If’s travel insurance guide

Guide for insurance buyers

Valid as of 23 May 2026

Contents of this guide:

Why If’s travel insurance? 2
Travel insurance in a nutshell 3
What is compensated? 7
Precautions during a journey and other important information 16
Digital Travel Insurance card 23
If’s benefit programme 24
Information on the insurer 25

Why If's travel insurance?

Protection for you, your family and your luggage

1 **Generous journey cancellation cover**
We will compensate up to €5,000 worth of flight and hotel expenses if your journey is cancelled due to unexpected illness.

2 **Travel insurance for your children or grandchildren are included in the price**
Your personal travel insurance covers children and grandchildren under the age of 20 who are travelling with you. Luggage included.

3 **Medical expenses without an upper limit**
Compensation for treatment expenses without an upper limit or deductibles. The invoice is sent directly to the insurance company if you use one of our contract health clinics.

4 **Crisis cover is included in the basic package**
Travel insurance includes crisis cover in the event of natural disasters or terrorist attacks.

More information about travel insurance if.fi/matka

This guide is not a complete account of If's travel 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 the insurance terms and conditions.

Travel insurance in a nutshel

Comprehensive insurance is the secret to a carefree holiday

Travel insurance consists of two separate insurance policies: traveller's insurance and voluntary luggage insurance.

Traveller's insurance will compensate if you fall ill or have an accident during the journey. You will need separate cover for each adult. 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 others, as well as legal expenses. The insurance covers the luggage of all persons who live permanently in the same household, as well as the luggage of children or grandchildren under the age of 20 who are travelling with their parents or grandparents. You can choose either fixed-term or continuous travel insurance.

Why 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.

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.

In the EU and EEA countries as well as in Switzerland and the United Kingdom (Great Britain and Northern Ireland), 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 cover for cancellation or interruption of a journey. In addition, If on-call service helps 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. A separate luggage insurance is also necessary if your home movables are not insured.

Covers included in 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.

Illness or injury 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 travel assistance
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 assist you in travelling home. Help is always available at +358 10 19 19 99.

Cancellation or interruption of a journey or being late for a journey
If your journey is cancelled, interrupted or delayed due to a compelling reason, we will compensate expenses and lost days of travel.

Worsening of a condition existing prior to the journey
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
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 to Finland.

Optional additional covers for traveller's insurance

Medical disability due to an accident
Optional additional cover. We will pay a lump-sum compensation for a permanent handicap caused by an injury.

Death due to an accident
Optional additional cover. We will pay a lump-sum compensation to the beneficiaries if the insured dies due to an accident.

Covers included in luggage insurance

You can take out separate luggage insurance for your luggage, which also covers the luggage of persons living permanently in your household, as well as the luggage of children or grandchildren who are travelling with their parents or grandparents. Luggage insurance also includes liability and legal expenses cover.

Damage to or theft or delay of luggage
We will compensate sudden and unforeseen damage to luggage, breakdowns, breakage and theft. The insurance covers luggage, including property borrowed and rented from individuals, 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 €8,500 and the deductible is €20% of the expenses, at least €170.

Liability insurance relating to travel
We will compensate bodily injury or property damage accidentally caused by the insured to another party if you a liable for it. The maximum amount of compensation is €170,000 and the deductible is optional.

What is compensated?

In case of loss or damage during a journey, we will always assist you

If you fall ill or are injured while travelling abroad, we can provide immediate assistance. In the following, we will describe in more detail what If travel insurance covers.

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/korvauspalvelu.

If travel assistance and virtual doctor

If you need help while traveling, you can reach us by calling +358 10 19 19 99. We serve you in Finnish, Swedish and English. We are open 24/7 and will give you simple instructions to help solve your problem as quickly as possible. If necessary, we can help you get access to a doctor, either face-to-face or remotely.

You can also go directly to Terveystalo's Doctor Chat 24/7 service*. You can reach a Finnish-speaking doctor quickly from anywhere in the world. The virtual doctor service is handy in situations where a physical examination of the patient is not needed. It is also possible to obtain an electronic prescription for EU and EEA countries via the Doctor Chat service.

