



For the safety of
YOUR TRAVELS

Insurance Guide
If Travel Insurance, valid as of 16 March 2019



HAVE A SAFE JOURNEY

– as you have taken out travel insurance!

A holiday abroad only feels like a holiday if you know that your travel insurance cover is in order. Insurance provides inexpensive and flexible coverage against loss or damage in new surroundings. It covers your luggage and speeds up access to medical care if you fall ill or are injured when abroad.

It is advisable to take out travel insurance at the same time that you book and pay your holiday. It covers financial losses if your journey is cancelled or interrupted or your luggage is delayed.

READY FOR DEPARTURE

If you fall ill or have an accident during a journey, the costs can amount to tens of thousands of euros. We will compensate for treatment expenses without an upper limit or deductibles.

LIFE SURPRISES

Did someone fall ill at the last minute or has a crisis developed at the destination? Not to worry, we will compensate your travel expenses if your journey is cancelled.

TRAVEL WITHOUT WORRYING

We will provide advice in cases of loss, damage or injury, direct you to a contract hospital or doctor, take care of payment commitments and, in cases of serious illness, organise a patient transfer from abroad to Finland.

Using the services is easy, regardless of the channel: online, on My Pages or by phone. The pages are clear and everything is easy to find. We have always received friendly service from experts over the phone.

FEMALE, 70, CUSTOMER SINCE 1991

The services are easy to use because I can do it when it suits me best.

FEMALE, 55, CUSTOMER SINCE 2013

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.*

TRAVEL INSURANCE PROTECTS

you and your property

Travel insurance is an insurance policy taken out for a journey.
In addition to traveller's insurance, you can also choose luggage insurance.

Traveller's insurance will compensate you if you fall ill or have an accident during the journey.
Each adult must have a cover of their own while children or grandchildren under the age of 20 accompanying their parents or grandparents are covered by the insurance of their parents or grandparents.

Luggage insurance compensates for loss or damage caused to luggage, any loss or damage caused by you to other people, as well as legal expenses. The insurance covers the luggage of all persons who live permanently in the same household.

You can choose between a continuous or fixed-term travel insurance.

DO I NEED TRAVEL INSURANCE?

The level and availability of medical care abroad vary from destination to destination. In most cases, the price level of care is high, and the longer the distance a patient is transported, the higher the cost of an air ambulance flight to Finland. The costs may amount to thousands of euros.

In the EU and EEA countries as well as in Switzerland, you are entitled to the same public medical treatment as the residents of the country in question. The level of cover varies from country to country. If you travel to these countries, apply for a European Health Insurance Card (EHIC) from Kela for medical care.

Despite these agreements and any personal insurance you might have, traveller's insurance is necessary as other insurance policies may include monetary restrictions or they do not always cover medical treatment provided in the private sector. Traveller's insurance also provides coverage for cancellation or interruption of a journey, for example. In addition, the If on-call service helps in difficult situations 24 hours a day.

Home insurance typically covers luggage, too. If you have insured your home movables with If, the insurance also covers your luggage worldwide during journeys that continue for no longer than one year. If you want coverage or a deductible different from that of your home movables for your luggage, you can take out luggage insurance. Separate luggage insurance is also necessary if your home movables are not insured.

NEW TRAVEL INSURANCE SERVICES IN YOUR POCKET

As our customer, you can download the HelpMe application on your phone for free. You can get help in Finnish if you get ill or injured while travelling. You will also have access to a video consultation with a physician. Download the app at if.fi/helpme.

You may also use the services of a comprehensive network of contract doctors around the world. You will receive the best possible treatment, with invoices sent directly to If. Locate the nearest contract doctor conveniently on the map at if.fi/laakarit.



