a vet
- Cost of bandaging and medical products sold under Finnish National Agency for Medicines licence
- X-ray and laboratory fees.

Compensation will not be made unless the examinations and treatments conform with generally accepted veterinary practice and are necessary for the treatment of the latent disorder.

Medical treatment expenses are compensated even if the puppy has not been sold. The maximum compensation for medical expenses is the sum insured for the puppy, reduced by a deductible.

A latent disorder is a congenital or heritable latent disease or a latent disorder which was impossible to diagnose in the vet's examination required by the insurance company before the inception of the insurance but which, in accordance with veterinary experience, must have been in existence at the time of the examination. Such disorders include congenital structural disorders such as developmental disorders of the kidney and structural disorders of the heart.

The insurance does not cover death or medical treatment expenses caused by

- Hip or elbow joint dysplasia
- Osteochondrosis
- A behavioural problem
- A disorder that does not affect the dog's health or life as a pet
- A recurring disorder in puppies from the same bitch which the breeder should have been aware of at the time the bitch was serviced
- A disorder covered under the Extrasure animal insurance or medical treatment expenses insurance, regardless of whether the dog is covered by these insurance schemes
- Identification of a latent disorder if no such disorder has been diagnosed
- The purchase of vitamins, minerals, food supplements, special diets or organically grown produce.

As a dog breeder, you may take out a dog litter insurance for the registered litter of a bitch covered by animal insurance. The precondition is that a vet examines the puppies in accordance with the insurance company's instructions before the sale, and before the insurance contract is signed. The insurance ceases to be valid at the end of the insurance period during which the dogs reach the age of two.

Animal liability insurance

The animal liability insurance covers any bodily injury or

material damage caused to a third party by the insured animal which is the legal responsibility of the person who owns, cares for or houses the animal.

If a dog bites another person, the insurance also compensates for any bodily injury even if the dog's owner, carer or keeper is not legally responsible for the occurrence because of lack of control or other such negligence. Even in a case of negligence, the insurance also compensates for injury or damage caused by a dog in a head-on collision with a motor vehicle. Any injury or damage caused in avoiding a collision with a dog is not compensated, however. No compensation is paid if it is the injured or third party who is liable for it.

The liability insurance does not cover any injury or damage to the insured or to property owned by a third party but in the possession of the insured at the time.

Family liability insurance and animal liability insurance cover basically the same losses due to pets.

The animal liability insurance terminates at the end of the insurance period when the animal turns ten.

Deductibles

The medical treatment expenses insurance deductible is 25% of the expenses, but no less than the lowest amount that can be chosen.

The deductible is subtracted from expenses incurred within a 180-day qualifying period, regardless of whether the expenses were caused by one or more illness or injury. The qualifying period begins when the animal is first taken to the vet or from the first visit after the expiry of the previous qualifying period.

Example

An animal is taken to the vet on 1 February for an ear infection, 5 July for a snake bite, 13 September for an eye infection and 12 March for fever and loss of appetite. The first and second visits fall under the first qualifying period (1 February + 180 days = 30 July), and the third and four under another (13 September + 180 days = 12 March). For each qualifying period, treatment expenses are indemnified only up to the animal's sum insured.

The dog litter insurance's deductible for medical expenses is EUR 50 and that of the animal liability insurance EUR 150. No deductible is applicable to the other pet insurance policies.

Proper care for animals

Failure to observe the animal protection instructions included in the insurance terms and conditions may result in a reduction in the amount, or non-payment, of compensation.

The protection instructions in the pet insurance include instructions on necessary vaccinations and when to use the services of a vet when a pet is injured or falls ill. Moreover, the provisions of the Animal Diseases Act and Prevention of Cruelty to Animals Act, and other regulations issued by the authorities must be followed.

Valid also during travel

The insurance cover is valid throughout the Nordic countries. The animal, loss-of-use, medical treatment expenses and animal liability cover is also valid temporarily, for a maximum of 12 months, in other EU countries and Switzerland. The territorial scope of the animal, loss-of-use and medical treatment expenses insurance can be extended by a supplementary agreement at an additional premium.

Forest

- Insuring your forest
- Objects of insurance
- Premiums
- Deductibles
- Compensation



We provide inexpensive forest cover to insure your valuable forest property.
Are you sure your forest is properly insured?

Fires and storms pose a threat to forests. Even if every effort is made to prevent fires and the damage they do, little can be done about storms. 70–80% of the forest damage indemnified by insurance companies is caused by storms.

Insuring your forest

You can choose what type of damage you want to insure your forest against. You can choose between forest insurance and forest fire insurance.

The forest insurance options are:

- Losses caused by storm, snow, fire, lightning and other
- Losses caused by storm, snow, fire and lightning
- Losses caused by storm, fire and lightning
- Losses caused by storm and snow
- Losses only caused by storm.

Forest fire insurance covers damage caused by fire and lightning.

Forest insurance also incorporates alternatives for insuring small forest areas designed to compensate for smaller losses and to take into account landscape values.

Small forest areas

Forest insurance can be used to insure a small forest area (a maximum of five hectares) in such a way that compensation is paid out regardless of the size of the damaged tree or sapling stand. The insurance covers the loss even if the amount of damaged trees is below 15 solid cubic metres or the damaged sapling stand is less than half a hectare. Storm damage is always compensated to its full value.

Forested plots

The option for insuring a forested plot (no more than five forest hectares) incorporates an ornamental value coefficient, i.e. the silvicultural value of the timber is multiplied by three in compensation for damaged tree stands and by the same figure in compensation for the plantation and upkeep costs of damaged sapling stands. Forested plot insurance will indemnify against damage regardless of the size of the damaged stand of trees or saplings. Compensation for saplings does not require a separate sapling area or the stand to be underproductive, either. Storm damage is always compensated to its full value.

If forest insurance is included in the same Extrasure contract with family liability insurance and legal expenses insurance, forest management aspects are also covered.

