

Pohjola Extrasure

Insurance cover for home and family



Home and family
insurance



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This is a translation of the original Finnish product description, which takes precedence should there be any differences between the original and the translation.

This product description tells you about the extrasure insurance cover

The product description provides an overview of Extrasure cover and describes the types of insurance that can be included in it.

Extrasure is a flexible insurance contract. It comprises a range of different types of insurance to protect you and your family, home, holiday home and property. Extrasure cover can include several insurance types or just one, as required. If your needs change, you can easily alter the content of your Extrasure contract.

The Extrasure boat insurance, horse insurance and professional liability insurance are described in their separate product descriptions.

Is your insurance cover sufficient?

Does your present insurance cover correspond to your risks? Contact us for an assessment of your and your family's risks and insurance cover.

After the real risks have been assessed, we will help you to pick the right type of insurance for these risks. You will know what you are paying for, and what you decide is entirely up to you.

One contract, equal premiums

A single contract is drawn up to include all the types of insurance you have selected for your Extrasure cover. You will receive a single policy which states the cover for your family and your home. According to your preference, annual insurance mail and documents related to your insurance contract can be sent to you either in Finnish or Swedish.

Your Extrasure contract will have a single premium which can be paid flexibly by instalments. If you pay in a single instalment every year, you will be entitled to a discount.

If you insure your home contents with home insurance or extended home insurance, you will be entitled to receive medical treatment expenses insurance, travel insurance and forest insurance for your family members at a reduced premium.

Pay only for what you actually need

The Extrasure package can be modified to meet the needs of individual policyholders. You can decide on the extent of your insurance cover. For example, you can exclude leakage from the cover of a holiday home which has no water pipes, and in this way you reduce the premium you pay.

You can also modify the premium and the amount of compensation of the insurance by choosing the size of the deductible from the many options available.

Easy insurance for the young

If you are 15 to 25 years old, get to know the EASY insurance. It is an inexpensive and flexible insurance package for the young.

Complementary cover

In addition to the Extrasure cover for insurance of the person, we offer a range of group benefit insurance for those who belong to particular groups.

Insurers and contracts

The insurer is OP Life Assurance Company Ltd for life and disability insurance.

For travel insurance the insurer is Eurooppalainen Insurance Company Ltd. For any other insurance, the insurer is Pohjola Non-Life Insurance Company Ltd.

The contents of the insurance contract are based on an insurance policy and the related insurance terms and conditions. Insurance contracts are subject to the Insurance Contracts Act and other Finnish law. The information provided in this product description conforms to Finnish law.

Insurance of the person	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 • Disability insurance 	<ul style="list-style-type: none"> • Extended home insurance • Home insurance • Fire insurance • Valuables insurance • Small boat insurance • 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

Cover for yourself and your family

The financial consequences of injuries and illnesses are extra costs, on the one hand, and loss of earnings, on the other. With insurance you can offset the costs and secure your income. Most households rely on steady earned income. Insurance will help if the regular income stops as a result of temporary or permanent disability or death.

Extrasure offers a choice of insurance and various types of compensation for each member of the family. It pays out medical expenses indemnity, daily benefit, handicap benefit, disability benefit and death benefit on the basis of what you select at the time you take out the policy. You may also choose whether indemnity is paid out only for injuries caused by an accident or for injuries caused both by an accident and an illness.

Supplement your statutory cover

The Extrasure cover for insurance of the person supplements the statutory cover. Indemnity is paid for medical expenses in accordance with the insurance terms and conditions in respect of any part that is not covered under statutory insurance (e.g. motor third party liability insurance, workers' compensation insurance or general health insurance). Regardless of any compensation paid out under statutory insurance and other individual insurance, Extrasure will pay out daily benefit, handicap benefit, disability benefit and death benefit.

Who can take out Extrasure insurance of the person?

Extrasure insurance of the person is granted to those whose permanent residence is in Finland. Furthermore, in accident and medical treatment expenses insurance the granting of medical expenses indemnity requires the insured to have a valid SII card (card issued by the Social Insurance Institution).

Valid at work and during leisure time

Extrasure insurance of the person – medical treatment expenses insurance, accident insurance, life insurance and disability insurance – is valid throughout the world. Medical treatment expenses insurance, however, only covers medical examinations performed or treatment given in Finland.

If the insured moves abroad, the medical expenses indemnity cover under medical treatment expenses insurance and accident insurance terminate after one year from the end of the insurance period during which the move took place. The insured should contact Pohjola when he/she is planning to move abroad.

Extrasure insurance of the person does not cover illness, injury or death caused by war.

Sports activities

Medical expenses indemnity, daily benefit and disability benefit do not, however, cover illness or injury sustained in sport games or matches arranged by a sports association or sports club; nor do they cover illness or injury sustained in training typical of the sports or in training arranged according to a training programme. Sports licence and individual sports insurances provide cover for these sport games, matches and training.

Furthermore, medical expenses indemnity and daily benefit do not cover illness or injury sustained in the sports specified in the insurance terms and conditions, such as combat, contact or self-defence sports, strength sports, bodybuilding, motor sports, airborne sports, bungee jumping, climbing sports, scuba diving and free diving, freestyle skiing, speed and downhill skiing, as well as skimbat and kite surfing.

By a supplementary agreement, the validity of the insurance cover can be extended to include the above-mentioned sports. The cover cannot, however, be extended to include sport games or matches arranged by a sports association or sports club, neither can it be extended to include a training programme or training typical of the sports.

Factors impacting premium

The premium for insurance of the person depends on the age and sex of the insured and on the insurance-specific factors listed below. Premiums are adjusted when the insured reaches certain age limits.

The premium for medical treatment expenses insurance is determined on the basis of whether the insurance is taken out before or after the insured's birth and whether the Extrasure contract includes home contents cover under home insurance. Extended sports insurance increases the premium.

The premium for accident insurance is impacted by the types of compensation the insurance includes and by the sums insured and deductibles included in them. Extended sports insurance increases the premium.

Life insurance premium is determined on the basis of the sum insured and on whether the insurance has been taken out for one insured or for two people as a joint cover.

Disability insurance premium depends on the sum insured of the policy.

The premiums are also impacted by the index to which the insurance is linked. The sums insured and premiums of medical expenses insurance and accident insurance, as well as the premiums of medical treatment expenses insurance and medical treatment insurance are linked to the consumer price index subgroup related to the price development of products and services in the medical and health care sectors.

Medical treatment expenses insurance

Medical treatment expenses insurance covers expenses incurred from treatment of an injury or illness. In the case of an illness, the insurance covers medical examinations performed or treatment given in Finland. In the case of injuries caused by an accident, treatment given abroad is also covered.

Medical treatment expenses insurance may be reserved for a newborn baby, or taken out for a child aged 2 months to 14 years or to an adult aged 15 to 59 years. The insurance cover for children is valid until the age of 20 and the insurance cover for adults until the age of 65. The scope of insurance cover taken out for over two-month-old children and for adults is identical, but the rating is different. When the insurance cover ends at the age of 20 or 65, it changes to accident insurance comprising a medical expenses indemnity.

Medical treatment expenses insurance for newborn babies

Application for insurance cover valid as of the child's birth shall, at the latest, be submitted three months prior to the child's expected delivery date. The mother's age and health are taken into account when accepting the insurance application. An advance reservation premium shall be paid before the child's expected delivery date, but no later than on the due date of the payment. When the baby is born, the child's personal data shall be forwarded to Pohjola. The insurance is valid as of the child's birth date.

Reservation

Submit the reservation for the insurance no later than three months before the child's expected delivery date. The application shall include the mother's health declaration and a copy of the maternity card. The mother shall be less than 40 years old on the expected delivery date.

Payment

When the mother is notified of the approval of reservation, she will also receive an invoice for a reservation premium. The insurance enters into force on the condition that the reservation premium has been paid in full no later than on the due date specified in the invoice.

The reservation premium will not be refunded even if the insurance is later cancelled or if the insurance does not enter into force for the reason that Pohjola has not been informed of the child's birth in due time.

Notification

Notify Pohjola of the child's birth within three months. The notification shall include the child's name and personal identity number.

When the reservation application has been submitted and approved, the reservation premium paid in full and on time, and the notification of the child's birth made in due time, the child will have a valid medical treatment expenses insurance as of his/her birth. The insurance will be subject to the premiums and insurance terms and conditions which are valid at the inception date of the insurance, even if they differ from the premiums and terms and conditions valid at the time the reservation was made. The first premium will be reduced by the reservation premium paid earlier.

To make a reservation for the insurance or to take it out later?

If medical treatment expenses insurance is not reserved for the child before his/her birth, the insurance can, at the earliest, be taken out for a two-month-old child. Insurance taken out after the child's birth is granted on the basis of the child's health declaration. Then the insurance is slightly less expensive but the child remains without insurance cover for at least the first two months.

In the event that the insurance valid as of the child's birth is changed to a less expensive insurance, the new insurance will be granted on the basis of the child's health declaration. In that case, the insurance may include an individual exclusion clause. If the child has, before taking out the insurance, been diagnosed with an illness, e.g. allergy, any medical expenses incurred from treatment of such illness are excluded from the scope of cover.

Coverable expenses

Medical treatment expenses insurance covers expenses incurred from the insured being injured in an accident or falling ill during the validity of the insurance.

Expenses are covered provided that the treatment or examinations are prescribed by a physician in accordance with generally accepted medical practice. Coverable expenses include:

- fees for examinations and treatment procedures carried out by physicians and other health care professionals
- cost of medical products sold at the chemist's under a Finnish National Agency for Medicines licence
- daily hospital charges
- costs of examination and treatment for dental injuries caused by an accident

Insurance of the person, traveller's insurance and types of compensation

	Medical expenses indemnity	Daily benefit	Handicap benefit	Death benefit	Disability benefit
Medical treatment expenses insurance	AI				
Accident insurance	A	A	A	A	
Life insurance				AI	
Disability insurance					AI
Traveller's insurance	AI etc. ¹	A	A	A	

A = covers accidents

AI = covers accidents and illnesses

¹ = Turn to page 24 for more information on the traveller's insurance. Apart from medical expenses incurred from travel-time illnesses and travel-time accidents, the medical expenses indemnity of the traveller's insurance covers other travel-related compensation.

