

Best coverage for
YOUR MOTORCYCLE

*Guide for selecting motorcycle insurance
– valid as of 15 June 2019*





Select the right CASCO INSURANCE

In Casco Insurance (voluntary motor vehicle insurance), the level of cover should be selected carefully. The most common types of damage compensated under Casco Insurance are collision, falling, running off the road, theft and malicious damage.

WHY IF PREMIUM CASCO?

The most comprehensive Casco Insurance on the market. In addition to the covers provided by Full Casco, it includes, for example, Parking Cover, which covers damage caused by an unknown vehicle colliding with your parked motorcycle.

WHY IF FULL CASCO?

In addition to the covers provided by Bonus Casco, it includes, for example, Redemption Cover, under which your motorcycle is redeemed at the price of a new motorcycle if you are its first owner or possessor – even if your motorcycle is three years old at the time of the loss or damage. For a used motorcycle, the compensation can be as high as the market price + 30%.

WHY IF BONUS CASCO?

In addition to the covers provided by Semi Casco, the insurance covers falling and running off the road, for example.

WHY IF SEMI CASCO?

Under Semi Casco, you can receive compensation for loss or damage arising from malicious damage, theft or fire, for example. It also covers towing and travel expenses.

WORRIES ON THE ROAD? LET US HELP YOU.

The new If Assistance service (If Apu) provides our Casco Insurance customers with support 24/7. If your ride is discontinued due to a technical failure or for other reasons, If Assistance helps. Read more at if.fi/apu. If Assistance also helps you at +358 10 19 19 19 – Save the number in your phone.

We are at your service regardless of time and place at if.fi.

* My Pages are currently provided only in Finnish.



This guide is not a complete account of the If Motor Vehicle Insurance for your motorcycle. 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.

INSURANCE BASED ON AN ANNUAL PREMIUM RATING OR LAID-UP INSURANCE?

You can choose a motorcycle insurance policy based on an annual premium rating or laid-up insurance.

The price of insurance based on an annual premium rating increases for the summer as your motorcycle is exposed to more risks during the summer. In winter, the price of Casco Insurance is low and no premium is charged for the Motor Third Party Liability Insurance. The total price determined on this basis is invoiced evenly throughout the year. As your insurance cover is valid at all times, you can always start your riding season without worrying. You do not have to report when you use your motorcycle or when it is laid up.

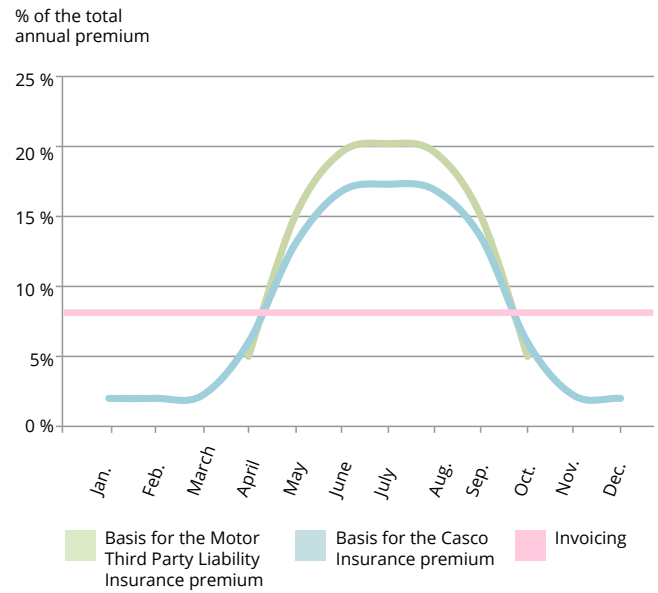
The premium of laid-up insurance is the same throughout the year. The invoicing is always based on a 12-month annual premium and will be discontinued immediately after you have reported on If's My Pages that your motorcycle has been decommissioned from traffic use. The end of the riding season will be taken into account in the next invoice. The motorcycle may not be used during the notified decommissioning period.