Objects of insurance

'Forest' refers to tree and sapling stands with silvicultural value. In addition to trees and saplings, forest insurance and forest fire insurance cover any timber owned by the policyholder which is felled on the insured farm and stored at a felling site or roadside landing or in a forest depot, or seedlings intended for the forestation of the insured forest, when the seedlings are in a storage space, or before plantation temporarily in a motor vehicle or forest as well as woodfelling residues.

A tree stand is forest in which the dominant height of the trees is over seven metres. A 'sapling stand' is forest in which the dominant height of the trees is no more than seven metres and the trees do not meet the requirements for pulpwood.

Premiums

Insurance premiums depend on the geographical location and surface area of the forest. This area consists of forest land in tax classes I-IV, peatland drained for forestry, and afforested agricultural land, including land subject to tax relief. The area excludes any low-yield forest and waste land.

Alternatively, the surface area of a registered plot or site in hectares may be entered in the policy as the surface area.

Premiums are based on the long-term forest loss statistics.

Furthermore, premiums are linked to the forest insurance premium index calculated and annually adjusted by the Finnish Forest Research Institute.

Deductibles

A deductible is applied to forest insurance compensations.

The lowest deductible option is EUR 150. If you choose a higher deductible, your insurance premiums will be lower.

Forests need protection

A forest must be protected in accordance with the safety regulations stated in the insurance policy, the insurance terms and conditions and other written material. If the safety regulations are not followed, compensation can be reduced or may not be paid at all.

No camp fire or any other open fire may be built if there is an obvious risk of forest fire. Open fires must be watched over continuously and thoroughly extinguished.

Softwood must be taken from the logging site or interim storage site without delay, unless the logs are debarked one month before the planned transport date or protected against insect and fungus damage.

Insured seedlings may not be stored alongside a public road or in an otherwise visible place without supervision.

Compensation

What does forest insurance cover?

Forest insurance covers damage to a tree stand, sapling stand, timber or sapling to be planted caused by

- Fire and measures taken to extinguish it
- Lightning
- Storm
- Snow
- Insects
- Flood
- Theft
- Malicious damage.

Damage to a sapling stand caused by rodents, hares, deer, birds or fungi is also coverable under the same insurance.

Indemnifiable damage to wood-felling residues comprises fire and measures taken to extinguish it, lightning, theft and malicious damage.

Forest fire insurance covers damage to a tree stand, sapling stand, timber, sapling to be planted and wood-felling residuals caused by

- Fire and measures taken to extinguish it
- Lightning.

Forest and forest fire insurance indemnify any necessary and reasonable firewatch costs as a result of a forest fire from the moment when the rescue operations leader has transferred the responsibility for the fire-watch to the policyholder.

Forest and forest fire insurance provide cover when a certain minimum amount of forest is destroyed. A small forest area and forested plot can, however, be insured in such a way that even smaller damage is compensated.

Damage to a tree stand and timber is covered provided that the volume of damaged trees and timber totals at least 15 solid cubic metres.

Example:

Trees on the insured person's land fall in a storm. According to the forest management association's assessment, trees equivalent to some 300 cubic metres of wood was lost worth EUR 8.50 per cubic metre, bringing the total damage to 300 cubic metres x EUR 8.50 per cubic metre = EUR 2,550 minus the deductible.

Damage to a sapling stand is covered provided that the continuous damaged area totals at least 0.5 ha and artificial reforestation is required to compensate for underproduction. The underproduction of the area is assessed in accordance with instructions from the Forestry Development Centre Tapio.

Example:

Prior to the loss, 2,000 pine saplings were growing on an area the size of a hectare, with 1,000 of the saplings being destroyed, thus fulfilling the minimum requirements for compensation: the continuous area of damage was over half a hectare. Under the regulations issued by Forestry Development Centre Tapio, 1,000 saplings per hectare is not enough, which means that the area is underproductive and in need of afforestation.

In the case of compensation for damage to small forest areas and forested plots, the minimum requirement of 15 solid cubic metres of damaged trees or half a hectare of damaged saplings need not be met according to the insurance terms and conditions.

Loss or damage caused to wood-felling residues is covered only if the amount of felling residues that has been destroyed or stolen equals at least the amount collected or intended to be collected from a forest area of 0.5 ha.

What does forest insurance not cover?

Forest insurance and forest fire insurance do not cover

- Loss which began before the insurance took effect
- Loss in so far as it is coverable from public funds, or for which a claim on public funds can be submitted
- Loss in so far as it is coverable under perpetual forest insurance or perpetual forest fire insurance
- Extinguishing costs
- Clearance costs
- Loss caused by pollution
- Reforestation due to damage to a tree stand. However, the insurance covers forest cultivation costs if storm makes seed trees fall or fire destroys a seed-tree stand to the extent that artificial reforestation is required to compensate for underproduction.

How is compensation paid?

The basis for compensation and the insurance premium is the surface area stated by the policyholder and entered in the policy. When the surface area has been correctly recorded, the damage is compensated to the full value, with the exception of the deductible and storm damage exceeding the maximum limit. Thus, policyholders do not need to worry about the sums insured in their forest and forest fire insurance.

Damage to tree stands and timber

Forest insurance covers damage to tree stands and timber caused by their destruction, unsuitability for use and a change in the timber assortment.

Moreover, insurance covers loss due to a rise in the felling and harvesting costs of a tree stand and premature cutting (expectation value loss).

The term 'change in the timber assortment' refers to the loss incurred from the tree stand or timber falling into a lower assortment class, for example from logs into pulpwood.

The maximum compensation for a tree stand is its stumpage price and for timber the sales price for the felled timber. In addition to the stumpage price of the tree stand, the insurance covers loss resulting from increased felling and harvesting costs, provided the tree stand is completely destroyed with no residual value. The maximum compensation for the extra costs is 20% of the stumpage price.

