

Individual **COVERAGE FOR YOUR HOME**

Insurance Guide
If Home Insurance, valid as of 15 June 2019



CAREFREELY

at home

If Home Insurance protects the entire home against loss or damage. It ensures that you can continue your daily life carefree even in the event of loss or damage.

If you live in a block of flats, terraced or semi-detached house that is part of a housing corporation, you only need insurance cover for movable property. The housing corporation insures the real estate and its structures. In the case of movable property, the insurance also includes the permanent fixtures of the flat, as well as Private Person's Liability Insurance and Legal Expenses Cover.

An owner of a detached house must insure the building and movable property. You can even insure **your house under construction** at any stage of the construction project. Home Insurance covers the foundations of the house and construction materials.

You can also include the buildings and **movable property** of your holiday home in Home Insurance.

You can choose the extent of cover provided by Home Insurance. The levels of cover available are ExtensivePlus, Extensive, Basic and Limited.

If you live in a detached house, you should familiarise yourself with ExtensivePlus for a building, which is the most comprehensive cover on the market for detached houses. If you choose ExtensivePlus or Extensive, you are also entitled to the entirely cost-free pest and vermin control service and house inspection offered by If, which helps you take good care of your home.

In Home Insurance, both buildings and movable property can be insured at their full price or at the maximum amount of compensation. At If, insuring up to full price on the basis of floor area is the primary method used. In this approach, the price of the property is not evaluated in drawing up the contract or later during the validity of the insurance, but only after the occurrence of loss or damage. This means that your property is always correctly insured. If you insure up to the maximum amount of compensation, you must monitor the sufficiency of the maximum amount of compensation selected for the insurance and report any additional property acquired.

The Kunnon koti house inspection and vermin control, which were free of charge, were an excellent benefit.

ANONYMOUS FEEDBACK ON MY PAGES

Attending to my affairs with my Personal Service Adviser and the Claims Services has been perfectly in line with my wishes.

FEMALE, 42, CUSTOMER SINCE 2017

It is a big plus that I can pay the premium in 12 instalments without additional costs.

FEMALE, 39, CUSTOMER SINCE 2015

SOURCE: IFS CUSTOMER FEEDBACK 2018

IF BENEFIT PROGRAM REWARDS AND SERVES

- Up to 15% discount on insurance.
- If Deductible Account Benefit for claim-free years up to EUR 40 per year, up to EUR 200. You can use it to reduce deductibles in most insured events.
- At the highest level, you can have a Personal Service Adviser if you wish.

INSURANCE AND CLAIMS MATTERS EASILY AND QUICKLY

- You can purchase insurance quickly and easily in our online shop at if.fi/insurances.
- **My Pages*** is a web service for If's customers where you can take care of your insurance and claims matters easily.
- 90% of our customers are very satisfied or satisfied with our claims services.

* *My Pages are currently provided only in Finnish.*

This guide is not a complete account of If Home Insurance. Please also familiarise yourself with the insurance terms and conditions, the general terms and conditions and the If Benefit Programme at if.fi/etuohjelma. Any loss or damage will be compensated in accordance with these insurance terms and conditions.



Validity of the **INSURANCE**

Home Insurance covers the property of the Policyholder and any persons living permanently in his/her household. The insurance is valid in the place of insurance specified in the policy document and, for a maximum of one year, temporarily worldwide. If the Insured knows that the property is not going to be in the place of insurance for over one year, the moved property is insured for no longer than three months from the date of moving.

The insurance is valid, for example:

During a move

For three months (however, a building must always be insured as soon as the tenure is transferred)

While constructing or renovating and during site transports

During travel worldwide

The covers for movable property, liability and legal expenses are valid worldwide during a journey that continues for no longer than one year.

