

A photograph of a woman with blonde hair smiling from the driver's seat of a red car. A hand from the left is holding a set of keys, offering them to her. The car's interior, including the rearview mirror and dashboard, is visible.

Best coverage for **YOUR CAR**

*Insurance Guide
for selecting motor vehicle insurance
– valid as of 15 June 2019*

if...

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, running off the road, chips on the windscreen caused by stones or studs, towing of a car after breakdown and a replacement car. You can choose between an extensive Full Casco and a more limited Semi Casco for your car, and tailor your insurance by including additional covers.

**IF
ASSISTANCE**
*helps
24/7!*

If Assistance will help if the engine stops, the windscreen breaks, a warning light flashes or you have an accident.

This service, which is included in our Casco Insurance products, will help you in all driving-related issues on +358 10 19 19 19.

**EXCELLENT
DRIVER**

As soon as you reach the 80% bonus level, you become an Excellent Driver. This means that the first claim will not decrease your bonus. You will also receive the same bonuses and benefits for your secondary car as for your primary car.

**TAILOR YOUR
CASCO INSURANCE
WITH ADDITIONAL
COVERS**

For Full Casco, you can choose Windscreen Cover, Redemption Cover and Replacement Car Service as additional cover. Windscreen Cover is also available for Semi Casco.

WHY IF FULL CASCO?

Full Casco provides your car with the coverage that you desire.

For example, we will compensate if your car is damaged by a collision with another vehicle or an animal, or if it has been hit by another car while parked. The insurance also covers damage caused by snow that has fallen from a roof, trees that have fallen onto a car, or a shower of hail.

We will also take care of towing your car to the nearest repair shop after driving has discontinued, and your and your passengers' transportation to the destination.

WHY IF SEMICASCO?

The main difference between Full Casco and Semi Casco is that Semi Casco does not include Collision Cover, which covers damage caused by a collision or running off the road.

However, under Semi Casco, you will receive compensation if your car is stolen or vandalised, collides with an animal or is damaged by fire. It also covers towing and travel expenses.

We are at your service regardless of time and place at [if.fi](https://www.if.fi).

This guide is not a complete account of If Motor Vehicle Insurance. You can find more detailed information on the insurance cover options on the back page of this brochure. Please also familiarise yourself with the insurance terms and conditions, the general terms and conditions and the If Benefit Programme at [if.fi/etuohjelma](https://www.if.fi/etuohjelma). Any loss or damage will be compensated in accordance with these insurance terms and conditions. The information provided in this insurance guide applies to insurance for passenger cars, vans and campers in private use by private households.

Select the most suitable Casco

COVER AND WHAT IS COMPENSATED	FULL CASCO	SEMI CASCO
Replacement Car Service - use of a replacement car while your car is under repair. The journey continues although driving is discontinued due to an accident or a technical failure.	ADDITIONAL COVER	
Redemption Cover - if your car is redeemed, a new car or the market price + 30%.	ADDITIONAL COVER	
Windscreen Cover - chips on the windscreen and windows. If the windscreen is repaired there is no deductible, if it is replaced, the deductible is EUR 200.	ADDITIONAL COVER	ADDITIONAL COVER
Parking Cover - dents to a parked car, no decrease in bonus	✓	
Collision Cover - damage caused by a collision or running off the road	✓	
Personal Cover - additional compensation if the driver or passenger has suffered an injury or died in a traffic accident	✓	✓
Pet Cover - compensation if a dog or cat travelling in your car has suffered an injury or died in a traffic accident	✓	✓
Towing and Travel Expenses - expenses for towing and the discontinuance of a journey	✓	✓
Animal Collision Cover - loss or damage arising from a collision with an animal	✓	✓
Cover against Malicious Damage and 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 in your car for which the driver is liable	✓	✓
Legal Expenses Cover - legal expenses of disputes and criminal cases in matters relating to your car	✓	✓
Finance Cover - compensation to the provider of financing or the leasing lessor if the compensation cannot be paid to the Policyholder due to failure to observe precautions, for example	✓	

I couldn't believe how easily everything went after I had called If's customer service line. When our car was towed to the repair shop, a replacement car was waiting there, enabling us to continue with our plan and spend the weekend at our holiday home.

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: IF'S CUSTOMER FEEDBACK 2018

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 and at If's offices and most inspection offices as before.

Please read more about registration at if.fi/rekisterointi (in Finnish).

* My Pages are currently provided only in Finnish.