Storm damage to a tree stand is only compensated up to the maximum sum insured entered in the insurance policy (EUR 14/solid m³ in 2008), to which the expected value increment is added if the requirements for such compensation are met. The maximum indemnity for storm damage does not apply to the insurance of small forest areas and forested plots.

Example:

A storm fells trees equivalent to 30 solid cubic metres. 50 saw timber pines (totalling 25 solid cubic metres) and 50 pulp wood pines (totalling 5 solid cubic metres) fall. The average damage is EUR 20 per solid cubic metre.

The compensation for small forest areas is 30 x EUR 20 per solid cubic metre = EUR 600, since the maximum amount of storm damage compensation is not applied. The compensation for forested plots is 3 x EUR 600 = EUR 1,800, because the damage is multiplied by an ornamental value coefficient of 3. A deductible is applied to all compensations.

The insurance covers forest cultivation costs to seed trees if storm makes seed trees fall or fire destroys a seed-tree stand to the extent that artificial reforestation is required to compensate for underproduction. Losses are covered on the basis of costs incurred from forest seeding.

Expectation value loss

When a tree stand has to be felled before its time because of a fire, storm or other insured loss, the insurance covers loss resulting from premature cutting, i.e. the expectation value loss. To qualify for compensation for expectation value loss, the tree stand must be underproductive as defined by the Forestry Development Centre Tapio.

The insurance also covers expectation value loss where the maximum compensation limit for storm damage applies.

Example:

The amount of insured forest was over nine hectares. A heavy layer of snow on the branches damaged trees on an area of two hectares. The value of damaged trees was estimated at EUR 1,200 before the damage.

The damaged trees were so young that according to Forestry Development Centre Tapio's instructions it should still have been grown, with not enough trees remaining in the area, also making it underproductive. Therefore, expectation value loss will also be compensated. According to the forest management association's assessment, the expectation value was EUR 250. Thus the tree's value prior to the loss was EUR 1,200 + 250 = EUR 1,450 with the expectation value factored in.

Since the trees were worth EUR 580 after the loss, the indemnifiable amount was EUR 1,450 — 580 = EUR 870, from which a deductible will still be taken.

Damage to a seedling stand

Costs incurred from the founding and cultivation of a seedling stand are compensated for in accordance with the recommendations of the Forestry Development Centre Tapio.

Loss of wood-felling residues

Loss or damage caused to wood-felling residues intended for bioenergy use is covered based on the current value loss.

Liability and legal expenses

- Family liability insurance
- Family legal expenses insurance



You may inadvertently cause another person a loss for which you are liable. This may be the result of a cycling accident, failure to control your dog, the slippery surface of the pavement outside your house, careless felling of a tree etc. Liability insurance covers such events.

Litigation is expensive. You may find yourself in a situation when a court case is the only way to look after your interests. The legal expenses insurance provides you financial support in court cases.

Extended Home Insurance for home contents, Home Insurance and MyHome Insurance covering home contents include family liability insurance and legal expenses insurance. They can also be left out of the package if so agreed. If the home contents insurance is discontinued, so will the family liability and the legal expenses insurance. Luggage insurance incorporates travel liability insurance and legal expenses travel insurance, neither of which can be left out.

The family liability insurance and the family legal expenses insurance are valid in Finland and the other Nordic countries. The travel liability insurance and the legal expenses travel insurance are valid anywhere in the world.

If forest insurance is included in the same Extrasure contract with family liability insurance and legal expenses travel insurance, the family legal expenses insurance covers matters pertaining to the insured person's ownership and possession of a forest property and family legal expenses insurance provides cover for matters related to the insured individual's ownership or possession of a forest property or to the forest management carried out on the forest property.

Family liability insurance

The insurance pays, on behalf of the insured, compensation that he/she is legally bound to pay. Those insured are the policyholder and the persons residing permanently in the same household as the policyholder.

Under the Damages Act a person who causes bodily injury or material damage wilfully or through gross negligence is liable to pay damages. If the person could not have prevented the injury or damage from occurring on the basis of information at his/her disposal and by exercising due care and attention, he/she is not liable for damages. In such cases, the damages are not covered under the insurance either. The liability insurance covers damages that the insured is liable to pay by law but which he/she has not caused wilfully or through gross negligence.

The liability insurance included in the two types of home insurance covers any bodily injury or material damage that the insured, as a private individual, causes to a third party. Loss or damage caused by a child is covered even when the child is not liable to pay damages because of his/her age, and also if a child under the age of 12 caused such deliberately. Regardless of any fault of the insured, the insurance covers bodily injury resulting from the family's dog biting someone, and any loss or damage caused by the family's dog being in a direct collision with a motor vehicle, unless some other party is liable for the loss. In addition, the liability insurance covers certain special cases defined in detail in the insurance terms and conditions.

The liability insurance does not cover any injury or damage to the insured or to property owned by a third party but in the possession of the insured at the time. Nor does the insurance cover professional, business or gainful employment, loss caused to the employer, the use of a motor vehicle in traffic, the use of a boat or other vessel to be registered or the use of an aircraft. These and certain other restrictions have been stated in detail in the insurance terms and conditions.

The safety regulations governing oil tanks described in the insurance for home and holiday homes apply to liability insurance.

The insurance company will determine your liability on your behalf and negotiate with the claimant and, if necessary, handle the litigation of the case covered by the insurance. This requires that you hand over the handling of the matter to the insurance company immediately and make no agreements concerning the matter on your own.

Family legal expenses insurance

Legal expenses insurance covers legal expenses incurred by the insured as a result of resorting to legal counsel in a disputed civil case, criminal case or non-contentious civil case concerning the private life of the insured.

The legal expenses insurance covers the policyholder and those living permanently with him/her in the same household.

The insured may use the insurance in insurance events arising in Finland or another Nordic country and which in Finland can be brought before a district court or a corresponding Nordic court.