MOVABLE PROPERTY

WHAT DO THE LEVELS OF COVER INCLUDE?	EXTENSIVE-PLUS	EXTENSIVE	BASIC	LIMITED
Higher amounts of maximum compensation See the table on page 6 for more details.	✓			
More moderate age deductions. Read more on page 9.	✓			
Luggage during international journeys lasting no longer than 45 days, up to EUR 3,500 minus a deductible of EUR 50	✓			
Hole-in-one Cover up to EUR 850	✓			
Sudden and unforeseeable loss or damage We will compensate if your property breaks down or is damaged due to a sudden and unforeseen event. For example: - your phone or tablet is dropped on the floor and breaks - a fastener in your cupboard fails and your cups and saucers break	✓	✓		
Theft and malicious damage in your home or outside it	✓	✓	✓	
Water damage caused by leakage if leakage in HPVAC pipework or a washing machine, for example, wets your property	✓	✓	✓	
Electric appliance breakage , for example, due to a short circuit	✓	✓	✓	
Damage caused by fire, soot or smoke	✓	✓	✓	✓
Natural forces , from storms to hail or flood may cause extensive damage.	✓	✓	✓	✓
Costs arising from the discontinuance of habitation are covered if you have to temporarily live elsewhere due to loss or damage covered. We will compensate for up to 85% of the additional accommodation costs for a maximum period of 12 months.	✓	✓	✓	✓

IN THE CASE OF MOVABLE PROPERTY, THE INSURANCE ALSO INCLUDES PRIVATE PERSON'S LIABILITY INSURANCE AND LEGAL EXPENSES COVER AT EACH LEVEL OF COVER.

LIABILITY INSURANCE

Liability Insurance covers property damage and bodily injury caused to a third party by the Policyholder and any persons living permanently in his/her household. The insurance is valid in Finland and temporarily, for a maximum of one year, worldwide. If the Insured's permanent place of residence is not in Finland, the insurance is valid in Finland only.

Liability Cover covers the Insured's liability for damages that can arise from sudden and unforeseen property damage or bodily injury caused by the Policyholder as a private person to another party. In the event of loss or damage, the insurance company will determine whether the Insured is liable to pay compensation for the event, if no exclusions are applied to the loss or damage. Compensability requires that the Insured is liable for the damage by law.

Extended Liability Cover covers damage and injuries caused as a private person more extensively than required by the liability set in legislation. It covers sudden and unforeseen property damage or bodily injury caused by the Insured to another party if the Insured's act or negligence has a causal connection to the occurrence of damage or injury or if the damage or injury has been caused by an object owned by the Insured (e.g. device or animal) and the injured party cannot be considered liable for the damage or injury.

Typical types of damage or injury covered under Liability Insurance include damage caused by children, sudden damage to the structures of owner-occupied or rented flats, damage or injury caused as a property owner and damage caused in parking areas other than that caused by a car.

Liability Insurance includes exclusions in accordance with which not all damage or injuries are covered. For example, the insurance

does not cover damage or injury:

- caused by shower or bath water being prevented from entering the floor drain
- caused to permanent fixtures in a flat belonging to a housing corporation, movable property rented from a private person by the Insured or property entrusted to the Insured's custody
- caused by the Insured while practicing a profession, for obtaining income or for gainful purposes in general
- caused to property that has been in the Insured's possession or that the Insured has taken possession of to manufacture, install, repair, transport, store or otherwise handle or take care of
- caused by an animal owned by the policyholder to the animal carer's property.

In cases of property damage, Liability Insurance can cover repair costs or the current value of the item as well as expenses incurred as a result of the establishment of liability. In cases of bodily injuries, Liability Insurance can cover costs arising from medical treatment expenses, decline in income, pain and suffering, permanent defect or handicap or other loss.

The alternative amounts of maximum compensation are EUR 200,000 or EUR 400,000 per loss event. The selected maximum amount of compensation is specified in the policy document. The selected deductible is deducted from the compensation.

LEGAL EXPENSES COVER

Legal Expenses Cover helps to prepare for possible legal expenses. It covers the Policyholder and any persons living in his/her household. The insurance is valid in the Nordic countries, and in connection with a journey or travel worldwide during a journey that continues uninterrupted for no longer than one year.

Legal Expenses Cover covers the Insured's necessary and reasonable lawyer's fees and legal costs incurred through the use of legal assistance in disputes, criminal cases and petitions.

Extended Legal Expenses Cover covers, in addition to those mentioned above, any of the opposing party's legal costs that must be paid by the Insured under a court decision.