Basic information on MOTOR VEHICLE INSURANCE

REPORT
A CLAIM ON
MY PAGES
at if.fi

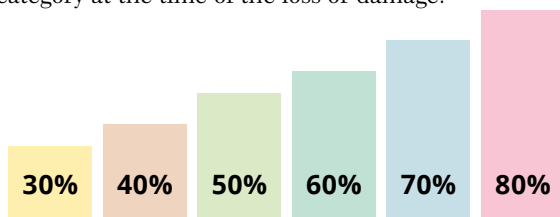
Your Motor Vehicle Insurance consists of Motor Third Party Liability Insurance and the Casco Insurance you have selected. The contents of the Motor Vehicle Insurance are presented in detail in the policy document and the insurance terms and conditions.

MOTOR THIRD PARTY LIABILITY INSURANCE

The Motor Third Party Liability Insurance covers any bodily injury or property damage caused by your car in traffic, as stipulated in the Motor Liability Insurance Act. It does not cover any damage to your own car or to the driver'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 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 car and standard equipment, including ordinary fitted accessories, as well as secondarily installed consumer electronics and navigation equipment up to the maximum amount stated in the policy document. The Insured Interest does not comprise parts intended for racing purposes or decals or special paintwork.

The Casco Insurance is valid in Europe and in Green Card agreement countries, excluding Iran, Kosovo, the northern part of Cyprus and Nagorno-Karabakh. The 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 car or a corresponding amount. Your car 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 car at the time of the loss or damage. When determining the market price, the

market situation and your car'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.

In cases of loss arising during car rental, the deductible is at least EUR 1,000 in all insurance covers.

DECOMMISSIONING

You can submit a decommissioning notification concerning your registered car on My Pages. The Motor Third Party Liability Insurance will not expire in connection with a normal decommissioning, but you will receive a premium refund for the decommissioning period. The car may not be used during the notified decommissioning period.

EXCLUSIONS

Casco Insurance does not cover, for example:

- damage arising from a technical failure or insufficient circulation of oil or coolant
- damage arising from a gradual process, such as wear and tear, corrosion and rusting
- damage caused when driving 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 in an area or road section closed to ordinary traffic
- damage arising from participation in driving practice or high-speed driving 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)
- decrease in the value of your car

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 car 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.

If 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, If can refuse compensation or annul the insurance contract.

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 DRIVERS

- 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 MOTORISTS

- The *new* If Assistance service helps all our Casco Insurance customers on the road 24 hours a day.
- If your family acquires another or a new car, its bonus will not be 0%, but your careful driving with your previous car will be taken into account. This means that you can be granted an 80% bonus for your new car right away.

INSURANCE, CLAIMS AND REGISTRATION MATTERS EASILY AND QUICKLY

- You can purchase insurance quickly and easily in our online shop at if.fi/auto.
- [My Pages](#) is a web service for If's customers where you can take care of your insurance, claims and registration matters easily.
- You can also update your passenger car's annual mileage data easily on My Pages.
- 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 cars.

CASCO INSURANCE COVERS

Collision Cover

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

Parking Cover

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

Towing and Travel Expenses

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

Towing and Travel Expenses Abroad

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

The Replacement Car Service and the Towing and Travel Expenses Covers are valid abroad as Towing and Travel Expenses Abroad Cover.

Personal Cover

- Supplements the cover provided by the statutory motor third party liability insurance. Personal Cover provides compensation if a person has suffered an injury or died in a traffic accident
- as the driver or passenger of your car
 - having been unintentionally run over with your car, with the vehicle driven by his/her next of kin
 - no deductible, no decrease in bonus

Pet Cover

- compensation if a dog or cat travelling in your car has suffered an injury or died in a traffic accident
- no deductible, no decrease in bonus

Cover against Theft

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

Cover Against Malicious Damage

- malicious damage to your car
- 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 car
- deductible EUR 200, no decrease in bonus

Animal Collision Cover

- loss or damage arising from a collision with an animal
- deductible EUR 200, 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 car, up to EUR 8,500
- does not cover the adversary party's legal expenses that the Insured must pay
- deductible 20% of the expenses, however, no less than EUR 200

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

Foreign Use Liability Cover

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

Windscreen Cover (additional cover)

- damage caused by an impact to the windscreen or window of your car that weakens traffic safety
- if repaired, no deductible
- if replaced, deductible EUR 200
- no decrease in bonus

Redemption Cover (additional cover)

- the cash sale price of a similar new car if your car 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 car and you are the first owner or possessor of your car
- 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 vehicle is its market price at the time of acquisition
- the deductible applied to the insured event in question
- included in Full Casco if your car is financed by hire purchase or finance agreements
- the deductible applied to the insured event in question

Replacement Car Service (additional cover)

- a replacement car for up to 40 days if driving has discontinued in Finland due to a technical failure, damage or theft
- no deductible, no decrease in bonus



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.