You can select the type of insurance and compensation you wish to include in your Extrasure cover according to your needs. You may, for example, choose medical expenses indemnity under medical treatment expenses insurance, handicap benefit under accident insurance, and death benefit under life insurance. You may even wish to select all four types of compensation under the accident insurance. The combination can be freely selected, with the exception of traveller's insurance which always includes medical expenses indemnity.

- reasonable travel costs to a physician, dentist or nursing institution due to an accident
- extra costs of travel to and from school by an insured of under 20 years of age because of an accident
- costs of spectacles, hearing aid, dentures and safety helmet in use and broken in an accident which required medical treatment, provided that the object is taken for repair or that a new substituting product is acquired within two months from the accident.

Daily hospital charges are covered up to a daily maximum (EUR 37 in 2008) on the basis of illness. The maximum daily limit does not apply to injury caused by an accident.

Expenses incurred from physiotherapy are covered only if such therapy is necessary after surgical operations or plaster treatments following an injury sustained in an accident. The treatment shall be prescribed by a physician and given in a nursing institution. Per accident, the insurance covers a maximum of one treatment period which may include ten (10) treatment sessions.

Excluded from insurance cover

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.

- 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 abuse of alcohol or medicine or use of an intoxicant
- expenses arising from treatment of an addiction to drugs, alcohol, medicine, nicotine, or other similar substance
- expenses arising from psychotherapy, neuropsychotherapy, occupational therapy, speech therapy or other similar therapy
- surgical operations to correct refractive errors
- costs of acquiring micronutrient, mineral, nutritive, medicinal or vitamin preparations, basic creams or lotions, or anthroposophic or homeopathic products
- costs for medication or treatment to improve outward appearance, looks or obesity, or costs for medication or treatment primarily meant to improve the quality of life, unless such costs are coverable as medical treatment expenses under the Health Insurance Act. Medication or treatment primarily meant to improve the quality of life may include fat suction and medication or treatment aimed to cure impotence or baldness.
- expenses arising from examination or treatment of teeth, occlusion or jaw joints
- medical equipment, other medical aids or artificial limbs.

How treatment expenses are covered

Treatment expenses are covered in so far as they are not reimbursed under the Health Insurance Act or under some other legislation.

A maximum of EUR 50,000 is paid as medical expenses indemnity per insurance policy. The agreed deductible per claim is subtracted from the indemnity. The deductible is always 10% of the 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. Medical expenses indemnity paid on the basis of an accident that occurred during the validity of the insurance also covers expenses incurred after termination of the insurance.

Accident insurance

All the compensation types included in accident insurance are valid in the event of an accident. You may choose the type of cover that you need from medical expenses indemnity, daily benefit, handicap benefit and death benefit.

An accident is a sudden external occurrence which is beyond the control of the insured and which causes bodily injury. An injury caused through no fault of the insured by sudden exertion and movement, and for which treatment by a physician has been given within 14 days of the occurrence of the injury, is also deemed to be caused by an accident. The following are also considered to be accidents: drowning, heatstroke, sunstroke, hypothermia, injury caused by considerable variation in atmospheric pressure, and gas poisoning sustained by the injured, as well as poisoning caused by a substance taken inadvertently.

If an illness, defect or injury not related to the accident has materially contributed to the injury or its recovery, 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 damaged during an autumn storm. The jetty is wet and he slips and strains his back. He is disabled for four months because of the back injury.

The Extrasure accident insurance pays Matti a daily benefit cover for a period of six weeks for the injury caused by slipping. His treatment expenses are covered for the same period. The rest of his disability period is deemed to be caused by degenerative changes in his back which he had had before the accident. Matti is astonished at this because, before the accident, he had had no problems with his back.

According to medical practice, a healthy back recovers from a strain injury in six to eight weeks.

For example, when the insured injures his/her shoulder or back by slipping, the examinations may show that the patient has had degenerative changes prior to the accident. Even if the patient showed no symptoms before the accident, the degenerative changes may affect or delay recovery. In such cases the insured is paid indemnity only in so far as the injuries correspond, in accordance with medical practice, with the injuries of a healthy person. The medical treatment expenses insurance, however, would cover Matti's medical expenses even if they were caused by an illness.

Thus, if an illness, defect or injury of the insured has caused the insurance event, it is not covered as an accident.

Example:

Liisa has an epileptic fit and falls against a hard chair. She breaks a tooth. The damage to her tooth is not covered as an accident because the fall was caused by epilepsy and not by an accident.

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 for 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

The medical expenses cover included in the accident insurance only applies to costs incurred from accidents.

Pohjola may select the medical centre, hospital or nursing institution where examinations and treatment procedures must be carried out, unless this is unreasonably difficult for the insured.

Expenses are covered provided that the treatment is prescribed by a physician in accordance with generally accepted medical practice. Coverable expenses include:

- fees for examinations and treatment carried out by physicians and other health care professionals
- cost of medical products sold at the chemist's under a Finnish National Agency for Medicines licence
- daily hospital charges
- costs of examination and treatment for dental injuries caused by an accident
- reasonable travel costs to a physician, dentist or nursing institution due to an accident
- extra costs of travel to and from school by an insured of under 20 years of age because of an accident
- costs of spectacles, hearing aid, dentures and safety helmet in use and broken in an accident which required medical treatment, provided that the object is taken for repair or that a new substituting product is acquired within two months from the accident.

Expenses incurred from physiotherapy are covered only if such therapy is necessary after surgical operations or plaster treatments following an injury. The treatment shall be prescribed by a physician and given in a nursing institution. Per accident, the insurance covers a maximum of one treatment period which may include ten (10) treatment sessions.

Costs of acquiring basic creams and lotions, micronutrient, mineral, nutritive, medicinal or vitamin preparations or anthroposophic or homeopathic products are not covered under the insurance.

The insurance also covers psychotherapy prescribed by a physician, up to a maximum of ten treatment sessions, when the need for psychotherapy is caused by an accident, or the insured has been the victim of an actual or attempted violent crime, or a burglary or a fire occurred in the home of the insured, even if he/she did not sustain bodily injury.

The insurance does not cover medical equipment, other medical aids or artificial limbs as expenses arising from treatment of an injury.

Treatment expenses are covered in so far as they are not reimbursed under the Health Insurance Act or under some other legislation.

Treatment expenses are covered up to a maximum of the sum insured per accident. The agreed deductible is subtracted from the indemnity.

Daily benefit

The insured is entitled to daily benefit for the days that he/she is disabled as a result of an accident. The daily benefit is for a maximum of 360 days. No daily benefit is paid if the disability arises from mental causes.

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 the corresponding proportion of the sum insured. A permanent handicap is determined within three months of the accident, at the earliest, and within three years, at the latest. The degree of handicap is determined in accordance with the Ministry of Social Affairs and Health handicap classification system which is based solely on the nature of the handicap. The occupation, hobbies and other individual circumstances of the insured are not taken into account when determining the handicap.

Death benefit

Death benefit is paid if the insured dies within three years of the accident from injuries caused by the accident.

Life insurance

Death benefit

The death benefit under life insurance is paid if the insured dies during the validity of the insurance. Whether the death was caused by an illness or an accident is irrelevant. No benefit is paid if the insured has committed suicide within a period of one year from the beginning of the insurance.

Life insurance is an important safeguard for your family's financial stability. The death benefit of the accident insurance provides cover in considerably fewer cases because the most common cause of death is illness, even among people of working age.

Life insurance may be taken out for single persons or for couples (joint life insurance). The benefit of joint life insurance is paid out when the first of the insured dies. That is also when joint life insurance ends. The insurance of the survivor continues as single person cover. Joint life insurance is a less expensive alternative for two people than individual insurance because it only pays out one benefit. If those insured die simultaneously, each one's beneficiary is entitled to half of the sum insured.

Insurance for parents of small children

Pohjola offers free-of-charge life insurance cover for one year to parents who have under one-year-old children. The insurance provides life insurance cover of EUR 10 000 for the mother and father.

Disability insurance

Disability benefit

An agreed lump-sum benefit is paid out from the disability insurance if the insured suffers permanent loss of working capacity due to an illness or injury during the validity of the insurance 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 for the insured.

No benefit is paid if the disability is caused by abuse of alcohol or medicines or by use of intoxicants, or by attempted suicide within a period of one year from the beginning of the insurance.

Disability insurance is a particularly useful cover when the expenses of those insured – for example housing loans – have been set in accordance with their salaries. Usually a disability pension, even at best, only covers about 60% of salary.

Granting insurance and the insured's health declaration

The state of health of the person to be insured affects the decision on whether or not to approve the application for insurance of the person. Therefore, it is worth keeping an existing insurance valid until a new one is granted.

When the insurance policy is taken out, a written declaration concerning the insured person's state of health is submitted on the basis of which the insurance company decides whether or not to grant the insurance. When insurance cover is applied for a child before his/her birth, the mother submits a health declaration concerning her state of health. It is important that

the health information on the person to be insured is accurate. If it later transpires, for example at the time of paying out the compensation, that the customer has provided erroneous or defective information, the whole insurance can be cancelled and no compensation paid.

Often the insurance can be granted even though the insured is not in a perfect state of health. In such cases a separate exclusion clause is added to the insurance according to which the insurance does not cover e.g. any expenses caused by the insured's existing illness, defect or injury stated in the policy.

Taxation of indemnities and benefits

In insurance of the person, medical expenses indemnities and handicap benefits are fully tax free, whereas daily allowances are taxable income.

Death benefits paid to the next of kin are, in 2007, tax free up to a total of EUR 35 000 per beneficiary. In the case of a surviving spouse the tax-free proportion may exceed this sum.

Disability benefit is fully tax-free income when paid to a private individual.

