If’s motorcycle insurance guide

Best coverage for your motorcycle

Valid as of 1 January 2026

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Why If's motorcycle insurance?

Excellent benefits and services for motorcyclists

1 **Great bonuses for your motorcycle insurance**
For Full Casco, you are granted an 80% bonus right away, and the bonus of the Motor Third Party Liability Insurance increases at the quickest pace in Finland. You are immediately granted the same bonus for all your motorcycles.

2 **The first claim will not decrease your bonus**
We think that it is fair to reward careful motorcyclists who rarely have accidents.

3 **What to do and how to save money when you need towing**
When you order towing from If's towing service at if.fi/hinaus, you do not need to pay the bill yourself and you avoid paying the deductible of 50 euros. We ensure that you can continue your journey and direct your motorcycle to a suitable repair shop.

4 **Insurance according to your riding season**
A round-the-year insurance policy is right for you if you take your motorcycle out early in the spring and ride late into the autumn. Laid-up insurance is suitable if your ride less.

More information about motorcycle insurance if.fi/moottoripyörä

Save the webpage if.fi/autovahinko and the number +358 10 19 18 40 on your phone for assistance 24/7

This guide is not a complete account of If's motorcycle insurance. In addition to this guide, please also read the insurance terms and conditions and the general terms and conditions carefully. Any loss or damage will be compensated in accordance with these insurance terms and conditions.

Motorcycle insurance in a nutshell

Casco Insurance complements the Motor Third Party Liability Insurance

Motorcycle insurance consists of Motor Third Party Liability Insurance and the Casco Insurance you have selected.

The Motor Third Party Liability Insurance covers any bodily injury or property damage caused by your motorcycle in traffic, but it does not cover any damage to your own motorcycle or to the rider's, owner's or keeper's property. You will need Casco Insurance to cover these.

Select the level of cover for Casco Insurance carefully

The most common types of damage compensated under Casco Insurance are collision, falling, running off the road, theft and malicious damage. You can choose the Casco Insurance from among two options: Full Casco or Semi Casco.

Why Full Casco?

By getting Full Casco, you can drive without worrying. Full Casco covers damage caused by a collision, running off the road or hitting an animal or tree, for example. We will also take care of towing your motorcycle to the nearest repair shop if your journey is interrupted.

You can easily file a claim on My Pages or via If Mobile. You can also follow the processing of your claim on My Pages.

My Pages are currently provided only in Finnish and Swedish.

Read more about our services on our Customer service web page.

Why 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.

Problems on the road – why should you contact If's towing service?

- When you order towing from If's towing service, you do not need to pay the deductible of 50 euros.
- If's towing service also ensures that you can continue your journey and, if necessary, directs your motorcycle to a suitable repair shop.
- We make sure that you get access to all the services included in your insurance: roadside assistance, as well as towing, if necessary, and continuation of your journey. You will have access to all the services at once, and we will advise you on what to do next. You do not have to pay the bill yourself and avoid paying the deductible of 50 euros
- When you use If's towing service, you can rely on being served by a professional whose quality of work we constantly monitor.

Save the contact information for If's towing service at if.fi/hinaus and +358 10 19 18 40 on your phone.

Select the pricing model according to your use

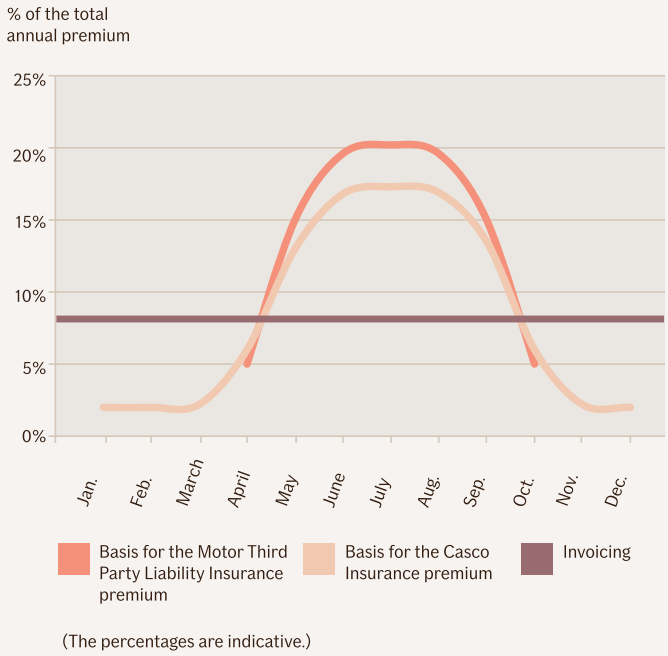
You can choose a motorcycle insurance policy based on an annual premium rating or laid-up insurance.

