



# If's investment support

## – For the improvement of working conditions

We want to help you prevent the hazards that pose a threat to your business. As an If customer, you can receive support for your investment in safety.

**The investment support is intended for improvements such as:**

- enhancing machine safety
- reducing noise
- reducing manual lifting
- improving ventilation (for example in welding)
- occupational safety training provided by a third party, excluding occupational safety card training and statutory training
- occupational safety certification/management systems.

**The investment support is not intended for investments such as:**

- investments made to meet the minimum statutory requirements
- personal protective equipment
- ergonomics improvements for office, cashier or computer work
- own work (payment receipt required).



## Amount of support

- a maximum of 50% of the investment (VAT 0%)
- however, no more than 20% of the premium for workers' compensation insurance excluding statutory increments.
- There is no minimum limit for the supported investment.

## The investment support will be refunded

- from the insurance premium
- usually from one year's premium, but can also be divided over several years if necessary.

Investment support can be applied for twice over a five-year period. Support cannot be granted retroactively for previous calendar years.

### Example 1.

At a construction site for a two-storey terraced house, the mobility of workers between floor levels was improved by acquiring a movable staircase. The staircase can be disassembled and reassembled on the next construction site. A new staircase had previously been built for each construction site, using the available materials.

- The movable staircase costs EUR 6,000, so 50% of the investment is EUR 3,000.
- The premium for the customer's workers' compensation insurance excluding statutory increments is EUR 20,000. The amount of the support can be a maximum of 20% of the premium (VAT 0%), i.e. no more than EUR 4,000.
- The investment support is EUR 3,000.

### Example 2.

The employees of an electronics industry company had reported various hazardous situations regarding safe movement around the production facilities to the company's management. The management decided to adopt the 5S system suggested by If as an efficient methodology for improving cleanliness and order, thereby reducing the risk of accidents. The company signed a cooperation agreement with a 5S training provider recommended by If. The project considerably improved the orderliness of the production facilities. Walkway safety was improved, and industrial truck drivers received comprehensive training.

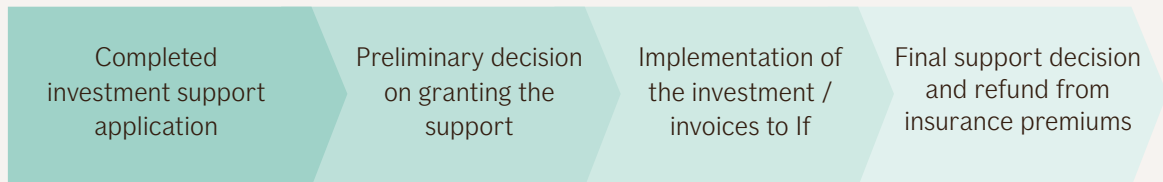
- The project costs amounted to EUR 16,000, so 50% of the investment is EUR 8,000.
- The premium for the customer's workers' compensation insurance excluding statutory increments is EUR 30,000. The amount of the support can be a maximum of 20% of the premium (VAT 0%), i.e. no more than EUR 6,000.
- The investment support is EUR 6,000.



### Example 3.

A company with 15 employees was using high quantities of chemicals, such as printing ink. The company met the minimum requirements set by the Occupational Safety and Health Act, but the Managing Director wanted to ensure that everything possible had been done to prevent unwanted and costly occupational diseases. The company ordered a chemicals assessment, based on which it drew up occupational safety instructions and plans for the safe storage of chemicals.

- The investment amounted to EUR 3,000, so 50% of the investment is EUR 1,500.
- The premium for the customer's workers' compensation insurance excluding statutory increments is EUR 10,000. The amount of the support can be a maximum of 20% of the premium (VAT 0%), i.e. no more than EUR 2,000.
- The investment support is EUR 1,500.



Please contact your contact person at If.  
For more information on investment support, visit [if.fi/investointituki](https://if.fi/investointituki) (in Finnish).