How to claim medical expenses indemnity?

First, pay the medical expenses yourself and take copies of the documents. Then file an application with the Social Insurance Institution for reimbursement under the Health Insurance Act.

Reimbursement from the Social Insurance Institution must be sought within six months of the date when the invoice was paid.

After this, send Pohjola a claim, copies of the invoices sent to the Social Insurance Institution and the original receipt from the Social Insurance Institution. The documents should indicate the illness or accident for which the expense was incurred, as well as the date on which the illness began or the accident took place. At Pohjola, claims shall be made within one year of the date of occurrence.

Deductible

Medical treatment expenses insurance

A deductible is subtracted from medical expenses indemnity every time a claim is made. The deductible is 10% of the 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, at Pohjola, compensation must be claimed within one year 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	20 yrs ²	10% but not less than EUR 100	
- Medical expenses indemnity	2 months — 14 yrs 15 — 59 yrs	20 yrs ² 65 yrs ²	10% but not less than EUR 100 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/75 yrs ³	EUR 0	120 days/3 yrs ⁴
- Daily benefit	18 — 55 yrs	60 yrs	0 days	360 days
- Handicap benefit	0 — 69 yrs	70 yrs/75 yrs ³	-	
- Death benefit	0 — 69 yrs	70 yrs/75 yrs ³	-	

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

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

³) The insurance terminates at the age of 75 years provided that the insured person's home contents are insured under Extrasure home insurance or extended home insurance.

⁴) Medical 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.

Cover for your home, holiday home and property

Insurance is also necessary to offset material damage. It will not bring back what you have lost, but it will pay for repair or replacement.

The need to insure different items of property and goods varies. You may have works of art which are a considerable investment, the house may be mortgaged, its contents valuable or ordinary, or you may have a collection of items from relatives. A camera presents a risk because it is taken with you to different places, but furniture, for instance, always remains at home. With insurance, you can make sure that your family's finances will not collapse and that you will not need to give up a nice hobby.

In your Extrasure contract you can include insurance cover for your home contents, your house, your holiday home and its contents, any collections you may have or equipment for leisure time pursuits and boats as well as cover for pets, horses and forests.

Objects of insurance

You may choose between extended home insurance and home insurance to cover your home contents, house, holiday home and its contents. Fire insurance may be the right choice for modest outbuildings and their contents, if there is no need for more extended cover.

Individual items in the home may, on account of their extra value or special use, require the extended cover offered by valuables insurance.

Home contents

Home contents include:

- normal household effects
- valuables
- equipment for leisure-time pursuits
- cash and securities up to a maximum of EUR 505 per insured
- leased or borrowed moveable property which, if owned by the insured, would be covered by the insurance
- rowing boats up to a maximum of EUR 1 200
- outboard motors of maximum 5 hp up to a total of EUR 1 200
- property-maintenance machinery externally steered on foot
- floor, wall and ceiling surfaces, balcony glazing, parts of the dwelling for the maintenance of which, under the Finnish Housing Companies' Act, the owner (shareholder) of a flat is responsible, as well as special fixed interiors of the dwelling up to EUR 3,400 plus certain dwelling-specific equipment
- tools, up to a total of EUR 3 400, owned by those insured and used by them in the capacity of private individuals in gainful employment or in a private firm.

Property kept outside the home in the attic, cellar or other storage space as well as in storage rooms located separate from the residential building is compensated up to a maximum

of 10% of the sum insured or of the maximum amount of compensation for the home contents or holiday home.

The home contents insurance covers dogs and other pets usually kept inside the home up to EUR 1 010 for accidental death. With a supplementary agreement and for a supplementary premium other items can also be insured, such as items of property exceeding the maximum sums referred to above, garden tractors, small motorised vehicles intended for use by children, the soil in the ground and the garden plants of a rented or owner-occupied dwelling.

The insurance does not cover IT files or IT programs other than freely obtainable software packages. Nor does the insurance cover equipment which does not conform to safety regulations and regulations issued by the authorities, or other property the possession or use of which is in violation of the law. Motorised vehicles, caravans and their parts, accessories and equipment are not covered by Extrasure. Motor vehicles are insured under voluntary comprehensive motor vehicle insurance, which also covers, to a limited extent, their parts, accessories and equipment.

Property outside the home

Home insurance is valid in the place of insurance specified in the insurance policy. The insurance is also valid elsewhere in Finland or in the other Nordic countries for property removed temporarily for a maximum of one year, up to a maximum of EUR 3 400. The maximum indemnity in theft losses, however, is only EUR 845 if the property is kept in a car, caravan, boat, tent or comparable place less than 50 km from the insured's home, place of work or study or holiday home.

You can take out luggage insurance for items classified as luggage. For more information on luggage insurance.

Removal goods

When you move from your regular residence to a new regular residence, the insurance for the moveable property is valid for outside the place of insurance. Always contact us when you move, e.g. to inform the company of your new address and place of insurance.

Holiday-home contents

The contents of a holiday home are insured as a separate object of insurance. The cover does not extend to cash, securities, pets or tools for gainful employment.

Buildings

Insured dwellings and outbuildings are itemised when the insurance is taken out and are specified in the policy. The insurance does not cover the subsoil drainage of the property nor the foundations of the building below the ground slab with the exception of the pad foundations and footings.

When a building is insured, the fixed machinery and equipment which serve the use of the building are also covered, as well as the following items on the same property:

- fuel, hand tools and machinery externally steered on foot
- electric cables, meters and main distribution boards owned by the policyholder

- fences and ordinary fixed structures such as storage spaces and shelters of a light structure covering an area of no more than 4 m², up to a maximum of EUR 3 400 without separate agreement
- oil tanks
- electric and other cables, wiring and pipes up to the connection with the public mains
- the soil in the grounds of the building and the garden plants.

Breakage of fixed machinery and equipment or of pipes, and leakage caused by them, can be excluded from the cover. This will reduce the insurance premiums of a building which has no such equipment.

In losses caused by leakage of pipes installed in the ground slab of a building, reductions are, under insurance of residential buildings, made on the basis of the age of leaked pipes causing damage to the building. Age reductions are made if the pipes are over 10 years old. The reduction is 15% if the leaked pipes are over 10 years old and 25% if the pipes are over 20 years old. However, the maximum reduction is EUR 3 000. In that case, part of the damage to the building is carried by the policyholder. With a separate agreement and for a supplementary premium, the reduction may be removed from the insurance.

Home insurance can also be used to insure a building under construction or renovation. Read the related special terms and conditions and ask about other voluntary and statutory insurance required for construction work. Always contact us to ensure the validity of your insurance before you begin building or making any major renovations.

What do extended home insurance and home insurance cover?

Extended home insurance covers any direct material damage caused by some sudden and unforeseeable occurrence. The insurance terms and conditions list the loss or damage which is exceptionally excluded from coverage.

Home insurance, on the other hand, covers loss or damage specifically listed in the insurance terms and conditions, caused by e.g. fire, burglary, storm and leakage.

The cover of extended home insurance is broader than that of normal home insurance and naturally also includes all loss or damage covered under regular home insurance.

Example:

Mikko trips over a toy car his small son has left on the sitting room floor. The incident would not have been serious except that Mikko was holding a glass of juice in his hand. The blackcurrant juice went onto the new white carpet leaving a stain that will not come off even at the cleaners. Fortunately Mikko has Extrasure extended home insurance which covers this type of sudden unforeseeable damage. The regular home insurance would not have covered the damage.

Extended home insurance and home insurance both cover

unless otherwise indicated in the restrictions of the insurance terms and conditions

- loss or damage caused by outbreak of fire
- loss or damage caused by direct strike of lightning and a sudden unforeseeable electrical phenomenon to electrical equipment
- loss or damage caused by explosion
- loss caused by theft, robbery, burglary and malicious damage to the building

- loss caused by theft of a bicycle, boat or outboard motor kept out of doors and locked in accordance with the safety regulations, and theft of a pram stored as provided by the safety regulations
- damage caused by storm (wind velocity at least 20 m/s) to the building or its contents
- loss or damage caused by sudden and unforeseeable leakage of liquid or gas directly from the building's pipes
- loss or damage caused by sudden and unforeseeable breakage of the building's pipes and fixed equipment
- damage caused by entry of a wild animal, excluding rats, mice, moles, hares and insects, into the dwelling.

Additional housing costs which have in advance been approved by the insurance company and which are incurred as a result of loss or damage covered by this insurance policy are indemnified on the basis of the contents insurance. These costs are indemnified per month up to 10% of the sum insured or of the maximum amount of indemnity. The indemnities are paid for a maximum of six months. However, meal expenses are not covered as additional costs.

Extended home insurance also covers other direct, sudden and unforeseeable material damage.

While Michael paints the window boarding of his brick house, he slips on the scaffold and the paint pot falls on the brick wall. Extended home insurance indemnifies for damage to the brick wall as damage caused to a building.

Harry thinks he helps his wife by watering house plants. However, he is so excited that he falls on the living room's parquet floor while carrying the pouring can in his hand. Extended home insurance indemnifies for damage to the parquet floor as damage caused to a building.

Kate wipes kitchen cupboards. When the chair falls on the floor, she gets hold of the door of the upper cupboard with the result that the fastenings of the door and the cupboard get broken and fall on the parquet floor. Extended home insurance indemnifies for damage to the cupboards and the parquet floor as damage caused to a building.

While Clerk moves his inherited chest of drawers to another room, the heavy chest of drawers breaks the partition wall. Extended home insurance indemnifies for damage to the wall as damage caused to a building. Home contents insurance under Extended home insurance indemnifies for the broken chest of drawers.

Not covered under either of the two home insurances

The terms and conditions of extended home insurance also list loss or damage which is not covered. These are not covered by home insurance either. Not covered under either of the home insurances is loss or damage caused by

- a defective product or the inappropriate use of an object
- wear and tear, rusting, corrosion, spoiling, rotting, the spread of fungus, material fatigue or other equivalent gradual phenomenon to the object itself
- frost heaving, subsidence or land movement
- flood, heavy seas or rise in water level
- the weight or moving of ice or snow
- natural conditions to horticultural, agricultural and forestry products or garden plants
- professional blasting or quarrying.

