

Ship staff's supplementary leisure time insurance



Insurance Product Information Document

Company: If P&C Insurance Ltd (publ), branch in Finland **Product:** Ship staff's supplementary leisure time insurance

Complete pre-contractual and contractual information on the product is provided in the Policy Document and in the Terms and Conditions.

What is this type of insurance?

A voluntary accident insurance, which the employer can take out for employees who are subject to statutory insurance in accordance with the Workers' Compensation Act and for whom, on the basis of a collective agreement, the employer is under obligation to arrange ship staff's supplementary leisure time insurance.



What is insured?

- ✓ The insurance covers bodily injuries arising from a wilful act of another person, providing that the injured's own actions did not decisively contribute to the event that caused the injury, and that the injury is not compensable as occupational accident or by virtue of voluntary leisure time accident insurance for ship staff complying with the Workers' Compensation Act.



What is not insured?

- The insurance does not cover
- ✗ illnesses
 - ✗ accidents occurring at work
 - ✗ accidents compensated based on the Ship staff's leisure time accident insurance.



Are there any restrictions on cover?

- ! The insurance does not cover any injury caused by war, mutiny, civil war or other armed conflict.
- ! The insurance includes some restrictions to the scope of coverage. You can find more information about compensations and restrictions in the Terms and Conditions.



Where am I covered?

- ✓ All around the world.



What are my obligations?

- ✓ To supply correct information needed for calculating the insurance premium when taking out an insurance policy.
- ✓ To notify without delay if you detect any defective or inadequate information within your insurance.
- ✓ To pay the insurance premium on time.
- ✓ To notify of a claim event within 30 working days from its occurrence.
- ✓ To give If the information needed for claims handling when a claim has occurred.



When and how do I pay?

- ✓ If will send an insurance premium invoice which shall be paid at the latest on the due date in the bank account given in the invoice.
- ✓ When the insurance policy is taken out, also the number of instalments and invoice delivery method are agreed upon.



When does the cover start and end?

- ✓ The insurance cover starts when the policyholder and If agree upon the start of the cover. It is not possible to set the cover in force retroactively. The insurance is valid until further notice, one calendar year at a time.
- ✓ The policyholder has a right to cancel the insurance at any time. The insurance is terminated at the earliest from the moment when If receives a notice of termination in writing.
- ✓ If has a right to cancel the insurance if the policyholder has neglected to pay a due insurance premium or the insurance company has intentionally been given incorrect or inadequate information in an insurance or claim related issue. In this case the insurance expires within 30 days of the date on which the notice of termination was given.
- ✓ In addition, If has the right to cancel the insurance in certain cases specified in insurance terms and conditions. In this case the insurance expires within 30 days of the date on which the notice of termination was given.



How do I cancel the contract?

- ✓ The insurance can be cancelled at any time by giving If a notice of termination in writing.