

If's car insurance guide

Best coverage for your car

Valid as of 1 January 2025



Contents of this guide:

Why If's car insurance?.....	2
Car insurance in a nutshell.....	3
What does car insurance cover?.....	6
Important information on car insurance.....	10
If's new benefit programme.....	15
Information on the insurer.....	16



Why If's car insurance?

Excellent benefits and services for drivers

1 Great bonuses for your car 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 will also receive the same bonuses and benefits for your secondary car as for your primary car.

2 The first claim will not decrease your bonus

We think that it is fair to reward careful drivers who rarely have accidents.

3 Do the right thing and save money

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 car to a suitable repair shop.

You also save in case of windscreen or window damage by taking your car to the nearest If partner repair shop, which you can find at if.fi/tuulilasi. This saves you 100 euros because by using our partner repair shop, the deductible for replacing a windscreen is only 200 euros

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 motor vehicle 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. The information provided in this insurance guide applies to insurance for passenger cars, vans and campers in private use by private households.

Car insurance in a nutshell

Casco Insurance complements the Motor Third Party Liability Insurance

Car insurance consists of a statutory Motor Liability Insurance policy and a voluntary Casco Insurance policy.

The Motor Third Party Liability Insurance covers any property damage caused by your car to others in traffic and any bodily injury to all parties, but it does not cover any damage to your own car or to the driver's, owner's or keeper's property. You will need Casco Insurance to cover these. You can choose between Full Casco and Semi Casco and supplement your insurance with optional additional covers.

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

Why Full Casco?

Full Casco provides your car with the coverage that you desire. It covers damage from a collision, dents caused to the car when parked, or hitting an animal, for example. The insurance also provides coverage for your car against natural forces. You can get compensation for damage caused by snow that has fallen from a roof, trees that have fallen onto the car, or a shower of hail, for example.

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](#).

We will also take care of towing your car to the nearest repair shop if your journey is interrupted, and your and your passengers' transportation to the destination.

Why Semi Casco?

Semi Casco covers many common forms of damage to cars, but not dents sustained by a parked car or damage caused by a collision, for example. It provides coverage if your car is stolen or vandalised, collides with an animal or is damaged by fire. Semi Casco 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 car 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.

We provide advice and guidance to everyone who has insured their vehicle at If. We pay compensation for the use of towing or other road services when your Casco insurance includes towing and travel expenses cover, which covers the damage.

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 Pages¹⁾.

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

¹⁾ My Pages are currently provided only in Finnish.

What does car insurance cover?

Casco Insurance protects your own car and property

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. Finally, we will describe the optional additional covers.

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

Parking Cover

Cover for dents caused to your parked car by an unknown vehicle.
Deductible EUR 200. No decrease in bonus.

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, 300 or 500, for example. 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.

Covers included in Full Casco and Semi Casco

Personal Cover

Additional compensation if a person has suffered an injury or died in a traffic accident as a driver or passenger of your car, or if a person has been unintentionally run over with your car, driven by a close relative. No deductible. No decrease in bonus. Supplements the cover provided by the statutory motor third party liability insurance.

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.

Towing and Travel Expenses

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 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. A travel ticket for one person to pick up the repaired car. In addition to the cost of towing and transporting your car, 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.

Animal Collision Cover

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

Cover against Malicious Damage

Cover for malicious damage to your car. 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 car 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 car, to the extent that your car's driver 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 car. The maximum compensation is EUR 10,000. 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. No decrease in bonus.

Optional additional covers for Casco insurances

Windscreen Cover (available for Full Casco and Semi Casco)

Compensation for chips or cracks on the windscreen, sunroof or windows of your car that weaken traffic safety. See if.fi/tuulilasi for a list of If's partner repair shops that can replace or repair your car's windscreen or windows. When you replace your car's windscreen or window at If's partner repair shop, your deductible is just 200 euros instead of the usual 300 euros. Repairing the glass by patching is free of charge. No decrease in bonus.

Replacement Car Service (only available for Full Casco)

A replacement car for up to 40 days if driving is discontinued in Finland due to damage or theft. In case of technical failures, for up to 7 days. No deductible. No decrease in bonus.

Salvage cover – higher salvage payout (optional additional cover for Full Casco)

If your car is redeemed, compensation corresponding to the price of a new car or above the market price of the car. The compensation is 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. 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 vehicle 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.

As the largest insurance company in the Nordic countries, If has already been insuring electric cars for years. We know the needs of electric car drivers and have taken them into account in our Casco insurance.

In our experience, what most concerns drivers in transitioning to an electric car are situations where they unexpectedly run out of electricity before the next charging point. If this happens, call If's towing service and we will get you to the nearest charging station.

Electric car batteries are covered by If's Casco insurance, as is the car's detachable charging cable. Your home charging station is covered by If's extensive home insurance – a good reason to also take out your home insurance from If.

Check out the additional benefits of electric car insurance at if.fi/electriccar. They are all included in your If Full Casco insurance.

Important information on car insurance

Read about the content of your policy here

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 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.

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.

Minimum premium for motor third party liability insurance

Motor liability insurance premium, including insurance tax, is at least EUR 25 per insurance period.

Purpose, validity and bonus of 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.

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

The Casco Insurance is valid in Europe and 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 Full 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 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.

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 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
- Damage arising from participation in driving practice, high-speed driving practice or other driving on a motor racing track or in an area or road section closed to ordinary traffic
- Decrease in the value of your car
- Loss or damage caused intentionally, through gross negligence or under the influence of alcohol or some other intoxicant

Report your loss or damage immediately to If. The easiest way to report a claim is on [My Pages](#) or via [If Mobile](#). Merely reporting a claim will not affect your bonus. After filing the claim report, we will send you instructions on how to inspect the loss and have the vehicle repaired.

The precautions included in the insurance terms and conditions must be observed. If they are ignored, compensation may be reduced or refused.

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 car insurance is affected by annual mileage and the properties of the vehicle, such as engine power.

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, If 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

Car 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 you sell your car or give written notice of termination, your insurance will expire.

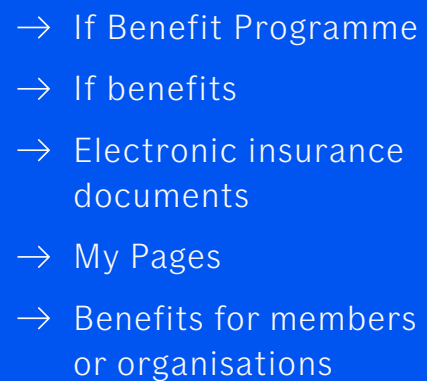
If's new benefit programme

Join the benefit programme with just a Home or Casco Insurance

We have developed a new benefit programme together with our customers. 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

Keilasatama 2

FI-02150 Espoo

Finland

Tel. +358 10 19 15 15 (switchboard)

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.