Excluded from cover are also:

- property lost or left behind even if the property is later found broken or it is established that the property has been forfeited.

- theft of property outdoors, e.g. laundry or nets
- theft, the exact time, circumstances and place of which cannot be determined
- breakage of sports equipment, radio-controlled equipment or electrically powered or combustion-engine driven hobby vehicle while being used for their intended purpose
- loss or damage caused to computer hardware or software by viruses
- loss or damage caused by insects, rats, mice, moles or hares
- loss or damage caused by pets through chewing or scratching
- loss of liquid in the event of leakage
- costs incurred through maintenance repair
- defective design, foundation or construction or damage caused by such defective design, foundation or construction to the building
- loss or damage indemnified under some special legislation, guarantee or other insurance.
- loss of or damage to the insured property caused wilfully or through gross negligence by the insured's tenant or by a person residing permanently in the same household as the tenant.

Example 1:

Heidi goes shopping downtown. As she gets back home, she notices that her wallet is no longer in her bag. Heidi suspects that someone has stolen it. Because Heidi cannot identify the exact place, time or other circumstances related to the loss of her wallet, the wallet is considered to have been lost. Therefore, even the extended home insurance does not cover the loss.

Example 2:

The washing machine begins to rattle and make a loud noise. According to a statement by the repair shop, the bearings had broken down because of wear and tear. Loss caused by wear and tear is not covered under the insurance.

Example 3:

Merja's cat scratches a leather settee and a rug. Extended home insurance does not cover the loss, because damage caused by chewing and scratching by pets is not covered under the insurance terms and conditions.

Example 4:

Some water damage was detected in a building. It was caused by the lack of a waterproof membrane in the bathroom and by the incorrect installation of the drainage pipe to the raising piece of the floor gully. The damage is not covered because it was caused by a construction error.

Example 5:

The customer's new plasma TV does not function. No specific loss event has been identified, such as the TV set falling down or someone bumping against it or a voltage peak. Therefore, the loss is not covered under the insurance.

The indemnities and restrictions are explained in detail in the insurance terms and conditions.

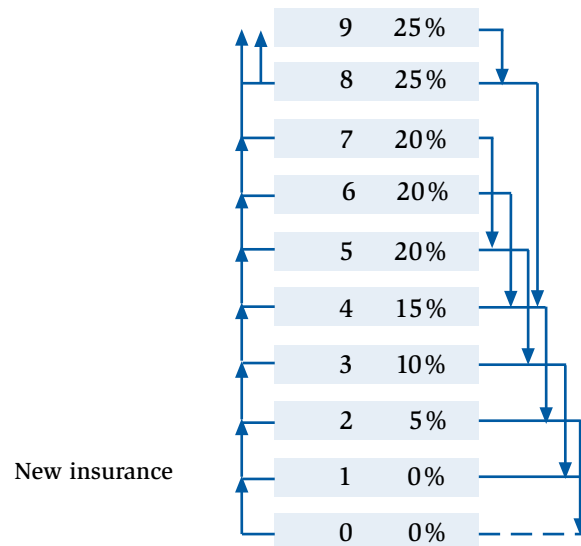
Extended home insurance with or without bonus

You can take out the extended home insurance with or without a bonus scheme.

In the insurance with no bonus, the premium is not changed after a coverable loss. In this alternative, the premium of the first insurance period is lower than in the insurance with a bonus.

If you choose the alternative with the bonus scheme, you will be rewarded a bonus for periods of no claim, i.e. reduction in the premium payments of the extended home insurance. If a claim has been paid under the extended home insurance, the bonus decreases and the premium increases. All the objects insured with extended home insurance have the same bonus. The premium for all objects increases if a loss occurs in one insurance object.

Bonus class and percentage



The table shows how the bonus changes. Each box represents a year and it shows the bonus class and percentage valid that year. The arrow on the left shows how the bonus increases after a no-claim year. The arrow on the right shows how the bonus decreases if one loss occurs during that year. During the first year the bonus class is 1 and the bonus 0%.

Fire insurance

In your Extrasure package, you can also incorporate insurance objects which only need limited cover. They can be insured against fire.

Fire insurance for horses

Extrasure is also available for a horse specified in fire insurance. In such a case, fire insurance indemnifies for the horse's death or the putting down of the horse by order of the veterinary surgeon, provided that the loss is caused by fire, lightning strike, electrical phenomenon or storm. The amount of compensation is the horse's current value but not more than the sum insured.

If family liability insurance is valid for the horse handler's benefit, it covers liability for loss caused to an external party when the horse is handled in leisure use.

Valuables insurance

This insurance can be used to improve the cover of valuable objects which are used outside the home, including optical and electronic devices, musical instruments, fur coats, jewellery and non-motorised equipment for leisure time pursuits e.g. diving equipment.

The valuables insurance is valid throughout the world and covers sudden and unforeseeable loss or damage. The insurance also covers the disappearance of an object or it being left behind provided that the time and place of the loss can be determined and that an outsider was immediately and demonstrably informed of the loss.

The insurance does not cover losses caused e.g. by wear and tear or ordinary use of the object, such as breakage of a mountain bike in the middle of a ride. Moreover, the insurance does not cover loss or damage caused by inappropriate use of an object or breakage of sports equipment while being used for its intended purpose.

Small boat insurance

Without separate agreement, rowing boats and outboard motors of maximum 5 hp are covered as moveable property under the Extrasure home and holiday home insurance, both up to EUR 1 200.

Small boats can be insured under the Extrasure small boat insurance. Small boats include boats intended for day-time use: valuable rowing boats, motor boats with a motor of maximum 20 hp. Other boats and motors need a separate Extrasure yacht insurance. For further information, see a separate product description.

Damage to or loss of boats caused by fire, lightning, explosion, theft, malicious damage, storm (wind velocity min. 20 m/s), running aground, scraping bottom, collision and traffic accident during transport are compensated under the small boat insurance.

Discount for protective measures

Your premium payments are reduced if you protect your home contents with safety locks and burglar alarm equipment approved by insurance companies.

Safety regulations and their significance

The insurance terms and conditions contain safety regulations. They describe protective measures which prevent the occurrence of loss and reduce their effect.

Failure to comply with safety regulations may reduce the indemnity

If the insured fails to comply with the safety regulations or the regulations issued by the authorities, any indemnity payable to him/her may be reduced or denied altogether.

Below, some key points of the safety regulations. Please read the regulations in full in the insurance terms and conditions.

How to prevent fires

- Switch off the electric current in domestic appliances after use. Make sure that the electric current especially of a cooker and iron has been switched off before leaving the building.
- Do not smoke in bed.
- Do not use open fire to thaw out piping.
- Keep ashes removed from a fireplace in a non-combustible lidded container until they have fully cooled.
- Make sure that dwellings and residential buildings are equipped with smoke detectors and that they operate properly.
- Store highly inflammable liquids and equipment used in their handling after use, so as not to cause fire risk in the case of self-ignition.

How to prevent theft, burglary and luggage losses

- Close doors, windows and hatches in such a way that the building cannot be entered without damaging the structures and locks.
- Do not hide keys to the home or storage space in the vicinity of these spaces. Change or re-key the lock immediately

if there is cause to believe that the key is held by an unauthorised person.

- Supervise continuously any property with you.
- Carry your cash, other payment instruments, securities and fragile objects as well as 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, motor vehicle, caravan, boat or tent.
- Whenever you leave valuables, optical instruments and electronic equipment in a motor vehicle, caravan or boat, place them in a separate locked storage space which cannot be entered without damaging the structures or locks.
- Keep bank, credit or similar payment cards and their respective codes in separate places and use them in such a way that an unauthorised person cannot discover the code.
- Lock your bicycle properly.
- Lock a child's pram whenever kept outside your apartment or related storage premises, and supervise the pram also when left outdoors even momentarily.
- Pack corrosive and staining substances and liquids safely and separately from the accompanying property.
- Lock skis, snowboards and other sports equipment to a stand intended for this purpose if they need to be left out of doors or in public areas. Skis etc. kept outdoors are only covered by luggage insurance.

How to prevent loss due to leakage

- Drain the pipes and related equipment of water if the building is left without adequate heating and supervision during the cold season.
- Always connect a washing machine to the water mains by an individual tap and a pressure-proof filling hose. Supervise the operation of the washing machine if the outlet hose is not tightly connected to the waste water system. The cut-off valve must be closed within 24 hours from when the washing machine was last used, or preferably immediately after the wash cycle has ended.
- Oil tanks and related oil pipelines in the real estate property 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.

Sum insured or full value

Buildings

The easiest and safest way to insure buildings is to take out full-value insurance. In that case, the property is insured at its real value. The insurance can be taken out as extended home insurance, home insurance or fire insurance.

It is important to report the floor area of a building correctly so that the property is not under-insured and that the premium is determined correctly on the basis of the floor area. The floor area of a building is the sum of floor areas of various floors calculated on the basis of the external dimensions of the building. Depending on the scope of selected insurance cover and the type of insurance, the purpose for which the building is used, building material, the age of the building and the municipality where the building is located have an effect on the premium. A building can also be insured to the amount of sum insured.

Moveable property

The easiest and safest way to insure moveable property is to take out full-value insurance. Information on the floor area of the building is required for the insurance. The premium and the maximum amount of indemnity specified in the insurance policy are determined on the basis of the floor area. If the

property is specifically valuable, the maximum amount of indemnity in full-value insurance may not be sufficient. In that case, insurance based on the sum insured is the right alternative.

Valuables insurance and small boat insurance are always based on the sum insured.

Keep contract information up to date

Whether your insurance is based on full value or the sum insured, it is essential – for the purpose of determining the indemnity and premium correctly – that the information required for the insurance is correct at the time the insurance is taken out and even later when the insurance cover is valid. Any changes in property should be reported to Pohjola as soon as possible, e.g. in cases when a building is extended or when large purchases are made to home.