If Travel Insurance
PROTECTS YOU WORLDWIDE

TRAVELLER'S INSURANCE

TRAVEL ILLNESS	We will compensate treatment expenses up to 90 days from the date of commencement of medical care. In cases of serious illness, we will also compensate the transportation of the patient to Finland and the expenses of an accompanying person if necessary.
TRAVEL ACCIDENT	We will compensate treatment expenses up to three years from the occurrence of an accident. In cases of serious accident, we will also compensate the transportation of the patient to Finland and the expenses of an accompanying person if necessary.
PERMANENT HANDICAP CAUSED BY AN ACCIDENT	Optional additional cover. We will pay a lump-sum compensation for a permanent handicap caused by an injury.
DEATH CAUSED BY AN ACCIDENT	Optional additional cover. We will pay a lump-sum compensation to the beneficiaries if the Insured dies due to an accident.
ONSET OF ILLNESS OR ACCIDENT DURING DOMESTIC TRAVEL	You can extend the continuous insurance, against an additional premium, to also cover leisure journeys made in Finland and exceeding 150 kilometres.
IF ON-CALL SERVICE 24 H	We will provide advice in cases of loss or damage, direct you to a contract hospital or doctor, take care of payment commitments and assist in travelling home. Help is always available at +358 800 1 3800.
CANCELLATION OR INTERRUPTION OF AND LATENESS FOR A JOURNEY	If your journey is cancelled, interrupted or delayed for a compelling reason, we will compensate expenses and lost days of travel.
WORSENING OF AN ILLNESS THAT BEGAN BEFORE THE JOURNEY COMMENCED	We will compensate acute treatment at the journey destination in the nature of first aid for one week at the most if an illness unexpectedly worsens during the journey.
SERIOUS TRAVEL ILLNESS OR ACCIDENT	We will compensate travel and accommodation expenses of one close relative for a journey abroad to the Insured if the Insured's life is in danger due to an illness or injury.
CRISIS COVER	We will compensate extra expenses arising from the cancellation or interruption of a journey and psychotherapy prescribed by a physician after a natural disaster, armed conflict or terrorist attack. In addition, we will compensate psychotherapy prescribed by a physician if you are involved in a traffic accident during the journey.
REPATRIATION OF THE DECEASED	In the event of death, we will compensate the repatriation of the deceased.
LUGGAGE INSURANCE	
DAMAGE TO OR THEFT OR DELAY OF LUGGAGE	We will compensate sudden and unforeseen damage to luggage, breakdowns, breakage and theft. The insurance covers the luggage of all travellers who live in your household, even borrowed and rented property, up to the selected maximum amount of compensation minus the selected deductible.
LEGAL EXPENSES INSURANCE RELATING TO TRAVEL	We will compensate the legal expenses of disputes and criminal cases in matters involving you as a private individual that have occurred during the journey. The maximum amount of compensation is EUR 8,500 and the deductible is 20% of the expenses, at least EUR 170.
TRAVEL LIABILITY	We will compensate bodily injury or property damage caused by you or your family member to another party if you are liable for it. The maximum amount of compensation is EUR 170,000 and the deductible is optional.

**REPORT
A CLAIM ON
MY PAGES**
at if.fi

In case of loss or damage **DURING THE JOURNEY**

If you fall ill or are injured during a journey abroad, you can contact our claims services. You can find more detailed information on contract hospitals and doctors as well as instructions for cases of loss or damage during the journey, such as damage to or loss or theft of luggage, at if.fi/claims.

COMPENSATION

Travel Insurance covers sudden and unforeseen loss or damage occurred during the journey in accordance with the insurance terms and conditions. The amount of compensation depends on factors such as the amounts of maximum compensation, deductible and, in property damage, any age deductions.

TREATMENT EXPENSES ARISING FROM A TRAVEL ILLNESS OR ACCIDENT

For an illness that has begun during the journey or an accident incurred on the journey, we will compensate, among other things, medical fees, medication, examination and treatment as well as travel and patient transfer expenses. We will also compensate an air ambulance flight to Finland and the expenses of a necessary accompanying person. For treatment expenses, there are no limits regarding the amounts of money, but some expenses require advance approval by If. If is also entitled to refer the Insured for examination or treatment to a service provider determined by the insurance company.

Treatment must be sought on the basis of travel illness within 14 days of the termination of the journey.

In the following situations, we only compensate acute treatment at the journey destination in the nature of first aid for one week at the most:

- an unexpected worsening of a condition existing prior to the journey
- treatment expenses arising from pregnancy (before pregnancy week 29)
- dental treatment for acute toothache that has begun during the journey (up to EUR 200)

EXAMPLE: *The Insured has a coronary disease that is kept under control by medication. The Insured is on holiday in Spain and is taken to the local hospital due to heart symptoms. The Insured is treated in the hospital for five days, and he is not able to take his return flight to Finland. The insurance covers the treatment in the nature of first aid provided at the destination, in this case, the entire hospital care period. However, the insurance does not cover any expenses caused by the return home of the Insured.*

A travel accident must be a sudden and unforeseeable occurrence arising from an external factor and causing bodily injury against the intentions of the Insured. Such external factors include slipping, falling from a height and falling down.

