



5.2.2016

If P&C Insurance Company Ltd.  
Employee Benefits

## **TRAVEL INSURANCE BRIEF**

Your new insurance company 1.1.2015 is If P&C Insurance Company Ltd. The insurance number for travel insurances is SP1104021.

The official travel insurance is valid during a work- and official journey worldwide.

The secondment travel insurance is valid during a secondment journey worldwide both at work and during leisure time.

Sums insured are the following in both official travel and secondment travel:

- medical treatment expenses arising from illnesses incurred or accidents suffered during travel without maximum limit (deductible 0 e)
- permanent handicap caused by an accident 50 000 e
- death caused by an accident 50 000 e
  
- luggage 1 600 e (travel)  
3 500 e (secondment travel)
- travel liability cover and travel legal expenses cover are included

Claims reporting relating to claims incurred before 31.12.2014 will not change. Compensation is applied from the former insurance like before. Actions are similar with the claims (f.e. travel illness) that have begun before 1.1.2015 and that incur expenses after 1.1.2015.

From such claims that have incurred after 1.1.2015, compensation is applied from If. Claims are reported in the internet, [www.if.fi/internetplus](http://www.if.fi/internetplus) or [www.if.fi/internetplussvenska](http://www.if.fi/internetplussvenska)

The list of preferred clinics and hospitals is in the internet, [www.if.fi/matka](http://www.if.fi/matka) (vahingon sattuesa matkalla > apua matkalla). The insured will first pay the medical expenses himself and then report a claim in the internet, [www.if.fi](http://www.if.fi) (remember to save original receipts and doctor's statements). If the expense is significant, clinic can ask for guarantee of payment from If. If's agreement clinics and hospitals give free treatment to If's customers.

Contact information:

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Contact information is also found in the insurance certificate. Keep the certificate with you during the whole journey!

You can get more information on travel insurance in the internet [www.if.fi/matka](http://www.if.fi/matka).