If your property is insured for less than its real value, it is under-insured. If, in full-value insurance, the floor area has been given as lower than it really is, indemnity is paid as a ratio of the premiums for the given floor area and the real floor area. In the sum insured alternative, indemnity is paid as a ratio of the sum insured and the real value of the property.

Deductibles

A deductible is subtracted from indemnity paid under the two types of home insurance.

The basic deductible of both home insurance and extended home insurance is EUR 150. By increasing your deductible you can reduce your premiums. There are several deductible alternatives.

The deductible is not subtracted from the indemnity paid for a burglary if the dwelling was broken into through a door which was locked with a safety lock or if the building had a functioning burglar alarm system. In the event of leakage damage, there is no deductible if the operation of leakage detection equipment or casing pipes restricted the extent of the loss.

A deductible is not subtracted from the acquisition costs of a new excess-voltage preventer, if the excess-voltage preventer protecting the electrical equipment was broken due to a lightning strike or other excess voltage.

Valuables insurance can be taken out without a deductible or the deductible can be selected from the same alternatives as in home insurance. Valuables insurance covering tools for gainful employment always has a deductible. Luggage insurance can be taken out with or without a deductible.

Indemnity for loss of or damage to property

The insured must notify the insurance company of the loss as soon as possible and give the company the opportunity to assess the loss before any damage is cleaned up and the damaged object destroyed. In major losses we may often be able to help the insured in practical arrangements, for example, in finding temporary accommodation or a suitable company to carry out the repairs.

To make a claim the insured fills in a loss report enclosing with it all loss-related documents, such as police investigation report, receipts for the purchase of destroyed or stolen items, photographs of the items, etc.

Indemnity on the basis of replacement or current value

Moveable property

Loss of or damage to moveable property is indemnified either on the basis of replacement value or current value. The replacement value refers to the cost of acquiring new equivalent property. The current value means the market value of the property.

Moveable property whose value was at least half of its replacement value immediately before the loss and which is repaired within two years from the loss is indemnified in accordance with the replacement value. Moveable property whose value is less than half of the replacement value is indemnified in accordance with the current value.

The residual value, i.e. the value that the property still has after the loss, and the deductible are subtracted from the indemnity.

Age reductions are made from the replacement value of the item to be indemnified. The table shows the objects from which the age reductions are made and the percentage of the reduction. The age reduction is made from the beginning of the second full calendar year of use of the object to be indemnified and excluding the year of the loss.

Age reductions made from the indemnities for moveable property

Type of property	Annual reduction from replacement value in percentages
Household appliances, TV sets, radios, VCRs and other electronic appliances and optical instruments	6%
Electrically powered or combustion-engine driven tools and property maintenance machinery and equipment and outboard motors	6%
Bicycles	10%
Computers and mobile phones with accessories	20%
Clothes, footwear, spectacles and downhill skiing equipment	20%

Example:

A television set purchased in early 2005 broke down in February 2008. A new comparable television costs EUR 700. When it is replaced by a new set, (2 x 6 =) 12% is reduced from the indemnity, i.e. EUR 84. Thus the indemnity totals EUR 616 minus the deductible.

Indemnity is only paid if

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

Age reduction is not applied to the costs stated in the repair bill or a written repair estimate for the object. Indemnity shall, however, not exceed the value of the property.

Buildings

New and relatively new buildings are generally insured on the basis of their full value. Old buildings can be insured on the basis of full value or sum insured.

If the value of a building is at least 50% of its replacement value at the time of loss, indemnity is paid on the basis of replacement value, which means the cost of acquiring similar or corresponding property. Indemnity as per the replacement value is paid in two instalments. An indemnity based on current value is paid first. An additional indemnity, which is the difference between the replacement value and current value, is paid when the insurance company has received a clarification of measures taken to replace the damaged property.

If the value of a building is less than 50% of its replacement value at the time of loss, the aggregate loss of a building insured on the basis of full value or sum insured is indemnified on the basis of the current value of the building.

It is beneficial for the customer if a building is insured on the basis of full value in a case where the building gets destroyed only partially and it is then repaired. In case of partial losses, insurance for a building taken out on the basis of the sum insured covers repair costs as a ratio of the current value and the replacement value. A more comprehensive indemnity is paid under insurance based on full value, where the repair costs of a partial loss are indemnified up to the current value of the property.

In the case of damage to a building's fixed equipment and pipes due to lightning strike, electrical phenomenon or breakage, an age reduction is made, beginning with the second year of use, from the repair costs of the equipment, the amount of the reduction being either 3% or 6% per year depending on the equipment.

Example:

A 17-year-old pipe in the ground slab of a residential building has leaked and caused damage to the building. The costs for opening, repairing and closing the pipe structures total EUR 1 700 and the leakage-induced damage to the building with related drying costs EUR 3 200.

On the basis of the damaged pipe, a 45% age reduction is made from the costs for opening and closing the structures and for the plumber's work. Thus the indemnity payable is EUR 935.

In this case, the age reduction from the pipes in the ground slab is 15% of the damage to the building. The amount to be paid in compensation totals EUR 2 720.

(The latter age reduction may be removed from the insurance with a separate agreement and for a supplementary premium).

Indemnity in money or goods

The insurance company can cover a loss by repairing the damaged property, by replacing it or by paying out the indemnity in money.

Home, holiday home, property and luggage insurance

	Object of insurance	Valid	Full value ¹	Sum insured ¹	Deductible, EUR
Extended home insurance	-building	place of insurance	x	x	150 — 50 000
	-movable property	place of insurance	x	x	150 — 18 000
	-property moved temporarily (max. EUR 3 400)	Nordic countries			
Home insurance	-building	place of insurance	x	x	150 — 50 000
	-movable property	place of insurance	x	x	150 — 18 000
	-property moved temporarily (max. EUR 3 400)	Nordic countries			
Fire insurance	-building	place of insurance	x	x	150 — 50 000
	-movable property	place of insurance	x	x	150 — 18 000
Valuables insurance	-itemised object	worldwide		x	0—18 000 ³
Small boat insurance	-itemised boat or max. 20 hp motor	Nordic countries		x	150 — 2 000
Luggage insurance	-luggage	abroad, on trips in Finland ²		x	0 — 150

¹ The premium and indemnity are based on either the sum insured or the declared floor area and so-called full value.

The crosses in the table show which principle applies to the insurance. In some types of insurance both are possible.

² Valid on trips made 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, and which are not trips between them.

³ In valuables insurance covering tools for gainful employment, the deductible is a minimum of EUR 150.

Cover for pets

Pet insurance under Extrasure provides cover for dogs and pedigree cats. There is a whole range of different types of pet insurance. The animal insurance reimburses for the death of a dog or a cat, and is required before you can take out a specific pet insurance. The medical treatment expenses insurance covers veterinary and medicine expenses for your dog and cat. You can also take out a loss-of-use insurance for a hunting, competition, specially trained or stud dog. A breeder can combine a bitch's animal insurance with a dog litter insurance against latent disorders in the puppies. The animal liability insurance covers losses caused to a third party by a dog or a cat.

The home contents insurance forming part of contract also provides cover for your pets, although it is much less comprehensive than that of pet insurance.

The risk of accidental death of a pet normally kept inside the home can be insured up to EUR 1 010 as part of the home contents covered by the home insurance. Pet insurance essentially extends this basic cover. On the other hand, the family liability insurance included in the contract usually provides sufficient cover for any third-party liability claims caused by pets.

The premiums for pet insurance are based on the breed and the sum insured. The premiums for dog litter insurance are also based on the number of puppies.

An animal under the age of one year is insured for its purchase price. You can raise the sum insured if the value of your animal increases for reasons such as training or success in competitions or shows.

Dog litter insurance may be granted to registered dogs aged 6 to 12 weeks. Other pet animal insurances can be granted to dogs and pedigree cats aged from 6 weeks to 7 years.

Of the animal to be insured, a written health declaration is to be given, on the basis of which the insurance company makes a decision concerning the granting of insurance. It is important that the health information is given correctly. If the company later, for example in the event of a claim, finds that the customer has provided erroneous or deficient information, the whole insurance policy may be annulled and indemnity disallowed.

A new insurance may be granted even if the animal to be insured would not be completely healthy. The policy can be provided with an individual exclusion which states, for example, that the insurance does not cover expenses incurred from the animal's earlier illness, disorder or injury entered in the insurance policy.

Animal insurance

The animal insurance covers your pet against death caused by illness or accident, and against theft or straying. The compensation is the sum insured for the animal.

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 insurance covers a pet which has strayed or been stolen and has not been returned in thirty days.

A death caused by illness is not covered if the illness began less than two weeks after the issue date of the insurance.

The animal insurance expires when the insured animal reaches the age of ten.

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 a Finnish National Agency for Medicines licence
- x-ray and laboratory fees

Payment of the compensation requires the examinations and treatments to be in accordance with generally accepted veterinary practice and necessary for treatment of the illness or injury.

The medical treatment expenses insurance does not cover the following:

- treatment of developmental disorders 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.

If your dog has had a caesarean section earlier, the insurance does not cover any second such operation. The operation is never covered in the case of French or English bulldogs, Boston bull terriers or Chihuahuas.

A precondition for the compensation of medical expenses is that the insurance has been valid for 14 days before the onset of the 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.

The medical treatment expenses insurance expires when the animal reaches the age of ten.

Deductible

Of the medical expenses, 25% of the costs, but at least the minimum optional deductible in euros, is deducted from the medical expenses compensation.

The deductible is subtracted from the expenses incurred during a 180-day qualifying period, regardless of whether they were incurred from one or several illnesses or accidents. The qualifying period begins from the time you first take the animal to the vet or from the first visit after the expiry of the previous qualifying period.

For example, if the animal is taken to the vet because of an ear infection on 1 February, for a snake bite on 5 July, for an eye infection on 13 September and for high temperature and lack of appetite on 12 March, the first and the second visit took place during one qualifying period (1 February + 180 days = 30 July) and the third and the fourth during another (13 September + 180 days = 12 March).