An insurance event refers to a dispute arising or charges being brought against the insured during the validity period of the insurance. If, however, the insurance has by then been valid for less than two years, the matters on which the dispute, claim or charge is based must also have taken place during the validity period of the insurance.

In disputed and non-contentious civil cases, expenses are covered only if the claim of the insured or of the opposing party has been disputed. In criminal cases, expenses are covered only if the insured in a criminal trial has made a claim as a complainant under civil law or if the complainant has made a charge against the insured and the public prosecutor is not demanding a conviction for the same action.

Loss events covered under the insurance have been defined in detail and precisely in the insurance terms and conditions. The insurance does not cover, for example, expenses incurred in a case

- which is related to the business or gainful employment, work or official post or other main or ancillary wage-earning activity of the insured
- which concerns a divorce or the cancellation of a registered partnership, or property disputes or other claims connected with a divorce or separation
- which is related to the custody or habitation of a child, or maintenance liability or parental access
- in which the insured is involved as the owner, possessor or driver of a motor vehicle
- which is related to real estate, a building, or an apartment which is other than the insured's permanent home or holiday home
- in which the insured is being prosecuted by the public prosecutor.

Furthermore, the insurance does not cover any legal expenses of the opposing party which the insured has been ordered, or has agreed, to pay. These expenses are, however, covered if the insured has been assisted in the litigation by the Consumer Ombudsman or his/her representative, or if the opposing party of the insured has largely failed to observe a decision of the Consumer Disputes Board, the Finnish Insurance Complaints Board or an equivalent body in a disputed civil case.

If the insured wishes to use the legal expenses insurance, he/she must inform the insurance company thereof in advance and in writing.

Liability insurance and legal expenses insurance

	Valid	Sums insured	Deductible
Family liability insurance	Nordic countries	EUR 170,000	EUR 150
Family legal expenses insurance	Nordic countries	EUR 8,500	15%, min. EUR 200
Travel liability insurance	aboard, on trips in Finland ¹	EUR 170,000	EUR 150
Legal expenses travel insurance	aboard, on trips in Finland ¹	EUR 8,500	15%, min. EUR 200

¹To destinations which are at a straight-line distance of more than 50 km from home, holiday home or place of work or study of the insured and which are not trips between them.

Cover for travels

- Service network
- Insurance options
- Validity of travel insurance
- Traveller's insurance
- Luggage insurance
- Travel liability insurance
- Legal expenses travel insurance



To make the most of your holiday, make sure you take out a proper travel insurance policy.

Our travel insurance policies are provided by Eurooppalainen, Finland's only insurance company specialising in travel insurance.

Service network

With the Extrasure travel insurance you have access to Eurooppalainen's unique international service network and can be guaranteed to receive help at all times. Eurooppalainen has Euro-Center offices in popular holiday destinations which pay claims and provide assistance. The emergency phone services take calls 24 hours a day.

When you present your insurance card, doctors and hospitals belonging to Eurooppalainen's service network will invoice Eurooppalainen directly.

For more information about the service network, please visit www.pohjola.fi.

Insurance options

Extrasure travel insurance is a continuous insurance and valid on all your travels. The more you travel, the cheaper and handier it is. You may include in the Extrasure cover the following types of travel insurance

- Traveller's insurance for named persons
- Luggage insurance for named persons, in which case the insurance covers the luggage of the named person named and the luggage of his/her family members travelling with him/her and residing in the same household with him/her
- Luggage insurance for the whole family.

The whole family's luggage insurance covers the luggage of all family members, even if they are travelling separately. Travel liability insurance and legal expenses travel insurance are always incorporated into the luggage insurance

Validity of travel insurance

The insurance cover is valid on journeys abroad and in Finland made during working hours and leisure time to places which are more than a straight-line distance of 50 kilometres from the home, place of work or study or holiday home of the insured. After the end of the insurance period

when the insured person reached 76, the traveller's insurance is still valid throughout the world but only on trips abroad.

The insurance cover is valid on journeys lasting a maximum of three months. After the end of the insurance period when the insured person reached 76, the traveller's insurance is only valid for the first 45 days of a trip.

If an unbroken journey lasts longer than indicated above, each policy ends after the specified period, counting from the date of departure from Finland.

An unbroken journey or stay abroad is not considered to have been interrupted through a 14-day visit to the insured person's home country if the intention is to return to the same destination.

If your journey is longer than indicated above, please contact us: for an extra premium, we can usually agree on an extension of the period of validity. A health declaration must be submitted for such an extension. Treatment expenses coverable under an extension to the traveller's insurance are subject to the deductible subtracted for any single illness or accident.

Traveller's insurance does not cover sport games or matches arranged by a sports association or club, or in training arranged according to a training programme or in training typical of the sports. Without a separate agreement and premium, the insurance does not cover, for example, the following sports and activities: boxing, wrestling, karate, bodybuilding, weightlifting, motor sports, parachuting, gliding, downhill skiing, scuba diving or free diving, mountain-climbing and trekking in uninhabited areas abroad. Travel insurance does not cover any loss or damage caused by war. Through a supplementary agreement and at an additional premium, luggage insurance and medical expenses indemnity under traveller's insurance are also valid during war.

Travel insurance can only be granted to a person who resides permanently in Finland and has a valid social security card. The insurance terminates one year from the end of the insurance period during which the insured moved abroad either temporarily or permanently.