Pain caused by mere physical effort or motion or injuries caused by strain are thus not considered accidents.

CANCELLATION OF A JOURNEY

Expenses arising from the cancellation of a journey are compensated, for example, when they are based on a physician's order or are due to a serious accident, sudden serious illness or the death of the Insured or his or her next of kin. In addition, expenses arising from the cancellation of a journey are compensated under Crisis Cover in sudden crisis situations if there are less than 14 days until the departure.

In the case of the cancellation of a journey, expenses paid in advance are compensated as follows:

- cancellation fee for journeys complying with the Act on Travel Service Combinations.
- for other types of journey, the amount relating to the journey that the travel agent is not obliged to refund to the Insured.

The maximum compensation for expenses per journey and one insured person is EUR 5,000.

INTERRUPTION OF A JOURNEY

Expenses arising from the interruption of a journey are compensated, for example, when they are based on a physician's order or are due to a serious accident, sudden serious illness or the death of the Insured or his or her next of kin. In addition, expenses arising from the interruption of a journey are compensated under Crisis Cover in sudden crisis situations if the decision to interrupt the journey is made within 48 hours of the beginning of the crisis.

Compensation for the interruption of a journey is paid, for example:

- for lost days of travel due to hospital care or an early return for the Insured who has taken ill. Compensation of EUR 80/day for a maximum of 45 days is paid, however, no more than the price of the journey.
- unused services at the travel destination paid in advance by the Insured (costs arising from participation fees, tickets to events and vehicle rentals). The maximum amount of compensation is EUR 1,000 per journey commenced in Finland.

LATENESS FOR A JOURNEY

The cover for lateness for a journey compensates additional, reasonable and necessary travel and accommodation expenses (up to the price of the original journey, up to EUR 5,000) if the Insured arrives late at the point of departure for a previously reserved journey or is late for a connecting flight when

- weather conditions, a technical failure, traffic accident, criminal act or official regulation prevents the passage of a vehicle or causes it to be late.

COMPENSATION IN CRISIS SITUATIONS

Crisis Cover covers costs arising from the cancellation or interruption of a journey as well as expenses for psychotherapy if the reason is a natural catastrophe, epidemic, a sudden armed conflict or terrorism occurring in the destination. Psychotherapy is also compensated after a violent offence or a traffic accident occurred during the journey.

In addition to Crisis Cover, we will compensate expenses incurred in connection with evacuation from the travel destination to the nearest safe place or to Finland, as approved by us in advance. Compensation requires that Finland's Ministry for Foreign Affairs recommends leaving the area due to a natural disaster, an unexpected armed conflict or terrorism. The maximum amount of compensation is EUR 2,000/Insured.

COMPENSATION OF LOSS OF OR DAMAGE TO LUGGAGE

The insurance covers sudden and unforeseen loss or damage in accordance with the insurance cover you have selected. The insured event must be verifiable: what, how, where and when it has occurred, what caused the loss or damage. In addition to direct property damage, the insurance covers loss prevention costs, for example. 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.

The amount of compensation is based on the value or price of the damaged or lost property. 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.

As regards property newer 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 more than five years old, the amount of loss is calculated on the basis of its 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.

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 more than five years old or not. No deduction is made for the year the property was taken into use or if the property is repaired.

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

CLAIMING COMPENSATION

In order to receive compensation, report your loss or damage to our company. Sometimes you will need documents, such as a medical certificate, a police report or receipts. Check our instructions at if.fi/claims.

You can complete a claim form online on My Pages at if.fi/omatsivut or by calling our Customer Service at +358 10 19 19 19.

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 keeping the insurance valid or preventing loss may lead to the refusal or reduction of compensation.

EXCLUSIONS IN TRAVELLER'S COVER

For example, the insurance does not cover the following:

- illnesses or injuries that have occurred or began prior to the onset of the journey
- expenses caused by pregnancy or delivery
- physiotherapy or other comparable therapy
- rehabilitation and therapy, excluding expenses for psychotherapy mentioned under Crisis Cover
- treatment of dental illnesses, teeth or the masticatory system

- cosmetic or plastic treatment, procedure or surgery
- obesity examination, treatment or operations or the related complications
- loss of earned income, expenses arising from day care, home care or other comparable indirect expenses
- expenses arising from the cancellation of a journey if the insurance has been taken out and paid later than three days prior to departure or the reason for the cancellation has emerged prior to the insurance being taken out or journey being booked.
- for persons over 18 years of age, loss or damage caused during competitive sports or training or by the sports or activities mentioned in the insurance terms and conditions, unless a separate agreement has been made and an additional premium has been paid
- loss due to war, armed conflict or similar events
- evacuation from a region not recommended for travel by Finland's Ministry for Foreign Affairs.