Typical cases covered are disputes relating to real estate and car deals, and in criminal cases, those relating to assaults in which the Insured as the injured party claims damages from the defendant.

Legal Expenses Cover includes exclusions in accordance with which not all loss, damage or injuries are covered. For example, the insurance does not cover loss, damage or injury relating to

- business or other gainful activity
- a divorce or the dissolution of a partnership
- property other than the dwelling used by the Insured
- the custody, maintenance, etc., of children.

However, the insurance covers one loss event relating to these issues per three years if all of the following prerequisites are met at the same time:

1. the issue is not handled for the first time or in connection with ending cohabitation,
 2. the issue concerns the changing of a valid, enforceable agreement or valid court decision confirmed by the authorities due to changes in circumstances,
 3. other prerequisites defined in the insurance terms and conditions.
- The insurance does not cover the enforcement of issues related to these.

However, if the insurance has been in force for less than two years, the matters on which the dispute, claim or charge is based must also have arisen during the validity period of the insurance.

The maximum amount of compensation per insured event is EUR 10,000 or EUR 20,000 in Legal Expenses Cover and EUR 20,000 in Extended Legal Expenses Cover. The selected maximum amount of compensation is specified in the policy document.

Sometimes the amount of legal expenses exceeds the maximum amount of compensation. In that case, customers will pay any remaining legal expenses themselves. Any legal expenses successfully collected from the adversary will be distributed between the insurance company and the customer in proportion to the legal expenses paid by each.

Deductible in loss events is 20% of the expenses, however, no less than EUR 170.



WHAT DOES HOME INSURANCE

include?

INSURANCE FOR MOVABLE PROPERTY COVERS

Ordinary items intended for daily or leisure use in the household and used in the specified place of insurance. These include furniture, clothing, tableware, accessories, electronics, equipment used in sports or leisure time activities, etc.

Such rented or borrowed property that, if owned by the Insured, would belong to his/her insured movable property

The permanent fixtures of a flat in blocks of flats and terraced houses up to the agreed sum insured. Permanent fixtures of a flat refers to property for which the flat owner is responsible under the Finnish Housing Companies Act, such as flooring, wall-paper, kitchen cabinets and bathroom fittings. The insurance does not cover structures or parts of the flat whose maintenance is the responsibility of the housing company, nor does it cover any extensions to liability agreed in the housing company.

The following maximum amounts of compensation are applied both to insuring up to full price and to insuring at the maximum amount of compensation.

Maximum amount of compensation for the ExtensivePlus level of cover

Maximum amounts of compensation for other levels of cover

Individual item or collection	EUR 17,000	EUR 5,000
Valuables or collections worth less than EUR 5,000/EUR 17,000 (in ExtensivePlus), in total	up to EUR 50,000	up to EUR 20,000
Bicycle and its accessories	EUR 5,000	EUR 2,500
Movable property stored in the cellar closet of a block of flats, terraced or semi-detached house or other storage facilities relating to these	EUR 3,500	EUR 3,500
A rowing boat and its motor of not more than 8 hp, in total	EUR 3,500	EUR 3,500
Home or holiday home contents acquired for or transferred into a car, camper van, trailer or boat in the case of loss or damage caused by theft or malicious damage	EUR 3,500	EUR 3,500
Tools, implements and equipment used in gainful employment	EUR 2,000	EUR 2,000
Money and securities in the place of insurance	EUR 500	EUR 500
Money and securities outside the place of insurance	EUR 200	EUR 100

If the maximum amount of compensation is not sufficient, property can be insured at full price separately.

INSURANCE FOR MOVABLE PROPERTY DOES NOT COVER

Can be insured separately with

Exceptional property or property kept in a storage facility outside the place of insurance