Insurance based on an annual premium rating

Insurance based on an annual premium rating is an easier and less expensive option if your riding season is long. 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. Decommissioning does not affect your premium, as the laid-up period during the winter is taken into account in your premium.

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. When the insurance policy expires, we will either charge you or refund excess premiums, depending on whether the charged premiums corresponded to the time the insurance was valid.

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



(The percentages are indicative.)

Laid-up insurance

Laid-up insurance is a better option if you only ride a few months a year. 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.

Bonus of the motorcycle insurance

Your insurance bonus also affects the price of the Motor Third Party Liability Insurance and Full Casco. Semi Casco does not include the right to a bonus.

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 or on My Pages.

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

What does motorcycle insurance cover?

Casco Insurance protects your own motorcycle and equipment

In the following, we will briefly describe the covers included in Casco insurances and their deductibles and their effects on the bonus of Full Casco.

If you want to learn more about the scope of the cover, you can find more detailed information in the insurance terms and conditions.

Covers included in Full Casco

Collision Cover
Cover for damage caused by a collision, running off the road, falling or damage caused by an unknown vehicle. You can choose a deductible of EUR 200 or 500. The bonus decreases, except when damage has been caused by natural phenomena.

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. The deductible is determined on the basis of the insured event. For example, on the event of a collision, the deductible selected for Collision Cover will be deducted. The effect on the bonus is also determined by the type of insured event.

Replacement Car Service (optional additional cover)
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, a replacement car for a maximum of 7 days. Instead of a replacement car, you can receive a daily compensation of EUR 45. No deductible. No decrease in bonus.

Parking Cover (optional additional cover)
Cover for dents caused to your parked motorcycle by an unknown vehicle. Deductible EUR 200. No decrease in bonus.

Salvage cover – higher salvage payout (optional additional cover)
If your motorcycle is redeemed, compensation corresponding to the price of a new motorcycle or above the market price of the motorcycle. The compensation is 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. If these requirements are not met and the repair cost estimate exceeds 60% of the market price, the compensation is the market price increased by 30%. The maximum compensation for a used motorcycle is its market price at the time of acquisition. The deductible is determined on the basis of the insured event. For example, on the event of a collision, the deductible selected for Collision Cover will be deducted.

Covers included in Full and Semi Casco

Animal Collision Cover
Cover for loss or damage arising from a collision with an animal. Deductible EUR 200. No decrease in bonus.

Towing and Travel Expenses
Compensation for towing to a repair shop after riding has discontinued in Finland due to a technical failure, damage or theft of your motorcycle. Compensation for travel and accommodation expenses, up to EUR 500. When you order towing or roadside assistance from If's towing service at if.fi/hinaus, you do not need to pay the bill yourself and you avoid paying the deductible of 50 euros. No decrease in bonus.

If your vehicle has towing or road service as a separate service, compensation is only paid from the insurance to the extent that it is not paid from the separate towing or road service.

Towing and Travel Expenses Abroad
Cover for towing to a repair shop and 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. A travel ticket for one person to pick up your repaired motorcycle. In addition to the cost of towing and transporting your motorcycle, the compensable amount is a maximum of EUR 2,000. When you order towing or roadside assistance from If's towing service at +358 10 515 8777, you do not need to pay the bill yourself and you avoid paying the deductible of 50 euros. No decrease in bonus.

Cover against Malicious Damage
Cover for malicious damage to your motorcycle. Does not cover loss or damage caused by another vehicle. Deductible EUR 200. No decrease in bonus.

Cover against Theft
Cover for the theft or unauthorised use of your locked motorcycle and its equipment. Deductible EUR 200. No decrease in bonus.

Fire Cover
Cover for fire damage caused by fire or a strike of lightning. Deductible EUR 200. No decrease in bonus.

Foreign Use Liability Cover
Compensation for accidents caused to third parties and passengers of your motorcycle, to the extent that the rider is personally liable for the damage. The maximum compensation is EUR 250,000 and the deductible is EUR 500. No decrease in bonus.

Liability insurance is valid in Green Card countries outside the EEA, excluding Azerbaijan, Iran, Kosovo, Northern Cyprus, Morocco, Tunisia, Turkey, Belarus, Russia and Nagorno-Karabakh.

Legal Expenses Cover
Cover for necessary and reasonable lawyer's fees and legal costs of disputes and criminal cases in matters relating to your motorcycle. The maximum compensation is EUR 10,000. Does not cover the dversary party's legal expenses that the insured must pay. Deductible 20% of the expenses, however, no less than EUR 200. No decrease in bonus.