For example, the following are not considered accidents:

- any injury or death caused by an illness, injury or defect of the Insured. If an illness or defect unrelated to the accident has fundamentally affected the injury or death, no compensation will be paid.
- any illness, injury or defect unrelated to the accident, or a deterioration of the musculoskeletal system, even if no symptoms of these were present before the accident
- any infectious disease or illness caused by an insect or tick bite or sting, or their consequences

EXCLUSIONS IN LUGGAGE INSURANCE

The insurance does not cover, for example, animals, motorised vehicles and their parts and accessories, water scooters or hang gliders or property used for gainful employment.

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

- the disappearance or mislaying of property
- normal use of property, scratching, wear or insufficient packaging of property
- normal weather conditions and natural phenomena
- the breaking or loss of a piece of sports equipment in connection with an athletic performance.

EXCLUSIONS IN TRAVEL LIABILITY INSURANCE

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

- by family members to each other
- to an object borrowed or rented from a private person
- in traffic or while using a registered boat
- in connection with a fight
- in a game or in comparable activities.

EXCLUSIONS IN LEGAL EXPENSES INSURANCE RELATING TO TRAVEL

The insurance does not cover the following, for example:

- disputes and criminal cases in matters relating to activities other than travelling
- matters related to gainful employment
- legal costs of the opposing party
- legal expenses incurred if you have committed a crime.



**INSURANCE
MATTERS ON
MY PAGES**
at if.fi

TAKE CARE

of your property

You can prevent and restrict loss or damage by following the precautions included in the insurance terms and conditions. Compensation may be refused or reduced if the precautions are neglected.

MOST IMPORTANT PRECAUTIONS:

- Ensure that the property you keep outdoors or have with you is under surveillance or attended to.
- Do not leave valuable property or property exposed to theft in a vehicle or boat without surveillance even if the vehicle or boat is locked, or in a hotel room or cabin, unless separately locked away.
- Pack your property in such a way that it withstands the effects of transportation.

INSURANCE IS A CONTRACT

Insurance is based on an insurance contract. The contract determines the scope of cover and the amount of deductible.

GRANTING INSURANCE

Travel Insurance is only granted for an intended journey to persons who are within the scope of the Finnish Sickness Insurance Act, whose domicile is in Finland and who also live permanently in Finland.

The personal covers of continuous Travel Insurance can be granted to persons under the age of 80. Travel Insurance for the insured property interests can be granted regardless of the Insured's age. Fixed-term Travel Insurance can be granted to persons of all ages. If the policy term exceeds 45 days, a health declaration is always required.

Sometimes insurance cannot be granted or is granted with certain limits due to the state of health of the applicant, for example. In this case, the illnesses and injuries not covered by the insurance are entered in the policy document. If the granted Traveller's Cover includes an exclusion, the insurance does not cover any expenses arising from the sudden and unexpected worsening of the illness in question, or expenses arising from the cancellation or interruption of a journey due to the above-mentioned reason.

VALIDITY OF THE INSURANCE

Travel Insurance will enter into force at the time and date stated in the policy document if the premium has been paid no later than the date due. After the first insurance period, continuous Travel Insurance is valid one year at a time and for no longer than 45 days from the onset of an individual journey. Continuous Traveller's Cover expires at the age of 90. Fixed-term Travel Insurance is valid during the period specified in the policy document.

Both continuous and fixed-term Travel Insurance are valid in accordance with the definitions of journey presented in the insurance terms and conditions.

- Continuous Traveller's Cover is valid during international travel, and regarding the cancellation or interruption of a journey or lateness for a journey, also during domestic travel.
- Against payment of an additional premium, compensation for medical expenses under continuous Traveller's Cover is also valid during domestic travel.
- Fixed-term Traveller's Cover is valid only during international travel.
- Continuous Luggage Insurance is valid during both domestic and international travel.
- Fixed-term Luggage Insurance is valid only during international travel.

Travel Insurance is valid for both business and leisure journeys.

WHAT ARE JOURNEY AND TRAVEL?