Home Insurance

Pets

Animal Insurance

BUILDINGS

WHAT DO THE LEVELS OF COVER INCLUDE?	EXTENSIVE-PLUS	EXTENSIVE	BASIC	LIMITED
Roof leaks The insurance covers damage or loss in cases in which rain or thaw water has penetrated the roof and wetted structures.	✓			
Moisture damage in sanitary facilities The insurance covers damage or loss in cases in which water has penetrated the structures of sanitary facilities.	✓			
Damage caused by pests or vermin We will cover loss or damage caused to the structures of the building by vermin, such as mice and rats, and insects.	✓			
Damage caused by decay fungi We will cover loss or damage caused to the structures of the building by decay fungi, for example, if decay fungi have damaged the supporting structures of the base floor or the studs of the wall structures.	✓			
Kunnon koti service * Kunnon koti is a cost-free additional service, which comprises two parts: an inspection of a detached family home carried out by an expert and a telephone service providing advice on maintenance. The inspection and telephone service are provided by If's partner company Anticimex. After the inspection, you will receive a written evaluation and report on the condition of your house. The inspection carried out every four years helps you prevent damage and anticipate any need for repair. You can also benefit from the telephone service in which experts answer your questions relating to the maintenance of your house.	✓	✓		
Pest and vermin control service A cost-free pest and vermin control for detached houses as a telephone service providing advice, a control package sent by post or control measures carried out by a technician on the spot. The pest and vermin control service is provided by If's partner company Anticimex.	✓	✓		
Sudden and unforeseeable loss or damage We will compensate for sudden and unforeseen loss or damage to your building. For example: – A window breaks due to an external reason, such as children's outdoor games. – A heavy object falls on the floor and damages the flooring.	✓	✓		
Theft and malicious damage	✓	✓	✓	
Water damage caused by leakage We will cover the damage if the pipework of the building or an actuator connected with it breaks down and causes water damage.	✓	✓	✓	
HPVAC, electrical and automation equipment breakages We will compensate for the breakdown of heating, water and plumbing, ventilation and air conditioning, electrical and other building services equipment.	✓	✓	✓	
Damage caused by fire, smoke, soot or an explosion	✓	✓	✓	✓
Damage caused by storm	✓	✓	✓	✓
Damage caused by an exceptional flood We will cover flood damage caused by an exceptionally heavy rainfall or an exceptional rise in the water level of a water system.	✓	✓	✓	✓
Damage caused by hail	✓	✓	✓	✓

* The Kunnon koti service is a cost-free additional service provided by If's partner company Anticimex. It is available for customers who have taken out Extensive or ExtensivePlus for their detached house. The service is additional and does not form part of the insurance contract.

INSURANCE FOR A BUILDING COVERS	Maximum amount of compensation
Playhouse, barbecue shelter, gazebo, shed, swimming pool, hot tub and greenhouse	each EUR 5,000
A car shelter up to 30 m ² if it is not subject to an official permit	EUR 10,000
If you want to have higher maximum amounts of compensation, you must insure these separately.	
Other ordinary structures in the yard area, such as flagpoles, fences, gates	in total EUR 5,000
Cleaning and restoration costs of a yard area in the immediate vicinity of the building	EUR 50,000
Damage covered under ExtensivePlus (roof leaks, moisture damage in sanitary facilities, damage caused by pests or vermin and decay fungi)	EUR 15,000
The insurance also covers equipment and fittings the ownership of which is transferred when the building is sold, such as kitchen stoves, hoods, sauna ovens, the machinery of refrigerating rooms and central vacuum cleaners.	
INSURANCE FOR A BUILDING DOES NOT COVER	Can be insured separately with
Outbuildings or garages	Home Insurance
On-site forest	Forest Insurance
Bodies of water, jetties or beach constructions	Cannot be insured

KUNNON KOTI -SERVICE

Kunnon koti is a cost-free service for our customers who have taken out home insurance for their detached house with the Extensive or Extensive Plus level of cover.

The service includes:

- house inspection carried out by an expert every four years
- telephone service providing advice on maintenance

Make an appointment with an expert! if.fi/kunnonkoti



WHAT IS COMPENSATED

and how?

If Home Insurance covers sudden and unforeseen property damage in accordance with the level of cover you have selected. The insured event must be verifiable: what happened and how, where and when, what caused the loss or damage.

In addition to direct property damage, the insurance covers costs arising from loss prevention, the discontinuance of habitation or the acquisition of necessities if luggage is delayed, for example.

AMOUNT OF COMPENSATION

The amount of compensation is based on the value or price of the damaged or lost property. The basis of compensation is the loss incurred. Damage to used property is compensated primarily by having the property repaired or by acquiring an equivalent piece of property to replace the damaged one. If the property is repaired, the decrease in value of the property or costs relating to alteration or improvement work unrelated to the loss will not be covered.