Treatment expenses are covered without any maximum monetary limit.

**If provides health advice services together with its partners. The services are offered as customer benefits to specified customer groups and are, thus, additional and do not form part of the insurance contract. If reserves the right to change to the contents of the services or the customer groups to whom they are offered.*

Compensation

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 entitled to refer the Insured for examination or treatment to a service provider of its choice. However, if the Insured uses a service provider of their choice, the Insurance Company is entitled to reimburse only the part of the examination and treatment expenses which would have been payable by Insurance Company at a service provider chosen by the Insurance Company.

Medical 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 of a first aid nature at the destination for no more than one week

- 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 €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 is unable to take*

> *the planned return flight to Finland. The insurance covers the treatment of a first aid nature provided at the destination, in this case, the entire hospital care period. However, the insurance does not cover any expenses incurred by the insured person returning home.*

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

A journey is deemed to have been cancelled when departure from home or the workplace in Finland is completely prevented.

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 their 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.

If the journey is cancelled, 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 €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 their next of kin. In addition, expenses arising from the interruption of a journey are compensated under Crisis Cover in sudden crisis situations if travel rearrangements are started 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 €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 €1,000 per each journey commenced in Finland

Being late for a journey

Lateness for a journey is deemed as having occurred if, deviating from the original travel plans, the insured is late from a connection and misses the outward or homeward point of departure for a flight, boat, train or bus journey booked in advance. Expenses can be covered if the lateness is due to weather conditions, a technical failure, traffic accident, criminal act or an official regulation preventing the passage of a vehicle or causing it to be late. The maximum compensation is €5,000.

> ***Example:*** *Minna is going to New York, but finds out at Helsinki Airport that the flight to Reykjavik will not be departing on time due to heavy snowfall. Minna misses her flight from Reykjavik to New York. Travel insurance compensates for additional, reasonable and necessary travel and accommodation expenses.*

Taking into account the prevailing circumstances and instructions given, the insured must have reserved enough time to reach the starting point of the connection in order to be compensated for the missed trip.

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 evacuation must take place within 21 days of the evacuation recommendation issued by the Finnish Ministry for Foreign Affairs. The maximum amount of compensation is €2,000 per insured.

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.

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 from the insured person's arrival at the destination. Compensation of €80/day is paid per traveller, up to €320. Costs for the cleaning of luggage taken on the journey is compensated up to EUR 100 per traveller, when required due to bedbugs.

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. In the case of movable property not older 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. In the case of property older than five years, the amount of loss is calculated on the basis of the 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. The amount of loss or damage to works of art, paintings, jewellery and handicrafts made by the Insured is calculated on the basis of the replacement price of the materials used for the items.

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

Annual age deductions for common household items

Smartwatches and similar consumer electronics and other electronic appliances as well as optical instruments and their accessories (excluding binoculars or telescopes), **bicycles and electric mobility devices and their accessories and household appliances**	9%
Other machinery and equipment	5%
Laptops, tablets and similar devices	20%
Other computers and computer peripherals	15%

Spectacles and prescription sunglasses, sports equipment, clothing, footwear, bags, backpacks and prams and strollers	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/korvauspalvelu.

You can complete a claim form online on My Page at if.fi/omatsivut or by calling our claims services 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

The insurance does not cover the following, for example:

- Illnesses or injuries that occurred or began before the start of the journey
- Expenses caused by pregnancy or delivery
- Physiotherapy or other comparable therapy
- Rehabilitation and therapy, excluding expenses for psycho-therapy mentioned under Crisis Cover
- Treatment of dental illnesses, teeth or the masticatory system

- Cosmetic or plastic treatment, procedure or surgery
- Obesity examinations, 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 was taken out and paid later than three days prior to departure, or the reason for the cancellation emerged before the insurance was taken out or journey booked
- Expenses arising from the interruption of a journey, if the reason for the interruption emerged prior to concluding the insurance contract, booking the trip or the start of the journey
- 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
- Losses due to war, armed conflict or similar or nuclear damage or weapons
- 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 resulting from an illness, injury or defect of the insured or by an event caused by these. If illness, defect, injury or an event caused by these unrelated to the accident has fundamentally affected the injury or death of the insured, 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, electric vehicles for which motor liability insurance is required or property used for gainful employment, including if they were rented or borrowed.