HIGHER DEDUCTIBLE – LOWER INSURANCE PREMIUM

A deductible is deducted from the amount of loss or damage covered. You can choose a deductible of EUR 200 or EUR 500

for damage caused by collision. You can find the deductibles for other covers below under the descriptions of each cover.

Insurance premium and invoicing for insurance based on an annual premium rating



(The percentages are indicative.)

Levels of cover and Casco options

COVER AND WHAT IS COMPENSATED	PREMIUM CASCO	FULL CASCO	BONUS CASCO	SEMI CASCO
Replacement Car Service - a replacement car or EUR 45 per day if your riding is discontinued	✓			
Parking Cover - dents to a parked motorcycle, no decrease in bonus	✓			
Redemption Cover - if your motorcycle is redeemed, a new motorcycle or the market price + 30%	✓	✓		
Collision Cover - damage caused by a collision or running off the road	✓	✓	✓	
Animal Collision Cover - loss or damage arising from a collision with an animal	✓	✓	✓	✓
Towing and Travel Expenses - expenses for towing and the discontinuance of a journey	✓	✓	✓	✓
Cover against Malicious Damage, Cover against Theft and Fire Cover - loss or damage caused by malicious damage, theft or fire	✓	✓	✓	✓
Foreign Use Liability Cover - bodily injuries and property damage caused to third parties and passengers on your motorcycle for which the rider of your motorcycle is liable	✓	✓	✓	✓
Legal Expenses Cover - legal expenses of disputes and criminal cases in matters relating to your motorcycle	✓	✓	✓	✓

REGISTRATION AND INSURANCE FROM IF EASILY AT THE SAME TIME

- Register your vehicle and take out insurance easily at the same time at if.fi/ajoneuvo, on My Pages or with If telephone services +358 10 19 19 19.
- The information is transmitted to Traficom electronically, and you do not have to visit an inspection office.
- You can also register your vehicle at [Traficom.fi](https://traficom.fi) and at If's offices and most inspection offices as before.
- Please read more about registration at if.fi/rekisterointi (in Finnish).

IF BENEFIT PROGRAMME REWARDS AND SERVES

- Discounts on insurance up to 15%.
- 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.

IF EXCELLENT DRIVER'S BENEFIT FOR CAREFUL MOTORCYCLISTS

- *New!* You are immediately granted a 30% bonus for a new Motor Third Party Liability Insurance policy. The bonus will increase by 10 percentage points a year.
- You can become an Excellent Driver in five years or even sooner. As an Excellent Driver, your bonus will be 80%, and the first claim will not decrease it.
- As an Excellent Driver, your Casco Insurance bonus will also remain unchanged after the first claim related to Casco Insurance. The benefit can be used once per insurance period.

OTHER BENEFITS FOR MOTORCYCLISTS

- The new If Assistance service helps all our Casco Insurance customers on the road 24 hours a day.
- For Premium, Full and Bonus Casco, you are granted an 80% bonus right away.
- You can choose between a traditional laid-up insurance and insurance based on an annual premium rating.

INSURANCE, CLAIMS AND REGISTRATION MATTERS EASILY AND QUICKLY

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

*Excellent Driver's
Motor Third Party Liability
Insurance*

NOW WITH AN 80% BONUS

You can become an Excellent Driver in five years or even sooner. You are immediately granted the same bonus for all your motorcycles.

**REPORT
A CLAIM ON
MY PAGES**
at iffi

Basic information on your motorcycle's **IF MOTOR VEHICLE INSURANCE**

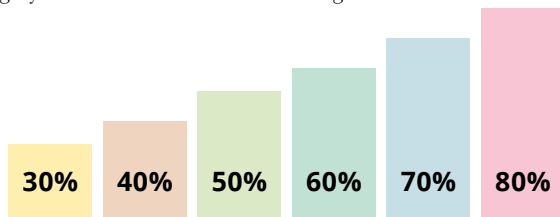
The Motor Vehicle Insurance for your motorcycle consists of Motor Third Party Liability Insurance and the Casco Insurance you have selected. The contents of the Motor Vehicle Insurance are presented in detail in the policy document and the insurance terms and conditions.