COMPENSATION FOR MOVABLE PROPERTY

Compensation for movable property is not always paid on the basis of the price of equivalent new property. The age and condition of the damaged piece of property affect the amount of compensation. You can find complete information on age deductions applied to movable property in the insurance terms and conditions.

As regards movable property not older than five years, the amount of loss is calculated on the basis of the replacement price of an equivalent piece of property, i.e. the acquisition cost of an equivalent new piece of property. As regards property older than five years, the amount of loss is calculated on the basis of the current price.

Current price refers to the price of used property at the time of loss, and it takes into account the reduction in the value of the property due to age, use or negligence in servicing or maintenance, for example.

The amount of loss or damage to works of art, jewellery and handicrafts made by the Insured is assessed on the basis of the current price of equivalent items or the replacement price of the materials used for the items. Compensation for jewellery and watches is 60% of their market price, if the Insured does not acquire equivalent items within six months.

When items of the groups listed in the table are compensated, an age deduction is made from the replacement value, regardless of whether the item is older than five years or not. No age deduction is made if the item is repaired.

In ExtensivePlus, no age deduction is made from the compensation for laptops, tablets, mobile phones and similar devices for the year the property was placed in service or for the following two years. With respect to other property mentioned in the table, no age deduction is made for the year the property was placed in service or for the following three years.

At levels of cover other than ExtensivePlus, no age deduction is made for the year the property was placed in service.

ANNUAL AGE DEDUCTIONS	%
Smartwatches	9
Consumer electronics, other electronic appliances and optical instruments (excl. binoculars and telescopes)	9
Bicycles and their accessories	9
Household appliances	9
Other machinery and equipment	5
Laptops, tablets and similar devices	20
Other computer hardware	15
Spectacles and prescription sunglasses	15
Sports gear and equipment	15
Clothing and footwear	15
Mobile phones and comparable	25
Property used for gainful employment or entrepreneurship (if the above-mentioned age deduction percentage of the coverable item is not higher)	15

REPORT
A CLAIM ON
MY PAGES
at if.fi

CRISIS THERAPY IN CONNECTION WITH LOSS OR DAMAGE CAUSED BY FIRE OR THEFT

If wants to support its customers in the event of extensive loss or damage and also help them move forward by means other than paying compensation for loss or damage. We will cover psychotherapy prescribed by a physician – five treatment sessions per Insured Person – if such treatment is needed due to loss or damage compensable from fire or theft cover.

NOT BEING ABLE TO USE LUGGAGE

Insurance for home contents also works as luggage insurance in accordance with the level of cover and deductible selected for movable property. The insurance also covers costs for the acquisition of necessities if luggage is delayed by more than six hours or is stolen from a locked place and not recovered within six hours of the theft. Compensation of EUR 80/day is paid per traveller, up to EUR 320.

COMPENSATION FOR DAMAGE TO A BUILDING

The amount of damage to a building is assessed on the basis of its replacement price and current price. The replacement price refers to the amount of money required to construct a new building with an equivalent room programme and standard of equipment. The current price is calculated by deducting from the replacement price the reduction in the value of the building due to age, use or negligence in servicing or maintenance, for example.

If the current price of the building at the time of the loss equals or exceeds half of its replacement price, the amount of loss is calculated on the basis of the replacement price. Otherwise, the amount of loss is calculated on the basis of the current price, providing that construction work begins within two years of the loss.

The maximum compensation based on the current price of the building equals the market price of the building. In the following situations, we will compensate the price which could have been obtained for the building if sold immediately before the occurrence of loss:

- the building is completely destroyed and no new corresponding building is built to replace the destroyed one
- the building is completely destroyed and the value of the destroyed building in terms of its condition and usage characteristics has decreased due to factors such as age, negligence of service or maintenance or lack of occupancy, in such a manner that compensation will be based on current price (less than 50% of the replacement price).