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 during exercise
- War or action similar to military operations based on political grounds
- Action that disrupts or damages an information system or network
- Strike or work stoppage

Exclusions in travel liability insurance

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

- 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, 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

Precautions during a journey and other important information

Prevent and mitigate damage by anticipating risks

You can help ensure that your luggage stays safe and in good condition through your own behaviour. Many everyday guidelines also apply during holiday travel.

If you have home insurance taken out from If, you may not necessarily need separate luggage insurance. It may be sensible to take out a separate luggage insurance policy, however, as you can select a lower deductible than for home insurance. The scope of your home insurance determines what types of damage it covers during travel. You should therefore always read the terms of your insurance carefully.

Property 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 motor vehicle, trailer 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
- Compensation may be refused or reduced if the precautions are neglected

Important information on taking out a travel insurance policy

In the following, we will provide further important information on granting insurance, the validity of the insurance, and its validity during sports activities. You will also learn about insurance premiums and changes to and expiry of the insurance contract.

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 person'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 insurance 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.

- Compensation for medical expenses under continuous Traveller's Insurance is valid during international travel
- Against payment of an additional premium, compensation for medical expenses under continuous Traveller's Insurance is also valid during domestic travel
- Continuous Traveller's Insurance is valid during international travel, and regarding the cancellation or interruption of a journey or lateness for a journey, also during domestic travel
- Fixed-term traveller's cover 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 their home country, if they intend 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 your daily sphere of activities. The daily sphere of activities refers to the insured person's or their spouse's permanent or leisure-time place of residence, place of work or study, and the journeys between them.

Medical expenses cover under continuous Traveller's Insurance is valid in Finland only during leisure journeys made outside the daily sphere of activities 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, 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 and bungee jumping (the validity does not cover the pilot)
- 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 additional premium. However, if Mikko takes to diving, he will need Sports Cover after the basic course.*

If you are If's benefit program customer, you can take out a fixed-term travel insurance with Sports Cover for most high-risk sports and activities. If you already have a continuous travel insurance policy, you can take out a separate fixed-term policy with Sports Cover only for the days you are engaging in sports abroad. However, if the days when you engage in sports are spread out over the course of your trip, it's often most convenient to take out Sports Cover for the entire duration of your travel. If you don't already have travel insurance, it's generally a good idea to take out a fixed-term policy with Sports Cover that covers the entire duration of your travel.

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.

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.

Factors affecting the premium of Travel Insurance include:

- The insured person's age and place of residence
- Sum insured
- Whether the insurance cover is valid during sports activities
- Deductible
- Insurance and claims history
- The main destination and duration of the journey (fixed-term Travel Insurance)

In Travel Insurance, the insured person'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 person's age increases. The premiums will be adjusted in accordance with the risk of loss, damage or injury corresponding to the insured person'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 person's place of residence has changed. If the ratio between the insured person'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 before the start 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 contract 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 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 €50 will be charged as administrative cost, however, not exceeding the annual insurance premium.

Digital Travel Insurance card

Carry your insurance and contact information on your phone

Download the If Mobile application to have your digital travel insurance card readily available in case you fall ill or are injured while travelling. You can also find the card on My Pages.

- The card contains the number for the If travel assistance service, a link to the claims report and a map service where you can find contact information for contract physicians as well as instructions for cases of loss or damage
- The card requires a working internet connection. If you are unsure about the internet connection at the destination, take a screenshot of the card or download a paper copy from My Pages
- The card is available in If Mobile or My Pages as soon as the insurance becomes effective. Journeys that last longer than 45 days are not immediately shown

How to get a travel insurance card

1. Download If Mobiili
2. Select My insurances
3. Select If Travel Insurance
4. Select Digital travel insurance card

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

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.