Travel insurance					
Options	Validity	Deductible	Sum insured, EUR	Those insured	
Access to service network	fixed part	abroad, trips in Finland ¹			person named in the policy and a family member and grandchild under 15 years of age travelling with the insured
Traveller's insurance <ul style="list-style-type: none"> • Medical expenses indemnity <ul style="list-style-type: none"> - Medical expenses - Cancellation of a trip - Curtailment of a trip - Missed departure - Delayed departure - Assault - Repatriation of the deceased 	fixed part	abroad, trips in Finland ¹	no	no upper monetary limit for medical expenses; other limits explained in the text	
<ul style="list-style-type: none"> • Daily benefit • Handicap benefit • Death benefit 	optional optional optional	abroad, trips in Finland ¹	no no no	can be fairly freely selected	
Luggage insurance <ul style="list-style-type: none"> • Travel liability insurance • Legal expenses travel insurance 	fixed part fixed part	abroad, trips in Finland ¹	EUR 0-150 EUR 150 15 %, EUR 200	e.g. EUR 1,700 EUR 170,000 EUR 8,500	family or named person

¹ A minimum straight-line distance of 50 km from the insured person's home, holiday home or place of work or study. The insurance cover is not, however, valid in the above-mentioned places, nor on journeys between them. After the end of the insurance period when the insured person reached 76, the traveller's insurance is still valid throughout the world but only on trips abroad. A traveller's and luggage insurance policy can be taken out regardless of each other, whereas travel liability insurance and legal expenses travel insurance are always incorporated into the luggage insurance.

Traveller's insurance

Traveller's insurance cover expires at the end of the insurance period during which the insured reaches 70 years of age. If the contract includes a valid home contents cover under extended home insurance, a home insurance or a MyHome insurance, the policy will expire at the end of the insurance period during which the insured reaches 80 years of age.

Traveller's insurance always includes medical expenses indemnity, to which you can also include a daily, handicap and death benefit.

Medical expenses indemnity covers the medical expenses incurred from a travel-time accident or travel-time illness and compensation, for example, for the cancellation or curtailment of a trip or for missed departure.

All family members travelling need their own separate traveller's insurance with the exception of family members under the age of 15 and grandchildren travelling with the insured person. Insurance cover for children includes the same types of compensation as the family member's insurance, apart from a daily benefit. The sums insured in children's handicap and death benefits are EUR 8,500 and EUR 1,700, respectively.

Factors affecting premium

Traveller's insurance premium depends on the types of compensation included in the insurance and their respective sums insured, the age of the insured person and whether home contents insurance is included in the Extrasure contract. Extensions increase the premiums.

Medical expenses indemnity

Travel-time illness and travel-time accident

The insurance covers, without a deductible and without an upper monetary limit, medical expenses incurred due to a travel-time accident requiring medical treatment or an illness which began during the trip and required medical treatment during the trip or within 14 days following the end of the trip. The time limit of 14 days does not apply to an infectious disease with a longer incubation period. The insurance does not cover mountain sickness as a travel illness.

Insured persons on a package tour who have lost over half of their travel days have a choice between a new tour or the daily benefit. A new tour is also offered to the patient's spouse or one of the parents of a child under 15, provided they are covered by traveller's insurance.

Travel-time accidents not coverable under the insurance include infectious diseases caused by a bite or sting and the psychic consequences of an accident. Treatment expenses incurred due to a travel accident are covered for a maximum of three years after the accident. Treatment expenses incurred due to a travel-time illness are covered for a maximum of 120 days from the outset of treatment. Expenses incurred due to acute, emergency-type treatment given during a trip for a maximum of one week are covered, provided that the insured suffered from a sudden and unexpected worsening of an existing illness. If the medical condition was likely or expected on the basis of general medical experience, no compensation is paid.

Treatment expenses are covered provided that medical examination or treatment is prescribed by a physician and that the examination or treatment procedures are in accordance with the generally accepted medical practice, such as:

- Examination and treatment procedures carried out by physicians or healthcare professionals
- Medication sold in a pharmacy on the basis of a permit issued by the Finnish Medicines Agency
- Daily hospital charges
- Reasonable travel expenses to a local physician or hospital
- Treatment of dental injury caused by travel-time accident
- Expenses incurred due to treatment of an injury caused by biting to a tooth or dentures for up to EUR 120
- Expenses incurred due to treatment of a sudden toothache, including reasonable local travel expenses, are covered up to EUR 120
- Spectacles, hearing aids, dentures and safety helmets in use and broken in the travel-time accident
- Necessary expenses incurred, during the trip and related to the medical treatment, due to telephone calls up to EUR 170
- Expenses for repatriation of the insured patient to Finland and travel expenses for an escort where necessary
- Travel expenses for one close relative to visit the insured and return home, plus accommodation, if the insured is fatally ill or injured.

Expenses incurred due to the insured patient's repatriation to Finland and the close relative's travel to the place of the insured patient, including expenses for the escort, are subject to the insurance company's prior approval.

Coverable treatment expenses do not include costs of acquiring micronutrient, mineral, nutritive, medicinal or vitamin preparations, or anthroposophic or homeopathic products.

Coverable treatment expenses do not include costs of acquiring medical equipment, other aids or artificial limbs, or orthopaedic dressings, bandages and braces.

Expenses incurred due to physiotherapy are coverable after surgical operation or cast treatment, provided that the treatment must be prescribed by a physician and given in a nursing institution. The insurance covers a maximum of one physical treatment period which may include a maximum of ten treatment sessions.

Cancellation and curtailment of journey

Traveller's insurance covers cancellation or curtailment of a journey if the insured or the insured's spouse, child, parent, sibling or the travel companion together with whom the insured has reserved the trip becomes seriously ill or is severely injured in an accident or dies. The insured's absence from the journey or untimely return to Finland is only covered if it was deemed necessary by a physician. The insurance terms and conditions specify in detail those who are considered next-of-kin.

Cancellation and curtailment are also covered if they are due to a substantial loss of or damage to the insured's property in Finland.

In the event of cancellation, the insurance covers any costs paid in advance for which the insured is liable in view of the tour operator's conditions, as follows:

- In package tours arranged in compliance with the Package Travel Act, office expenses as per the general terms and conditions of package tours
- In case of cancellation of tours arranged in compliance with the special terms and conditions referred to in the general terms and conditions for package tours, reasonable expenses are covered, but no more than 25 % of the tour price.