Important information on motorcycle insurance

Check the validity of your insurance if you ride your motorcycle abroad

In the following, we provide important information on the validity, bonuses, exclusions and premiums of your insurance.

Validity of Motor Third Party Liability Insurance

The Motor Third Party Liability Insurance is valid in EEA and in Green Card agreement countries, with the exception of Azerbaijan, Iran, Kosovo, Northern Cyprus, Morocco, Tunisia, Turkey, Belarus, Russia 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. If you don’t have any accidents, you can reach a bonus level of 80% in as few as five years.

The motor liability insurance premium, including insurance tax, is at least EUR 25 per insurance period. In insurance for unregistered motorcycles, the premium is at least EUR 100 per insurance period.

Motorsports

Due to the amendment to the Finnish Motor Liability Insurance Act, the loss or damage of drivers who participate in competitions or motor sports training are no longer covered by motor third party liability insurance. The insurance must still be valid during competitions and training, as its coverage will remain unchanged in other respects.

The act will also change so that motor third party liability insurance must also be taken when driving in a closed area or an area isolated from traffic.

Purpose, validity and bonus of 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.

Casco insurance is not valid when the motorcycle is rented to another person.

The Casco Insurance contract is valid in Europe and in in Green Card agreement countries, with the exception of Azerbaijan, Iran, Kosovo, Northern Cyprus, Morocco, Tunisia, Turkey, Belarus, Russia and Nagorno-Karabakh.

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

Report your loss or damage immediately to If. The easiest way to report a claim is on My Pages or via If Mobile. 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.

The insurance company is entitled to decide on the repair shop, towing company or car rental company from which the service in question is purchased. Therefore, you should always contact If first. If the towing, repair, rental or other service or spare parts of a vehicle are purchased from a service provider or seller other than that designated by If, their costs will only be covered up to the amount that would have been incurred if the service provider designated by If had been used.

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 or area covered with water
- The sinking of your motorcycle into ice outside approved winter roads
- Damage arising from participation in, or training for, a race

- Damage arising from participation in riding practice, high speed riding practice or other riding 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)
- 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.

Locking requirements in theft losses

A motorcycle is locked when the keys are removed from the vehicle and the electronic immobiliser or steering lock is engaged. If your motorcycle does not have an electronic immobiliser or steering lock, the vehicle must be locked to a fixed object using a separate disc brake lock, tyre lock, chain and lock or wire lock, unless the vehicle is kept in a locked facility that cannot be accessed by outsiders.

When transporting the motorcycle in another vehicle or trailer, make sure that the motorcycle and the transporting vehicle are properly locked.

Calculation of the insurance premium

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 include the time of granting the insurance, the policyholder's age and place of residence, the amount of deductible, insurance and claims history, the scope of cover and whether the policyholder is a member of If's customer benefit program.

Factors affecting the premium will vary from one insurance cover to the next. In addition to your claims history, the price of motorcycle insurance is affected by the selected pricing model.

Insurance is a contract

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

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 and annul the insurance contract.

Paying the Premium

Casco 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.

With e-invoicing, you can pay for your policy in 1, 2, 4 or 12 instalments without additional costs. Alternatively, you can receive a paper invoice by mail or a free invoice on your My Pages. If you want to pay your bill in more than one instalment, we charge 2.90 euros for each paper invoice. For further information, please visit if.fi/elasku.

Changes to and expiry of the insurance contract

Motorcycle insurance is a continuous insurance policy that 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 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

If's benefit programme

Join the benefit programme with just a Home or Casco Insurance

You can qualify for the benefit programme with just a Home Insurance for your home or Casco Insurance for a passenger car or a van. You will get a 10% continuous discount on almost all your insurance policies. When you have two qualifying policies, your discount is 15%.

You will be eligible to participate in the benefit programme by taking out qualifying insurance policies and receiving your insurance documents electronically on My Page.

- You qualify for the first level of the benefit programme with a Casco or Home Insurance
- You will reach the second level with two insurance policies, Casco and Home Insurance, Casco and Personal Insurance, or Home and Personal Insurance
- For full details of the benefit programme and the qualifying insurance policies, please visit if.fi/etuohjelma
- Join the programme today!

→ If Benefit Programme
→ If benefits
→ Electronic insurance documents
→ My Pages
→ Benefits for members or organisations

Information on the insurer

Insurer

If P&C Insurance Company Ltd (publ)
Branch in Finland

Registered domicile Stockholm
Business ID 1602149-8

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FI-02150 Espoo
Finland

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

If Skadeförsäkring AB (publ)
10680 Tukholma Ruotsi
Org. nr. 516401-8102

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

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 and Patient Injury Board (liipo.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.