In cases of loss or damage relating to the HPVAC or electrical appliances of the building, an annual age deduction is made from the replacement or repair expenses covered as follows: pipework, electric cables and wires 3%, and other HPVAC and electrical appliances 6%. The deduction is calculated for calendar years from the year the appliance was taken into use or renewed, but not for the year the property was taken into use or for the following year.

In cases of loss where the pipework of a building breaks down and results in water damage caused by leakage, age deductions are calculated in accordance with the table below. The deduction is calculated on the basis of the amount of water damage covered.

The age of the pipework is calculated in calendar years from the year when the property was first used or the pipework renewed.

AGE OF PIPEWORK	DEDUCTION FROM THE REPAIR COSTS
0–29 years	0 %
30–50 years	25 %
over 50 years	50 %

In case of damage caused by leakage, the waterproofing of a wet room is only compensated for the part of the room the damage was caused to.

In addition to the damage to the building, the insurance covers additional costs arising from the authorities' orders concerning construction, up to 10% of the compensable costs.

DEDUCTIBLE

In each case of loss or damage, a deductible is applied, i.e. an amount of money is deducted from the compensation, and you must pay the amount yourself. You can choose your deductible from several alternatives. It is often financially sensible to select a higher deductible. In this case, you will pay expenses arising from smaller loss or damage yourself, while we will cover the larger ones that cause more substantial financial losses. The amount of deductible also affects the price of your insurance.

In cases of loss or damage caused by the discontinuance of habitation, a deductible of 15% is deducted from the compensable costs.

No deductible is deducted

- from the compensation for the costs of necessities if luggage is delayed
- from the expenses for the transportation of luggage to the destination or back home in cases of loss or damage to the insured motor vehicle
- if the functioning of a security or alarm device installed has prevented the occurrence of loss or restricted the amount of loss.

The deductible is doubled, to an amount that may not exceed EUR 1,700

- if the building is under construction or renovation
- if the building or flat has been hired out and the rental use is not mentioned in the policy document
- in cases of loss or damage included in the cover against natural forces and caused by a flood caused by heavy rainfall, flooding of water bodies or sea water flood.

EXCLUSIONS

Not all losses are compensated. For example, no compensation is paid for loss or damage caused deliberately or for foreseeable loss or damage. Gross negligence and the contribution of alcohol or other intoxicant to the occurrence of loss or damage, as well as any neglect or error in making an insurance contract, keeping it valid, preventing loss or making a claim may lead to the refusal or reduction of compensation.

The insurance does not cover loss or damage caused by, for example:

- a defect in design, installation, handling, usage or workmanship
- a structural or manufacturing defect or defective materials
- defective foundations or construction
- rusting, corrosion, decay or other process that develops slowly
- a pet by biting, scratching, urinating, defecating, vomiting or staining

- the disappearance or mislaying of property
- the breaking of a piece of sports equipment, in connection with an athletic performance
- normal scratching.

You can find all the exclusions applied to your insurance in the insurance terms and conditions.

TAKE CARE *of your property*

You can prevent and restrict loss or damage by following the precautions included in the insurance terms and conditions. They provide instructions on fire safety, the use, storage and transportation of property as well as on the prevention of damage caused by natural forces or water damage caused by leakage. Compensation may be refused or reduced if the precautions are neglected.

IMPORTANT TIPS FOR PROTECTING YOUR PROPERTY

Improve fire safety

- Make sure that your home is equipped with functioning fire alarms.
- Supervise open fire, candles and outdoor candles.
- Do not use faulty electrical appliances. Only use approved service shops to carry out their repair.
- Smoking and making an open fire on premises containing flammable substances or materials is forbidden.
- Smoking in bed is forbidden. Cigarettes must be extinguished in an incombustible container.
- Drying clothes over a sauna oven or in its close vicinity is forbidden.

Prevent water damage caused by leakage

- Empty the HPVAC pipework of water if the building is left without heating during the cold season.
- Connect the washing machine outlet hose to the sewage system. Turn off the machine's shut-off valve when the machine is not in use.
- Place a container under a dishwasher and refrigerating appliances.

Prevent theft and burglary

- Lock property stored in common premises.
- Do not leave or hide keys near the residence or the storage facilities.
- Only keep valuable property in a hotel room or cabin if separately locked away.
- Do not leave valuable property unattended in a public place or in a vehicle without surveillance even if the vehicle is locked.