In case of cancellation of other than the above-mentioned journeys, contractual cancellation costs for flights, boat, train or bus journeys and accommodation booked by the insured and paid for in advance are indemnified up to a maximum total of EUR 1,000 per journey and per insured.

Cancellation of a trip is not covered if the insurance contract was concluded later than three days prior to the beginning of the journey, or if the reason for the cancellation became apparent before entering into the insurance contract, or if the reason for the cancellation was the insured's phobia.

Where a journey is curtailed, the insurance covers, up to EUR 1,700, additional travel and accommodation expenses and expenses for an unavoidable, new journey to the place of work or study, and unused services and excursions for which the insured has paid separately in advance.

If the insured becomes seriously ill or is severely injured and thereby loses travel days due hospital treatment or untimely return, he/she will be paid a daily benefit (EUR 43 per day) for lost travel days. Insured persons on a package tour who have lost over half of their travel days have a choice between a new tour or the daily benefit. A new tour is also offered to the patient's spouse or one of the parents of a child under 15, provided they are covered by traveller's insurance.

Missed departure

If the insured fails to arrive at the departure point of a journey to a foreign destination because a public conveyance is delayed or the vehicle used by the insured is involved in a road accident or develops a technical malfunction, the insurance covers the necessary and reasonable expenses required to make sure the insured will be able to depart as scheduled, or if the insured is too late to take part in the journey, the price of the journey.

The indemnity for missed departure is a maximum of EUR 1,700, but no more than the price of the original journey.

Delay

If the insured is delayed for more than six hours at the departure or return location of a journey to/from a foreign destination because of the delay of the public conveyance, he/she is entitled to expenses compensation of EUR 34 for each 6-hour period or part thereof exceeding the qualifying period, or up to EUR 340.

Assault

The insured is paid indemnity for pain and suffering and for loss of income if he/she has suffered bodily injury abroad as a result of assault by a person who remains unidentified or is unable to pay damages. Compensation for assault amounts to a maximum of EUR 42,500.

Repatriation of a deceased

If the insured dies abroad, the insurance will cover reasonable expenses for repatriation of the deceased to Finland, regardless of the cause of death.

Daily, handicap and death benefits

You can incorporate daily, handicap and death benefits into your Extrasure traveller's insurance. They provide cover for accidents when travelling. The equivalent types of compensation under the accident insurance apply to travel-time accidents, too. If the insured has the same type of compensation both in his/her accident and traveller's insurance, a travel-time accident is covered under both insurances.

Luggage insurance

Extrasure luggage insurance covers the luggage of the policyholder and his/her family against sudden and unforeseeable loss or damage.

Luggage includes the insured's normal personal effects but excludes motorised vehicles, tools used in gainful employment, merchandise, drawings, manuscripts, computer software and files, removal goods or separate consignments, animals or plants. For a complete list, see the insurance terms and conditions.

The maximum indemnity of luggage insurance is the chosen sum insured.

The insurance covers any loss arising from luggage disappearing or being left behind up to EUR 120, provided that the loss was noticed at the place where it occurred.

Example:

Matthew goes on a day cruise to Tallinn. Returning from the market, he realises that his golden necklace has disappeared, and he tells the guide immediately about it. He receives a compensation of EUR 120, because he is able to disclose the time, place and conditions of the loss.

Money and valuables will be compensated to up to EUR 85, when carried on one's person, and to up to EUR 500 when locked inside a safe-deposit box.

In addition to direct material damage, the insurance covers expenses incurred in acquiring necessities when luggage handed in for transportation has been delayed by at least two hours after the insured has reached the destination of his/her outward trip. These expenses will be covered up to a maximum of EUR 85 per day or part thereof and to a maximum total of EUR 340 per person insured.

Luggage insurance also covers expenses, up to EUR 170, incurred from theft of travel tickets, visa or passport.

The luggage insurance terms and conditions list the losses excluded from cover, such as the disappearance of cash or other payment instruments, breakage of sports equipment or gear during use, or theft of valuables from a car. The insurance can be taken out with or without a deductible.

The insurance terms and conditions include a number of safety regulations which apply to luggage, too.

Travel liability insurance

The cover of travel liability insurance is equivalent to that of family liability insurance but is valid on trips throughout the world. In addition, it also covers up to EUR 340 of any damage caused by the insured to a rented bicycle, moped, scooter or corresponding watercraft. On the same conditions, the insurance also covers damage caused to skis, ski poles or snowboards rented for a maximum of 14 days abroad.

Legal expenses travel insurance

The cover of legal expenses travel insurance is equivalent to that of family legal expenses insurance but is valid on trips throughout the world in matters related to the insured in his/her capacity as a traveller.

How to claim a travel claim

By showing your insurance card you will usually not be charged for medical treatment. If you do have to pay for the treatment, keep the original receipts. By presenting them at a Eurooppalainen service point in Finland or abroad, you will be reimbursed.

In the case of luggage loss or damage, inform the guide, tour leader, hotel management or a transport company official immediately. Ask for a certificate of the loss or damage. In the event of a crime, report it without delay to the local police and ask for a certificate for Eurooppalainen. Luggage losses are usually compensated in Finland. If you need to be compensated immediately, for example in order to be able to continue your trip, contact the nearest Eurooppalainen service point.

Easy, inexpensive insurance cover for 15–25-year-olds

- What is included in the Easy package
- Extended home insurance
- Family liability and legal expenses insurance
- Luggage, travel liability and legal expenses travel insurance
- Accident and traveller's insurance
- Medical treatment expenses insurance
- Going away for a longer spell? Going abroad as an exchange student?
- What happens when Easy expires?



Young people often lead busy lives. Easy is an insurance package for young people which consists of Extrasure policies. It covers insurance needs typical for young people and at reduced premiums for their benefit.

Young people aged 15 to 25 can take out an Easy insurance either alone or jointly with their married spouse, common-law spouse or registered partner. The sums insured and deductibles are fixed. Easy is converted into the corresponding Extrasure cover at the end of the insurance period when the policyholder reaches the age of 28.