International travel refers to a journey taken outside Finland, excluding daily journeys to and from the place of work. An uninterrupted journey or stay abroad will not be considered to have been interrupted by a visit of less than 14 days by the Insured to his or her home country, if he/she intends to return to the destination. The Insured should take out an additional insurance policy for the duration of a journey time exceeding 45 days.

Domestic travel refers to a journey made outside the daily sphere of activities. The daily sphere of activities refers to the insured person's or his/her spouse's permanent or leisure-time place of residence, place of work or study and the journeys between them. Compensation for medical expenses under continuous Traveller's Cover is valid in Finland only during leisure journeys exceeding 150 kilometres including an overnight stay and only against an additional premium.

You can read more about definitions in the insurance terms and conditions.

VALIDITY IN SPORTS ACTIVITIES

Travel Insurance covers a wide range of sports activities. The insurance is valid in basic sports activities (e.g. downhill skiing, cycling, running and surfing) and covers medical expenses, such as examinations, treatments and medication, arising from accidents occurred during such activities. For adults, Traveller's Cover is, however, not valid during competitive sports or training.

EXAMPLE: *Niko, 35, participates in a marathon abroad. In order to receive compensation for an accident that occurs during the marathon, he must agree on Sports Cover and pay the related additional premium. However, no additional premium is charged if there are separate categories for athletes and amateur runners and Niko only participates in the latter.*

In addition, certain high-risk sports and activities are excluded from the validity of the insurance for adults in the insurance terms and conditions. These include off-piste skiing, air sports, scuba diving and strength sports.

However, Travel Insurance is valid while trying out the following high-risk activities:

- guided trial dive and basic diving course
- guided trying of a climbing sport or glacier trekking that lasts no longer than four hours
- hot-air ballooning (the validity does not include the pilot and bungee jumping)
- tandem flight on a hang glider or parachute glider, and tandem skydiving with a parachute (the validity does not include the actual pilot/parachutist)

Upon request, a claimant must provide proof of participation in such activities.

EXAMPLE: *Mikko, 19, participates in a basic diving course during his holiday abroad. This basic course is covered by his travel insurance without an additional premium. However, if Mikko takes to diving, he will need Sports Cover after the basic course.*

If you are an If Benefit Programme customer, you can take out Sports Cover for most high-risk sports and activities against an additional premium. Read more about the exclusion concerning sports activities in the insurance terms and conditions. NB! The exclusion does not apply to persons under 18 years of age.

INSURANCE PREMIUM AND ITS PAYMENT

The aim of pricing is to ensure that the insurance premium corresponds to the risk of each insured person at any given time. Consequently, insurance premiums are distributed fairly between all insured persons.

Factors affecting the premium of Travel Insurance include:

- the Insured's age and place of residence
- the sum insured
- whether the insurance cover is valid during sports activities
- deductible
- insurance and claims history
- the main destination and the duration of the journey (fixed-term Travel Insurance).

In Travel Insurance, the Insured's age has a significant effect on the risk of loss, damage or injury. The insurance premium may be adjusted at the turn of the insurance period when the Insured's age increases. The premiums will be adjusted in accordance with the risk of loss, damage or injury corresponding to the Insured's age.

The insurance company continuously examines the effect of age on the risk of loss, damage or injury and claims expenditure. Customer behaviour, the coverage of health care services, changes in legislation and changes in population age structure affect the correspondence between age and the risk of loss, damage or injury.

The premium may also be adjusted at the turn of the insurance period if the Insured's place of residence has changed. If the ratio between the Insured's age or residential area and the risk of loss, damage or injury changes, the premiums can be adjusted to better correspond to the risk.

The first insurance premium must be paid no later than the date on which the insurance commences. Due to cancellation cover, it is advisable to pay the insurance at the same time as the journey and no later than three days prior to the commencement of the journey.

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, 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 is valid for an agreed insurance period at a time. 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 (excluding a fixed-term Travel Insurance of less than 30 days)
- upon the insurance company's decision during the insurance period if the insurance premium has not been paid
- upon the insurance company's decision during the insurance period if the insurance company has been provided with incomplete or incorrect information when making the contract
- upon the insurance company's decision in other circumstances specified in the insurance terms and conditions and legislation.

If travel insurance is terminated, the premium will be charged for the validity period of the insurance. However, if you terminate a continuous travel insurance contract during the first insurance period, an additional EUR 30 will be charged as an administrative cost, but not exceeding the annual insurance premium.



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INSURER

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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.