The maximum amount of medical expenses paid for one qualifying period is the sum insured for the animal concerned.

Insurance for loss of use

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. 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. The insurance covers:

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

The loss-of-use insurance covers, for example, cases in which a stud dog falls ill with benign prostatic hyperplasia (enlarged prostate) and has to be castrated.

The vet diagnoses loss of use of the animal for the purpose insured. 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 the 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 in the same way. A loss-of-use insurance always expires when the animal reaches the age of eight.

Dog litter insurance

Dog litter insurance provides dog breeders with cover for latent disorders in the puppies. 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 the 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 cost of treatments prescribed by a vet are covered:

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

Medical 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 the 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 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 is 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 insurance is taken out for the entire litter. 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 ends when the puppies 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.

In the case of a dog biting 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 the injured party him/herself or a third party 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 ends when the animal reaches the age of ten.

Insured animal must be properly looked after

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. In addition, the provisions of the Animal Disease Act and the Prevention of Cruelty to Animals Act and other regulations issued by the authorities apply to the care of animals.

Pet insurance valid in the Nordic and EU countries

Pet insurance is valid throughout the Nordic countries. Temporarily, that is, for a maximum of one year, animal, loss-of-use, medical treatment expenses and animal liability insurances are also valid in the other EU countries and Switzerland. You can extend the territorial scope of the animal, loss-of-use and medical treatment expenses insurance by paying a higher premium.

Insurance cover for pets			
Extrasure	Object of insurance	Insurance event	Compensation
Animal insurance	specified dog, pedigree cat	death caused by accident or illness, straying or theft	sum insured
Medical treatment expenses insurance	specified dog or pedigree cat	accident, illness	medical expenses according to paid invoices
Loss-of-use insurance	specified hunting, competition, specially trained or stud dog	permanent incapability for the purpose insured because of accident or illness	sum insured
Dog litter insurance	specified dog litter	a latent disorder in the puppy develops into a condition	sum insured, medical expenses according to paid invoices
Animal liability insurance	person who owns, cares for or houses a specific dog or cat	loss incurred by a third party because of the animal	compensation under the law
Home insurance	Pets kept in living quarters, up to EUR 1 010	death caused by accident	value of the animal
Family liability insurance	family members and the person who cares for and houses the family's pet	loss incurred by a third party because of the animal	compensation under the law

Cover for your forest

Fires and storms are a constant threat to forests. Although every effort is made to prevent fires and the damage they do, little can be done about storms. Around 70% of the forest claims indemnified by insurance companies are caused by storms.

Extrasure forest insurance covers damage by fire, storm and certain other natural phenomena, along with losses caused by man. Forest fire insurance covers damage caused by fire and lightning.

Objects of insurance

Extrasure forest insurance or forest fire insurance provides cover for farm forests, with special options for small forest areas or forested plots.

The following types of cover can be selected under forest insurance:

- Indemnity for losses caused by storm, snow, fire and lightning
- Indemnity for losses caused by storm, fire and lightning
- Indemnity for losses caused by storm and snow, or
- Indemnity for losses caused by storm.

If a type of forest insurance cover is included in the same Extrasure contract with family liability and legal expenses insurance, they also provide cover for losses pertaining to forestry.

'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 is 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 wood-felling residues.

A 'tree stand' refers to forest in which the dominant height of the trees is over seven metres and a 'sapling stand' to a forest with trees under seven metres in height which 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 of forest centres.

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

What do forest insurance and forest fire insurance cover?

Losses covered under forest insurance include damage to a tree stand, sapling stand, timber or seedlings to be planted, which are 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.

Insurance covers loss caused by fire, its extinguishing measures, lightning strike, theft or malicious damage to wood-felling residues.

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 cover any necessary and reasonable expenses arising from guarding a forest area after a forest fire as of the time the person in charge of rescue operations has ordered the responsibility for guarding to the policyholder.

Forest insurance and forest fire insurance cover losses 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.

For example, a pine 25 cm in diameter at chest height and 24 metres in length provides 0.478 solid m³ of sawn timber and 0.071 solid m³ of pulpwood – in other words, a total of 0.549 solid m³ of timber. Altogether 28 such pines must be damaged before the minimum requirement of 15 solid m³ (28 x 0.549 solid m³ = 15.372 solid m³) is met.

Example:

A storm damages a number of trees on an insured farm. The forestry society assessor estimates the volume of fallen trees in cubic metres at 300 solid m³ and the financial loss at EUR 8.50/solid m³. Thus the total loss covered is 300 solid m³ x EUR 8.50/solid m³ = 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. Underproduction is assessed on the basis of recommendations of the Forestry Development Centre Tapio.

For instance, if 1 000 out of 2 000 pre-loss pine saplings are damaged on one hectare of land, the minimum requirement for compensation is met, i.e. the continuous damaged area is over 0.5 hectares in size. Moreover, according to the recommendations of the Forestry Development Centre Tapio, 1 000 saplings per hectare are too few, so the area is under-productive and needs reforestation.

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 is not covered under forest insurance and forest fire insurance?

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 has been submitted, or 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.

Forests need protection

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

No open fire may be built without the necessary permit. No camp fire or any other open fire may be built if, for example, there is an obvious risk of forest fire because of drought. Open fires must be watched over continuously and extinguished carefully.

Insuring a small forest area and forested plot

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 volume of damaged trees is below 15 solid m³ or the damaged sapling stand is less than half a hectare in size. 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. Compensation is paid out for a forested plot regardless of the size of the damaged tree or sapling stand. Compensation for saplings does not require a separate sapling area or the stand to be under-productive, either. Storm damage is always compensated to its full value.

Example 1:

A storm destroys 30 solid cubic metres of a tree stand. Altogether 50 pinewood trees (a total of 25 solid cubic metres) and 50 pine pulpwood trees (a total of 5 solid cubic metres) fall down. The average damage is EUR 20/solid cubic metre.

The compensation under small forest area insurance is 30 x EUR 20/solid cubic metre = EUR 600, since the maximum limit for storm insurance compensation does not apply. The compensation under the forested plot insurance is 3 x EUR 600 = EUR 1 800 because the loss is multiplied by the ornamental value coefficient 3.

A deductible is subtracted from all compensation.

Example 2:

Moles destroy altogether 0.4 forest hectares of pine saplings 2 metres high. The compensation under small forest area insurance is 0.4 x EUR 1 350 = EUR 540 minus the deductible, because the 0.5 hectare minimum requirement does not apply.

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 insurance 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
- 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, in the case of 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. 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 13/solid m³ in 2008). The expected value increment is added to this figure 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.

The insurance covers forest cultivation costs in case of damage caused to a seed-tree stand by storm or fire, provided that 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 under-productive as defined by the Forestry Development Centre Tapio.

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

For example:

The insured forest covered an area of nine hectares. Heavy snow damaged trees on two hectares of this land. The estimated value of the damaged trees before the loss was EUR 1 200. Since the damaged tree stand was so young that, under the recommendations of the Forestry Development Centre Tapio, its cultivation should have been continued, and

since too few trees remained in the damaged area, it became under-productive. For this reason the insurance compensated for loss of expectation value as well. According to the forest society assessor, the total expected increment value was EUR 250. Thus the value of the trees before the loss was EUR 1 200 + EUR 250 = EUR 1 450, when the expected increment value is taken into account.

Since the value of the trees after the loss was EUR 580, the amount of compensation was EUR 1 450 - EUR 580 = EUR 870. The deductible is subtracted from this sum.

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-feeding residues

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



Liability to pay damages and court cases

You might cause another person bodily injury or material damage for which you are liable, usually when driving a motor vehicle. Statutory motor third party liability insurance is designed for such cases. You might also become liable for damages due to a cycling accident, failure to control your dog, the slippery surface of the pavement outside your own house, careless felling of a tree etc. Liability insurance covers such events.

Litigation is expensive. You might inadvertently 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.

Extrasure extended home insurance and home insurance 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, also the family liability and the legal expenses insurance are discontinued. Luggage insurance incorporates travel liability insurance and legal expenses travel insurance, which cannot be left out.

If forest insurance is included in the same Extrasure contract with family liability insurance and legal expenses travel insurance,

- family liability insurance also provides cover for the insured individual's liability to pay damages for forest management on a forest property
- 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.

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 on trips anywhere in the world.

Cover of 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 those living permanently in the same household with him/her.

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 because of his/her age. The insurance also covers loss or damage deliberately caused by a child under 12 years of age. Regardless of any fault of the insured, the insurance covers bodily injury resulting from the bite of a dog kept as a pet in the family of the policyholder, and any loss or damage caused by the family's dog 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.

How to use 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.

Cover of family legal expenses insurance

This insurance covers legal fees and litigation expenses incurred from use of legal counsel in disputed civil cases, criminal cases and non-contentious civil cases pertaining to 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 for insurance events occurring in Finland or the other Nordic countries and which can be brought before a district court or corresponding Nordic courts.

An insurance event refers to a dispute arising or charges being brought against the insured during the validity period of the insurance. If the insurance has been continuously valid less than two years at the time of the event, 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 property disputes or other claims connected with a divorce or separation or the termination of marriage-like co-habitation
- 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, holder 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 Insurance Complaints Board or an equivalent body in a disputed civil case.

How to claim under legal expenses insurance

If the insured wishes to make a claim under the legal expenses insurance, he/she must notify the insurance company of it in advance 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

¹ To 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 travelling

When travelling in foreign places the risks are different from those in your normal living environment. Managing your affairs is also different abroad. For example, the cost and availability of medical care vary greatly from country to country. Therefore, travel insurance is particularly necessary when travelling abroad. Travel insurance is also useful for those travelling in Finland.