With a few exceptions, the Extrasure insurance terms and conditions apply to Easy insurance schemes. For a general description on the insurance cover, see under each specific insurance.

What is included in the Easy package?

The Easy package includes extended home insurance, family liability insurance and family legal expenses insurance, together with luggage insurance, travel liability insurance and legal expenses travel insurance, and policyholder's accident insurance and traveller's insurance. Family liability and legal expenses insurance can be left out, because young people still living with their parents are usually covered by their parents' insurance. Traveller's insurance and luggage insurance can also be left out and added later if necessary.

You may also include in the package accident insurance and traveller's insurance for your married spouse, common-law spouse or registered partner and children. The package can be further supplemented by other Extrasure insurance, although without the Easy discount. These include medical treatment expenses insurance, life insurance, insurance for a detached house, and valuables, small boat and pet insurance.

Extended home insurance

The Easy package includes an extended home insurance that covers home contents. The sum insured is EUR 6,000 if the policyholder lives with his/her parents but otherwise EUR 20,000. The insurance covers the home contents of the policyholder, as well as the home contents of the policyholder's married spouse, common-law spouse or registered partner and their children living permanently with the policyholder. In all insurance events, the Easy extended home insurance deductible is EUR 100. An approved safety lock and alarm system decrease the deductible.

Family liability and legal expenses insurance

Easy family liability and legal expenses insurance provide cover for yourself, your married spouse, common-law spouse or registered partner and children living with you permanently in the same household. The deductible for Easy liability insurance is EUR 100.

Luggage, travel liability and legal expenses travel insurance

Easy luggage insurance covers your own luggage and the luggage of your married spouse, common-law spouse or registered partner and children living with you permanently in the same household, even if you are on different journeys, up to EUR 850 per loss. Travel liability and legal expenses travel insurance provide cover for yourself, your married spouse, common-law spouse or registered partner and children living with you permanently in the same household. with you permanently in the same household.

Accident and traveller's insurance

The Easy package always includes accident insurance and traveller's insurance for the policyholder. Traveller's insurance may also be excluded from the Easy package. You may also include accident and traveller's insurance for your married spouse, common-law spouse or registered partner or children. Traveller's insurance can only be granted if you already have Easy accident insurance.

No compensation is paid from accident insurance for accidents covered under traveller's insurance.

Your own or your married spouse's, common-law spouse's or registered partner's children under the age of 15 travelling with a parent are insured under their parent's traveller's insurance, unless they have a traveller's insurance of their own.

Medical treatment expenses insurance

You can change the medical expenses cover included in accident insurance to a medical treatment expenses insurance which covers medical expenses due to illness as well as accident. In this case, the handicap and death benefits of the accident insurance remain valid.

Going away for a longer spell? Going abroad as an exchange student?

Travel insurance cover is valid on uninterrupted journeys lasting a maximum of three months, and a journey is not considered to have been interrupted through a 14-day visit to the insured's home country, if the insured intends to return to the same destination. This period can be extended through a supplementary contract with higher premium. A health declaration must be submitted for such an extension. Treatment expenses coverable under the supplementary insurance are subject to the deductible subtracted for each travel illness or accident.

What happens when Easy expires?

When the policyholder reaches the age of 28, the Easy package is converted into the corresponding Extrasure contract, the Easy discounts end and certain deductibles rise.

If any of the obligatory Easy insurance schemes is cancelled, so will the whole package, including insurance of the person of married spouse, common-law spouse or registered partner and children. Whereas, any Extrasure policies included in the package that do not come with an Easy discount will continue.

Easy policies and sums insured

INSURANCE	GENERAL DESCRIPTION in this product description	SUM INSURED	DEDUCTIBLE
<ul style="list-style-type: none"> ● Extended home insurance for home contents 	Cover for your home, holiday home and property	EUR 20,000 (own household) EUR 6,000 (living with parents)	EUR 100
<ul style="list-style-type: none"> ● Family liability insurance ● Family legal expenses insurance 	Liability to pay damages and court cases	EUR 85,000 EUR 8,500	EUR 100 15%, min. EUR 200
<ul style="list-style-type: none"> ● Luggage insurance ● Travel liability insurance ● Legal expenses travel insurance 	Cover for travelling	EUR 850 EUR 85,000 EUR 8,500	No EUR 100 15%, min. EUR 200
<ul style="list-style-type: none"> ● Accident insurance for adults 	Cover for yourself and your family	Medical expenses EUR 8,500 Handicap benefit EUR 30,000 Death benefit EUR 5,000	No
<ul style="list-style-type: none"> ● Accident insurance for children 		Medical expenses EUR 8,500 Handicap benefit EUR 17,000 Death benefit EUR 1,700	No
<ul style="list-style-type: none"> ● Traveller's insurance for adults 	Cover for travelling	Medical expenses with no upper monetary limit Handicap benefit EUR 30,000 Death benefit EUR 5,000	No
<ul style="list-style-type: none"> ● Traveller's insurance for children 		Medical expenses with no upper monetary limit Handicap benefit EUR 17,000 ¹ Death benefit EUR 1,700	No

¹ Under the parent's traveller's insurance, the handicap benefit payable to a child under the age of 15 is EUR 8 500.

General facts about Extrasure

- Sums insured remain up to date
- Commencement and termination of policies
- Premium payment
- How to make a claim
- Privacy policy
- OP-Pohjola. Life with benefits.
- Pohjola service numbers



With Extrasure's extensive and modifiable range of insurance coverage, you will always be properly insured and not paying for anything you do not need. Just contact us to tell us how we can adjust your insurances to any changes in your situation. Once the changes have been made, we will send you the updated policy.

Sums insured remain up to date

The sum insured, maximum indemnity, deductibles in euros and the premiums of policies included in the Extrasure contract are tied to an index, with the exception of valuables and pet cover. Index adjustments are made once a year, on the policy anniversary of the Extrasure contract, to reflect general price level changes.