You can find all the safety precautions that apply to your insurance in the insurance terms and conditions.

INSURANCE IS A CONTRACT

Insurance is based on an insurance contract. The contract determines the scope of cover and the amount of deductible. The key contents of the contract are presented in the policy document.

INSURANCE PREMIUM AND ITS PAYMENT

Depending on the Insured Interest, factors affecting the home insurance premium include:

- the age, place of residence as well as insurance and claims history of the Policyholder and the Insured Persons
- the properties and the purpose of use of the Insured Interest
- the scope of cover and the amount of deductible.

The insurance remains valid if the insurance premium is paid no later than the date due. If the insurance premium has not been paid, If will terminate the insurance contract, effective at the earliest 14 days from the date of dispatch of the notice of termination.

CHANGES TO AND EXPIRY OF THE INSURANCE CONTRACT

The insurance contract is valid for an agreed insurance period at a time. Any changes in the Insured Interest must be reported to our company.

The insurance company may amend the insurance terms and conditions and adjust premiums at the turn of the insurance period as provided in the terms and conditions. The insurance company may also make amendments to the insurance terms and conditions that do not affect the essential content of your insurance. We will notify you of any amendments in advance.

Your insurance can expire:

- at a previously agreed date
- if you notify our company of termination in writing
- upon the insurance company's decision during the insurance period if the insurance premium has not been paid
- upon the insurance company's decision in other circumstances specified in the insurance terms and conditions and legislation.



INSURER

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If Customer Service, tel. +358 10 19 19 19

The insurer or its agent do not make personal recommendations about insurance products as specified in the Insurance Contracts Act.

INSURANCE AGENT OF THE INSURER

Nordea Bank Oyj, Satamaradankatu 5, FI-00020 NORDEA,
domicile Helsinki, business ID 2858394-9, tel. +358 9 1651

Works as the agent of If P&C Insurance Company Ltd (publ), branch in Finland, Nordea Life Assurance Finland Ltd and Nordea Insurance Finland Ltd.

The insurance agent is registered in the Register of Insurance Intermediaries kept by the Financial Supervisory Authority (FIN-FSA). You can check the registration data on the insurance agent on FIN-FSA's website at fiva.fi.

If P&C Insurance Company Ltd (publ), branch in Finland, is part of the Sampo Group, whose parent company, Sampo plc, owns more than 20% of Nordea Bank AB.

The insurance agent's commission is based on the number of insurance policies sold.

CUSTOMER PROTECTION

If you, as a policyholder or claimant, are not satisfied with the decision of the insurance company, If Customer Ombud will consider your case. Submit information concerning the case by email to asiakasvaltuutettu@if.fi or by post to If Customer Ombud, P.O. Box 2018, FI-20025 IF, Finland, within six months of the decision.

Recommended settlements of cases concerning the conduct of insurers and insurance agents are given by the Finnish Financial Ombudsman Bureau (fine.fi), the Consumer Disputes Board (kuluttajariita.fi) or, with respect to claims under the Motor Liability Insurance Act, the Traffic Accident Board (liikennevahinkolautakunta.fi). The case may also be submitted to a court of law by taking legal action in a district court.

More information and a contact form for the If Customer Ombud is available at if.fi/muutoksenhaku (in Finnish).

PROCESSING OF PERSONAL DATA

We process our customers' personal data in compliance with insurance and data protection legislation valid at any given time and also otherwise ensure the realisation of our customers' privacy protection in the processing of personal data. We process our customers' personal data to handle their insurance matters at various stages of the insurance life cycle, for example, when making the insurance contract, during the insurance period and during claims handling. We acquire information from the customer, from parties authorised by the customer, from public registers maintained by various authorities and from the credit information register. We also use our customer register to target marketing to our customers.

We do not disclose customer data to third parties without the customer's consent, unless said disclosure is based on law. We record insurance and claims telephone services calls to ensure the content of discussions conducted with the customer, for example, when making an insurance contract or providing advice on claims issues. We also use call recordings to improve the quality of our services. More information on the processing of personal data is available at: if.fi/handling-of-personal-data.