MOTOR THIRD PARTY LIABILITY INSURANCE

The Motor Third Party Liability Insurance covers any bodily injury or property damage caused by your motorcycle in traffic, as stipulated in the Motor Liability Insurance Act. It does not cover any damage to your own motorcycle or to the rider's, owner's or keeper's property. The Motor Third Party Liability Insurance is valid in EEA and in Green Card agreement countries, excluding Iran, Kosovo, the northern part of Cyprus and Nagorno-Karabakh.

Bonus of the Motor Third Party Liability Insurance

The bonus of your Motor Third Party Liability Insurance is determined on the basis of your insurance and claims history and the insurance terms and conditions. The bonus for a new insurance policy is now at least 30%. As a rule, the bonus increases by 10 percentage points a year and is 80% at its highest. As the result of a claim, the bonus decreases by 10, 15 or 20 percentage points, depending on the bonus category at the time of the loss or damage.



Even a fledgling driver can achieve the 80% bonus in as few as five years.

CASCO INSURANCE

The insurance covers your motorcycle and fixed standard equipment and accessories, as well as helmet and transceiver during riding. The insurance does not cover sound and picture reproduction or navigation equipment, parts intended for racing purposes or decals or special paintwork.

The Casco Insurance contract is valid in Europe and in in Green Card agreement countries, excluding Iran, Kosovo, the northern part of Cyprus and Nagorno-Karabakh. Foreign Use Liability Cover is valid in those Green Card agreement countries that are not part of the EEA, such as Russia. The highest possible bonus of Casco Insurance is 80%, which is granted for new insurance policies. Each claim compensated under Collision Cover reduces the bonus by 10 percentage points, and after each claim-free year, the bonus increases by 10 percentage points a year. Semi Casco does not include the right to a bonus.

COMPENSATION

We will primarily compensate by paying the repair costs of your motorcycle or a corresponding amount. Your motorcycle may also be redeemed at its market price or in accordance with the regulations included in Redemption Cover if it cannot be repaired at a reasonable cost. Market price is the cash price that could have been obtained for your motorcycle at the time of the loss or damage. When determining the market price, the market situation and your motorcycle's condition will be taken into account. The deductible stated in your policy document will be deducted from the compensation. In cases of loss or damage that occur outside the Nordic countries and Estonia, an increased deductible is applied.

EXCLUSIONS

Casco Insurance does not cover, for example:

- damage arising from a technical failure in your motorcycle or insufficient circulation of oil or coolant
- damage arising from a gradual process, such as wear and tear, corrosion and rusting
- damage caused when riding the vehicle on a road covered with water or on ice outside approved winter roads
- damage arising from participation in, or training for, a race
- damage arising from participation in riding practice or high-speed riding practice in an area or road section closed to ordinary traffic (including areas such as the Nürburgring Nordschleife and Spa-Francorchamps when they are open to the public at designated times). This exclusion does not apply to motorcycle riding practice in Finland on a motorcycle registered for road use.
- decrease in the value of your motorcycle.

Report your loss or damage immediately to If. Casco Insurance does not cover loss or damage caused intentionally, through gross negligence or under the influence of alcohol or some other intoxicant. The precautions included in the insurance terms and conditions must be observed. If they are ignored, compensation may be reduced or refused.

If you sell your motorcycle or give written notice of termination, your insurance will expire. If you do not pay the Casco Insurance premium by the due date, If is entitled to terminate the insurance, effective at the earliest 14 days from the date of dispatch of the notice of termination.

The insurance company may amend the contents of the contract or adjust premiums at the turn of the insurance period as provided in the terms and conditions. We will notify you of any amendments separately.

Report information on the owner and keeper of the vehicle based on the actual situation. If incorrect information has been provided, the insurance company can refuse compensation or annul the insurance contract.