Commencement and termination of policies

The insurance policies come into force under the terms of the contract. If nothing else has been agreed on the policy's entry into force, this will take place when the policyholder handed in or sent the insurance application to us, with the condition that the policy will eventually be granted. It is valid either for an agreed fixed period or continuously until the policyholder or the insurance company gives notice of its termination. The policyholder can terminate the insurance contract in writing at any time.

Premium payment

We will send you a printout of your Extrasure contract each year. Check your insurance coverage – and this is also a good time to contact our experts to ensure that you are properly insured.

You can choose the number of payment instalments, but remember that a single instalment entitles you to a 2.5% discount.

If the premium is not paid by the due date, we can terminate your Extrasure contract with two weeks' notice. We are entitled to charge a late payment interest and collection charges.

We are also entitled to terminate the insurance during its validity period if the policyholder or the insured person has provided erroneous information, failed to observe the safety regulations or caused loss or damage wilfully or through gross negligence. An increased risk may also entitle us to terminate the insurance.

The insurance terminates if the insured property is transferred to another person. The insurance is, however, valid in favour of the new owner for 14 days after the transfer if he/she has not taken out any insurance for the property.

How to make a claim

A claim must be presented to the insurance company within 12 months from the date when the claimant received information on the possibility of receiving compensation and within 10 years of the occurrence of the insurance event. You must provide us with the documents and information necessary to settle the claim.

We will also try to get information, if possible, about the loss.

Appealing against a decision made by Pohjola

If you are dissatisfied with Eurooppalainen's claim settlement decision, you should first contact the employee in charge. You can also check with our employee that all the information relevant for making a claim settlement decision has been submitted to the insurance company.

If you still disagree with the decision, you can take the claim settlement decision in writing to a customer ombudsman. After deliberating on the matter the ombudsman will get in touch with you either by phone or in writing.

Customer Ombudsman's address

Pohjola Insurance Ltd
Customer Ombudsman
Lapinmäentie 1, FI-00013 Pohjola
Telefax 358 (0)10 253 2626 or
asiakasiamies@pohjola.fi

If you cannot reach agreement, you can contact The Finnish Financial Ombudsman Bureau, which helps consumers and entrepreneurs with financial and insurance matters.

You may also ask for a statement on the case from the Finnish Insurance Complaints Board or Consumer Disputes Board. Communication with the Finnish Insurance Ombudsman Bureau and requesting a statement from the Finnish Insurance Complaints Board are exempt from formalities. A request for a statement must always be made in writing.

A consumer may complain to the Consumer Disputes Board. The complaint must be made in writing, preferably using the form provided by the Board. Before taking the matter up with the Consumer Disputes Board, it is worth discussing the matter with a municipal consumer advice officer.

The Finnish Insurance Complaints Board and Consumer Disputes Board are alternatives as a means of appeal.

Finnish Financial Ombudsman Bureau and

Finnish Insurance Complaints Board

Porkkalankatu 1, 00180 Helsinki
tel. +358 (0)9 6850 120, fax +358 (0)9 6850 1220
www.fine.fi

Consumer Disputes Board

Hämeentie 3, 00530 Helsinki
tel. +358 (0)10 366 5200, fax +358 (0)10 366 5249
www.kuluttajariita.fi

You can also submit a decision, following the instructions enclosed to it, to a court of justice either at your domicile in Finland or at Helsinki District Court. The action must be raised within three years from when you were informed of the decision. If the matter is considered by one of the boards, it does not extend this three-year deadline.

Privacy policy

When dealing with insurance matters, Pohjola handles customers' personal information in accordance with the Personal Data Act and insurance legislation, and takes care that customers' privacy is protected when handling personal information. The company obtains information from its customers themselves, parties authorised by customers, registers maintained by public authorities, and from the credit data register.

Pohjola also uses its customer register for marketing directed to customers.

We will not pass on information to outsiders without your consent, unless it is done on the basis of a legal provision.

For more information on the handling of personal data, please contact any Pohjola branch office, call our service number on +358 (0)10 253 1333 or visit our company's website at www.pohjola.fi where you can also view the specifications of files regarding a personal register.

Claims and misuse registers

Insurance companies have a joint non-life insurance information system which can be used in processing claims to check claims submitted to different companies and any misuse detected.

These registers are used to prevent crime against insurance companies.

Financial Supervisory Authority

Insurance companies are monitored by the Financial Supervisory Authority.

P.O. BOX 103

00101 HELSINKI

Tel. + 358 10 831 51

www.finanssivalvonta.fi

OP-Pohjola. Life with benefits.

Is your and your family's insurance in order? Check your insurance cover and benefits while taking out insurance for your home and family.

It pays to pool your insurance with Pohjola. As a Pohjola loyal customer you will receive significant benefits. You will benefit even more if you do all your banking transactions with an OP-Pohjola Group member cooperative bank. Your insurance policies will also generate K-Plussa bonus points. You can also pay for Extrasure premiums using OP bonuses.

Pohjola service numbers

Insurance and Claims Settlement Service

+ 358 (0)10 253 1333

Emergency Service 24/7

- Motor and home losses + 358 (0)10 253 00 12
- Travel Emergency Service
 - European Emergency Service + 358 (0)10 253 00 11
 - If you are calling from outside Finland + 358 (0)10 253 00 11

Please save these numbers on your mobile phone.

In order to ensure service provision and improve customer service quality, we may record some telephone-service conversations.

www.pohjola.fi

Pohjola Insurance Ltd, Trade Register Business ID 1458359-3

Eurooppalainen Insurance Company Ltd, Trade Register
Business ID 0196741-6

Domicile: Helsinki, Main line of business: Insurance operations
OP Life Assurance Company Ltd, Trade Register Business ID 1030059-2
Helsinki, Main line of business: Life insurance
Address: Lapinmäentie 1, FI-00013 Pohjola