Service network

The Extrasure travel insurance is granted by Eurooppalainen, Finland's only travel insurance specialist. With the Extrasure travel insurance you can use Eurooppalainen's unique international service network and be sure of help at all times:

- In popular holiday destinations, Eurooppalainen has Euro-Center offices which pay claims and provide assistance.
- The emergency phone services take calls 24 hours a day.
- If you show your insurance card, the physicians and hospitals belonging to the service network can bill Eurooppalainen directly for your medical care.
- For assistance and claims you can also turn to Eurooppalainen's sister companies in different parts of Europe, as well as SAS offices abroad.

Example:

Matti is on a skiing trip in Austria. He had just started his holiday and had only been on the slopes for an hour when he is knocked over by another skier. The fall leaves Matti with a bad leg injury. The other skier continues skiing. Matti is taken to hospital and the physicians contact Eurooppalainen's emergency number which is on Matti's traveller's insurance card. Eurooppalainen contacts the Euro-Center office in Switzerland which authorises the hospital to treat Matti and provides him with new flight tickets to Finland. Matti's injury is so severe that he needs a nurse to accompany him to Finland for further treatment. In Finland Matti undergoes a major operation. His Extrasure traveller's insurance covers the costs of this operation, too.

For more information on the service network visit at www.pohjola.fi.

Insurance options

Extrasure travel insurance is a continuous insurance. It is valid while you travel. The more you travel, the cheaper and handier a continuous travel insurance is. If you do not need a continuous travel insurance, you can take out a fixed-term travel insurance separately for each trip.

You may include in the Extrasure cover the following types of travel insurance:

- traveller's insurance for persons named
- luggage insurance for persons named, in which case the insurance covers the luggage of the 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.

Other travel insurance

For customers belonging to certain groups, Eurooppalainen also offers travel insurance cover as group insurance.

If you wish you can also buy travel insurance for individual trips from travel agencies, the Internet, banks, currency exchange offices, our service points and insurance self-service facilities.

Validity of travel insurance

Travel insurance is valid on both business and leisure trips made abroad or in Finland 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, and which are not trips between them.

The insurance cover is valid on trips lasting a maximum of three months. For longer trips, contact Eurooppalainen to take out a supplementary contract. To supplement your traveller's insurance cover, you need to submit to the insurance company a statement concerning your state of health. Medical treatment expenses coverable under the supplementary insurance include a deductible per illness or accident.

Traveller's insurance is not valid in sport games or matches arranged by a sports association or sports club, or in training for such sports arranged according to a training programme, or in training which is typical of the sports. Moreover, the insurance is not valid without a separate agreement and a supplementary premium in pursuit of such sports or hobbies as boxing, wrestling, karate, bodybuilding, weight-lifting, motor sport, 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. With a special agreement and for a supplementary premium, the luggage insurance and the medical expenses cover of traveller's insurance may be extended also to cover war.

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

Example:

Matti moves to Germany for three years. Although he visits Finland regularly on business trips, his travel insurance terminates one year from the end of the insurance period when he moved abroad.

Traveller's insurance

Traveller's insurance always includes medical expenses indemnity. You can also incorporate in it a daily benefit, handicap benefit 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.

Every travelling family member needs his/her own separate traveller's insurance with the exception of family members and grandchildren under the age of 15 travelling with an insured member of the family and who are insured on the basis of the family member's insurance. Insurance cover for the children includes the same types of compensation as the family member's insurance, apart from a daily benefit which is not included. The sums insured in children's handicap and death benefits are as follows: handicap benefit EUR 8 500 and death benefit EUR 1 700.

Factors impacting premium

Traveller's insurance premium depends on the types of compensation included in the insurance and their respective sums insured and on whether or not home contents insurance is included in the Extrasure contract. Extended sports insurance increases the premium.

Medical expenses indemnity

Travel-time illness and travel-time accident

Medical expenses incurred from a travel-time accident which occurred during the trip and required treatment by a physician or from an illness which began during the trip and required treatment by a physician during the trip or within 14 days of the end of the trip are compensated without deductible and without an upper monetary limit. The 14-day restriction does not apply to infectious diseases with a longer incubation period. Mountain sickness is not covered as a travel-time illness.

The concept 'accident' is defined under accident insurance from page 7 onwards. Travel insurance does not cover an infectious disease caused by a bite or sting nor the psychic consequences of an accident. Medical expenses incurred from an accident are indemnified for a maximum of three years from the occurrence of the accident. Treatment of travel-time illness is indemnified for a maximum of 120 days from the outset of treatment.

The insurance also covers a week of emergency-type treatment given at the travel destination for a sudden worsening of an existing illness of the insured. No indemnity is paid if the change for the worse was expected on the basis of medical experience.

Example:

Maija has a chronic skin disease which suddenly worsens during her holiday in Florida. She has to consult a physician and is treated with medicine and ointments. The physician sends the bill to a Euro-Center claims office. Maija buys the medicine from a pharmacy, and after her return home she sends her claim to Eurooppalainen. The treatment of her chronic disease at the travel destination which lasted no more than a week is covered under Extrasure traveller's insurance because the disease worsened suddenly and unexpectedly.

Travel insurance

	Options	Validity	Deductible	Sum insured, EUR	Those insured
<ul style="list-style-type: none"> 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
<ul style="list-style-type: none"> Traveller's insurance 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	
<ul style="list-style-type: none"> Luggage insurance 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 To 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, but which are not trips between them. The insurance cover is not valid in the home, place of work or study, or holiday home of the insured, or on journeys between them. Traveller's insurance and luggage insurance can be taken out independently of each other. Travel liability insurance and legal expenses travel insurance are always incorporated in the luggage insurance.

Expenses are covered provided that the treatment is prescribed by a physician in accordance with generally accepted medical practice. Coverable expenses include:

- fees for examinations and treatment procedures carried out by physicians and other health care professionals
- costs of medical products sold at the chemist's under a Finnish National Agency for Medicines licence
- daily hospital charges
- reasonable travel costs to a local physician or hospital
- costs of treatment for dental injuries
- expenses incurred from treatment of injury caused by biting on a tooth or dentures, up to EUR 120
- expenses incurred from treatment given during the trip for sudden toothache, up to EUR 120, including local travel costs
- costs of spectacles, hearing aid, dentures and safety helmet in use and broken when the accident occurred
- necessary telephone charges incurred during the trip and related to the hospital treatment, up to EUR 170
- expenses for repatriation of the insured patient and travel costs of an escort where necessary
- travel expenses and accommodation costs of one close relative to visit the insured, if the insured is fatally ill or injured.

Repatriation of the patient, the visit of a close relative to see the patient and the costs of an escort all require the approval of the insurance company in advance.

Costs of acquiring micronutrient, mineral, nutritive, medicinal or vitamin preparations and anthroposophic or homeopathic products are not reimbursed.

Nor does the insurance indemnify for 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 incurred from physiotherapy are covered after surgical operations or plaster treatments. The treatment shall be prescribed by a physician and given in a nursing institution. Per travel-time illness or travel-time accident, the insurance covers a maximum of one treatment period which may include ten (10) treatment sessions.

Cancellation and curtailment of a trip

Traveller's insurance covers cancellation (i.e. if the insured's departure from Finland is prevented) or curtailment of a trip caused by a sudden illness, accident or death suffered by the insured, his/her spouse, child, parents, siblings or the travelling companion with whom the insured has jointly reserved the trip. The insured's absence from the trip 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 compelling reason, such as 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 or service provider'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 special package tours arranged in compliance with the Package Travel Act, reasonable expenses as per the special terms and conditions but not more than 25% of the tour price.
- In other travel services, contractual expenses up to a maximum total of EUR 1 000 per trip and per insured.

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

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

If the insured falls ill or is injured and loses travel days because of hospitalisation or untimely return from the trip, he/she is paid a per diem indemnity (EUR 43/day) for lost travel days. If the insured has been on a package tour and has lost more than half of his/her travel days, he/she can choose between a per diem indemnity and a new package tour. A new tour will also be given to a spouse who has lost more than half of his/her travel days or the other parent of a child under 15 years of age, provided that they held a traveller's insurance.

Missed departure

If the insured fails to arrive at the departure point for a trip to a foreign destination because a public conveyance is delayed or the vehicle used by the insured is involved in a traffic 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 trip, the cost of the trip.

The maximum indemnity for missed departure is EUR 1 700, but will not, in any event, exceed the price of the original trip.

Indemnity for delay

If the insured has to wait for more than six hours at the departure or return location of a trip to a foreign destination owing to the delay of a public conveyance, he/she is paid an indemnity of EUR 34 for each commencing period of six hours as of the end of the aforementioned time of delay, up to EUR 340 at the most.

Assault

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

Repatriation of the deceased

If the insured dies abroad, the insurance covers reasonable repatriation costs or funeral expenses abroad for the deceased regardless of the cause of death.

Daily benefit, handicap benefit and death benefit

You can incorporate daily, handicap and death benefits into your Extrasur 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.

Daily benefit is paid for the days that the insured is unable to work due to a travel-time accident. Benefit is paid up to a maximum period of 360 days. Daily benefit is taxable income.

Handicap benefit is paid to the insured for a permanent general physical handicap caused by a travel-time accident. The benefit for full handicap is the agreed sum insured, and for partial handicap the corresponding proportion of the sum insured.

A permanent handicap is determined within three months of the accident, at the earliest, and within three years, at the latest. The degree of handicap is determined in accordance with the Ministry of Social Affairs and Health handicap classification system which is based solely on medical grounds. The occupation and hobbies of the insured are not taken into account when determining the handicap.

Death benefit is paid if the insured dies within three years of a travel-time accident from injuries caused by the accident. For payment of the death benefit, the insured must give the insurance company the name of the beneficiary in writing at the time the insurance is taken out.

Luggage insurance

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

Luggage comprises the insured's normal personal effects but does not include, for example, motorised vehicles, equipment used for gainful employment, merchandise, drawings, manuscripts, IT programs and files, removal goods and freight, animals and 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:

Matti is on a day cruise to Tallinn. On his return from the market, he notices that his valuable gold chain has disappeared. Matti immediately reports the loss of his chain to the tour guide. He is paid EUR 120 in compensation because he can define the time, place and circumstances of the loss.