IF MOTOR VEHICLE INSURANCE COVERS

PARKING COVER

- damage caused by an unknown vehicle colliding with your parked motorcycle
- deductible EUR 200, no decrease in bonus

REPLACEMENT CAR SERVICE

- a replacement car for up to 40 days if riding is discontinued in Finland due to a technical failure, damage or theft of your motorcycle. With respect to a technical failure, compensation is paid for a maximum of 10 days. Compensation can be paid in the form of daily compensation, which is EUR 45 per day.
- no deductible, no decrease in bonus

REDEMPTION COVER

- the cash sale price of a similar new motorcycle if your motorcycle is not older than three years, its mileage is at most 60,000 km, the estimated amount of repair costs exceeds 50% of the price of a new motorcycle and you are the first owner or possessor of your motorcycle
- in other cases, the market price, increased by 30% if the estimated amount of repair costs exceeds 60% of the market price
- the maximum compensation for a used motorcycle is its market price at the time of acquisition
- the deductible applied to the insured event in question

COLLISION COVER

- a collision, running off the road, falling, damage caused by an unknown vehicle or damage caused by other sudden, unforeseen, external event
- the deductible selected: EUR 200 or EUR 500
- the bonus decreases, except when damage has been caused by natural phenomena

ANIMAL COLLISION COVER

- loss or damage arising from a collision with an animal
- deductible EUR 200, no decrease in bonus

TOWING AND TRAVEL EXPENSES

- towing to a repair shop after riding has discontinued in Finland, due to a technical failure, damage or theft of your motorcycle
- travel and accommodation expenses, up to EUR 500
- no deductible, no decrease in bonus

TOWING AND TRAVEL EXPENSES ABROAD

- the towing of your motorcycle to the nearest repair shop
- transport of your motorcycle to your place of domicile as agreed separately if the rider is injured, falls ill or dies and the passenger does not have a driver's licence
- travel tickets for one person to pick up your repaired motorcycle
- in addition to the cost of towing and transporting your motorcycle the compensable amount shall not exceed EUR 2,000
- no deductible, no decrease in bonus

Cover for Replacement Car Service and the Towing and Travel Expenses is valid abroad as Towing and Travel Expenses Abroad Cover.

COVER AGAINST THEFT

- theft or unauthorised use of your locked motorcycle and its equipment
- deductible EUR 200, no decrease in bonus

COVER AGAINST MALICIOUS DAMAGE

- loss or damage caused by malicious damage to your motorcycle
- does not cover loss or damage caused by another vehicle
- deductible EUR 200, no decrease in bonus

FIRE COVER

- fire damage caused by an outbreak of fire or lightning striking the motorcycle
- deductible EUR 200, no decrease in bonus

FINANCE COVER

- the outstanding amount at the time of loss to the creditor or compensation to the leasing lessor if compensation is refused or reduced due to failure to observe precautions, for example
- included in Premium, Full and Bonus Casco if your motorcycle is financed by hire purchase or finance agreements
- the deductible applied to the insured event in question

FOREIGN USE LIABILITY COVER

- bodily injuries and property damage caused to third parties and passengers on your motorcycle for which the rider of your motorcycle is liable
- bodily injuries up to EUR 250,000, property damage up to EUR 250,000
- deductible EUR 500, no decrease in bonus

LEGAL EXPENSES COVER

- necessary and reasonable lawyer's fees and legal costs of disputes and criminal cases in matters relating to your motorcycle up to EUR 8,500
- does not cover the opposite party's legal expenses that the Insured must pay
- deductible 20% of the expenses, however, no less than EUR 200

Using the services was smooth and easy.

MALE, 43, CUSTOMER SINCE 2013

If Assistance provided excellent service, it was only a phone call away and I quickly got the help I needed.

ANONYMOUS FEEDBACK ON MY PAGES

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

INSURER

If P&C Insurance Company Ltd (publ), branch in Finland
Registered domicile Stockholm, Business ID 1602149-8,
Niityportti 4, FI-02200 Espoo, Finland,
tel. +358 10 15 15 15 (switchboard)
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.