Money and securities are covered up to a total of EUR 85 when carried by the insured, and up to a total of EUR 505 if kept in a locked safe-deposit box.

Example:

Liisa is on holiday in Cyprus. She is an experienced traveller to whom nothing unpleasant has ever happened. So she 'does not need' a safe-deposit box, but instead keeps all her property in the hotel room. While she is on the beach, her hotel room is broken into. Some of her new clothes are stolen, as is the money she kept in a drawer in her hotel room. She reports the theft to the local police and then to Eurooppalainen's Euro-Center claims office. Euro-Center compensates the stolen clothes but not the money, because according to the insurance terms and conditions only money carried by the insured or kept in a safe-deposit box is covered.

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. These include loss arising from the disappearance or leaving behind of payment instruments and securities, damage to goods caused by wear and tear, scratching and other comparable gradual phenomenon. The maximum indemnity of luggage insurance is the chosen sum insured. 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 any damage caused by the insured to a bicycle, moped, scooter or corresponding watercraft he/she has rented temporarily. 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 make a travel claim

By showing your insurance card you will usually not be charged for medical treatment. If you 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 and inexpensive extrasure insurance for the young

'Easy' is an inexpensive insurance package for 15 to 25-year-olds. This solid package comprising a choice of Extrasure insurance schemes is much cheaper than if the same schemes were taken out separately.

Easy meets the most common insurance needs of the young. The sums insured and deductibles are fixed. 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. 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. Below is an overview of the package and an explanation of the special features of each insurance scheme. You will find a more general description of the schemes under the individual sections.

What does the Easy package include and can you add to it?

Included in the Easy package are 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 excluded from the cover, because young people still living with their parents are usually covered by their parents' insurance. Traveller's insurance and luggage insurance can also be excluded from the package and, if so decided, they can later be added in.

If you wish, you may take out an accident insurance and traveller's insurance for your married spouse, common-law spouse or registered partner and children as part of the Easy package. The package can be further supplemented by other Extrasure insurance, although without the Easy discount. Such additional cover includes 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 and EUR 20 000 if the insured lives separately. 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 insurance, travel liability insurance 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, 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.

Accident insurance 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, if so desired. You can also supplement the package with accident insurance or traveller's insurance for your married spouse, common-law spouse or registered partner and children. Before a person can be granted traveller's insurance, he/she must 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 trips lasting a maximum of three months. For longer trips, you need a supplementary contract and premium. This, too, is inexpensive if you are an Easy policyholder. To get the extension, you need to provide the insurance company with a statement concerning your health. Medical expenses coverable under a supplementary insurance include a deductible per any one travel-time 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 stop and certain deductibles rise.

If any of the obligatory Easy insurance schemes is cancelled, the whole package lapses, including insurance of the person of married spouse, common-law spouse or registered partner and children.

On the other hand, any Extrasure insurance schemes that have been added to the package with no Easy discount continue.

Easy insurance and sums insured			
INSURANCE	GENERAL DESCRIPTION in this product description	SUM INSURED	DEDUCTIBLE
● 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
● 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
● Luggage insurance ● Travel liability insurance ● Legal expenses travel insurance	Cover for travelling	EUR 850 No EUR 85 000 EUR 8 500	EUR 100 15%, min. EUR 200
● Accident insurance for adults and your family	Cover for yourself Handicap benefit Death benefit	Medical expenses EUR 8 500 No EUR 30 000 EUR 5 000	
● Accident insurance for children	Handicap benefit Death benefit	Medical expenses EUR 8 500 No EUR 17 000 EUR 1 700	
● Traveller's insurance for adults	Cover for travelling	Medical expenses with no upper monetary limit No Handicap benefit EUR 30 000 Death benefit EUR 5 000	
● 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

Cover adjusted in line with general price level

The sums insured, maximum compensation, deductibles and premiums expressed in euros for all insurances incorporated in the Extrasure contract are index linked. In other words, they are adjusted in line with the general price level. These adjustments are made once a year on the anniversary of the Extrasure contract. The valuables insurance and pet insurance, however, are not index linked. In medical treatment expenses insurance, only premium, deductible in euros, and the maximum amount of daily hospital charge are tied to an index.

Coming into effect and termination of insurance

Extrasure insurances come into effect in accordance with the insurance contract. Unless otherwise separately agreed, the insurance generally takes effect when the insurance applicant has submitted or sent his/her application to the insurance company. The prerequisite is that the company grants the insurance. 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, at any time, terminate the insurance contract. The notice of termination must be given in writing. The premium is charged for the validity period of the insurance.

Extrasure is easy to adjust

Extrasure insurances are easy to adjust. All you need to do is contact us with the necessary details. The adjustments are made quickly and you receive a new policy which shows your new insurance cover.

Premium payment

Each year you are sent an insurance policy for your Extrasure contract. Check your insurance cover and if you wish to adjust the cover, consult our expert.

A single combined premium is charged for all insurances. You may choose to pay in one or several instalments, as you wish. Paying in a single instalment entitles you to a discount of 2.5%.

If the premium is not paid by the date specified, the insurance company has the right to terminate the whole Extrasure contract two weeks later. If the premium is paid within the two weeks, the contract continues. The insurance company is entitled to charge penalty interest and to be recompensed for the costs of collection.

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

Change of owner

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 written claim must be presented to the insurance company within one year of the date on which the claimant was informed of his/her right to obtain compensation and, at the latest, within 10 years of the occurrence of the insurance event. The claimant must also present to the insurance company any documents and information that are necessary for inspection of loss or damage. Where possible, the insurance company will also acquire information about the event.

Insurance companies have a joint claims file that contains information on non-life claims reported to different companies, which can be of help in connection with claims handling.

Lodging an appeal against a claim settlement decision given by Pohjola

First you should contact the employee in charge of handling your case in the insurance company. Together with the employee, you can, among other things, make sure that all the information relevant for making a claim settlement decision has been submitted to the insurance company.

In case you fail to reach mutual understanding of the matter, you may submit your case in writing to the Ombudsman. After handling of your case, the Ombudsman will contact you by phone or mail.

The address of the Ombudsman is
Pohjola Insurance Ltd, Ombudsman
Lapinmäentie 1
FI-00013 Pohjola
Fax +358 10 253 2626 or email: asiakasiamies@pohjola.fi

In case you still fail to reach mutual understanding, you may contact the Finnish Insurance Ombudsman Bureau which is an organisation providing insurance-related guidance and assistance for consumers, entrepreneurs and self-employed persons. The Bureau's services are free of charge.

You may also ask for a statement on the case from the Finnish Insurance Complaints Board or the Consumer Disputes Board. Contacting the Insurance Ombudsman Bureau and requesting for a statement from the Insurance Complaints Board can be done informally. However, the request for a statement must always be made in writing.

Consumers can submit complaints to the Consumer Disputes Board. A complaint must be made in writing, preferably on a form issued by the Board. Before submitting a complaint to the Consumer Disputes Board, you should first consult a municipal consumer adviser.

The Finnish Insurance Complaints Board and the Consumer Disputes Board are alternative instances for making an appeal. Handling cases in these Boards is free of charge. Decisions issued by the Boards are recommendations.

Finnish Insurance Ombudsman Bureau and Finnish Insurance Complaints Board
Malminkatu 34, FI-00100 Helsinki
Tel. +358 9 6850 120, fax +358 9 6850 1220
www.vakuutusneuvonta.fi

Consumer Disputes Board
Kaikukatu 3, FI-00530 Helsinki
Tel. +358 10 366 5200, fax +358 10 366 5249
www.kuluttajariita.fi

As specified in the instructions for appeal attached to a claim settlement decision, you may bring action before the district court of your domicile or before the Helsinki district court. Action before the district court has to be brought within three years of the date at which you received notification of the insurance company's decision. Processing by a Board does not extend the three-year time limit.

Insurance companies are supervised by the Insurance Supervisory Authority.

Insurance Supervisory Authority
Mikonkatu 8 A, FI-00100 Helsinki
Switchboard: +358 9 415 950, fax +358 9 4155 9660
www.vakuutusvalvonta.fi

Read the insurance terms and conditions

This product description presents an overview of Pohjola's Extrasure insurance package. You should read the insurance terms and conditions carefully because they define in greater detail the content of the insurances. Loss or damage is compensated in accordance with the terms and conditions.

The insurance company has the right to alter the insurance terms and conditions and premiums or other terms of contract during the insurance period on the grounds mentioned in the terms and conditions. For example, an increase in the claims expenditure may result in higher insurance premiums or tighter terms and conditions.

Handling of personal data

When dealing with insurance matters, Pohjola handles customers' personal data in accordance with the Personal Data Act and insurance legislation and takes care that customers' privacy is protected when handling personal data. Information is obtained from customers themselves, from authorised persons, from registers maintained by public authorities and from credit registers.

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

Pohjola does not pass on customer information to outsiders without the customers' consent, unless passing on the information is based on a legal provision.

For more information on the handling of personal data, please contact any Pohjola branch office, call our service number on +358 303 0303 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 misuses detected. These registers are used for preventing crime against insurance companies.

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 loyal customer, will also enjoy significant benefits for your Extrasure contract. You will benefit even more if you do all your banking transactions with an OP-Pohjola Group member cooperative bank or Helsinki OP Bank. Your insurance policies will also generate K-Plussa bonus points.

In addition to receiving loyal customer discounts, you can use OP bonuses to pay Extrasure premiums. Please tell us about your memberships when taking out insurance with us. It will be worth money.

Pohjola service numbers

- Insurance and Claims Settlement Service +358 (0)10 253 1333
- Emergency Service
- - Motor and home losses (24 hrs/day) +358 (0)10 55 88 112
- Travel Emergency Service
- - Euro-Finland Claims Service (24 hrs/day) +358 (0)10 253 00 11

Please save these numbers on your mobile phone.

To ensure service provision and improve customer service quality, Pohjola may record some telephone service calls.

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

