

Home insurance

Insurance product information document



Company: If P&C Insurance Ltd (publ), branch in Finland

Product: If Home Insurance

This product information document gives an overview of the insurance policy and the covers available. Full details can be found in the insurance terms and conditions and insurance guide. The content of your own insurance depends on the covers you choose for your policy. You can check the contents of your insurance cover from your policy document.

What is this type of insurance?

Home insurance is a voluntary insurance that covers your home and belongings. The policyholder can choose the appropriate level of cover from a range of options offered by the insurance company.

Home insurance can cover, for example, owner-occupied dwellings or property, holiday homes, investment apartments, property not automatically covered by home insurance, liabilities and legal expenses. It covers the policyholder and any persons living in the same household.



What is insured?

This insurance covers accidental property damage in the circumstances listed below insofar as these covers are available for the property in question and the policyholder has added them to their policy.

- + Damage caused by natural phenomena (such as storms, hail, exceptionally heavy rain or floods), fire, smoke, soot, lightning and explosions.
- + Damage caused by the rupture and leakage of HPVAC appliances
- + Damage to electrical equipment caused by an electrical phenomenon (short circuit, earthing fault or overvoltage)
- + Damage caused by theft or vandalism
- + Damage caused by the accidental breakage and destruction of property
- + Expenses incurred from the discontinuance of habitation
- + Accidental personal injuries or property damage caused to a third party, for which the insured is legally liable
- + Legal Expenses Cover covers the necessary and reasonable lawyer's fees and legal costs incurred by the insured from retaining legal assistance in disputes, criminal cases and petitionary matters.

Optional extras

- + Moisture damage to the building's sanitary facilities and damage caused by leaking roofs
- + Building damage caused by pests and decay fungi
- + Expansion of the movable property cover, with higher maximum compensations and more moderate age deductions, and a €50 deductible for foreign luggage claims under €3,500
- + Accidental damage to the permanent fixtures of a flat, caused intentionally by a tenant and unforeseeable to the landlord
- + Temporary loss of rental income due to damage



What is not insured?

This insurance does not cover, for example, the following:

- ✗ animals, motor vehicles, caravans, trailers, other motor vehicles, water areas, jetties or beach constructions
- ✗ electric vehicles for which motor liability insurance is required
- ✗ business assets
- ✗ accidental damage caused to a third party
- ✗ legal expenses where the claim cannot be shown to be contested



Are there any restrictions on cover?

Compensation is not paid in the following cases, for example:

- ! damage to property or an object caused by a defect in construction, design, installation or other similar work
- ! damage caused by a gradual occurrence, temperature fluctuations, snow, frost or ice
- ! disappearance or mislaying of property
- ! breakage of sports equipment used for its intended purpose
- ! damage caused by an animal's behaviour
- ! damage to which a strike or work stoppage has contributed

Legal expenses cover does not compensate, for example:

- ! damage which is of minor importance to the insured or which is connected to the professional activity or gainful employment of the insured
- ! damage to a property other than a dwelling or holiday home occupied by the insured, if separate legal expenses cover has not been taken out for the property itself
- ! loss or damage if the insurance has been in force for less than two years at the time of the insured event and the grounds for the action, claim or accusation has not arisen during the period of validity of the insurance.

If P&C Insurance Ltd (publ), branch in Finland
If Skadeförsäkring AB (publ), filial i Finland
Address: PO Box 4, FI-00025 IF
Business ID: 1602149-8

Visiting address: Keilasatama 2, 02150 Espoo
Kägelhamnen 2, 02150 Esbo
Telephone: +358 (0)10 191 919

www.if.fi
Email: asiakaspalvelu@if.fi

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- + Extended liability, which also covers damage caused by the insured to a third party for which the insured is not legally liable
- + Extended legal expenses cover, including reimbursement of legal costs ordered to be paid to the opposing party
- + Legal expenses and liability cover for a dwelling or immovable property not occupied by the insured themselves
- + Liability and legal expenses cover for agriculture and forestry

Payout ceilings

- + The property is insured for its full value or for the maximum amount selected.
- + Legal expenses and liability covers have maximum compensation amounts.

Liability cover does not compensate, for example:

- ! damage caused to permanent fixtures in a flat belonging to a housing corporation or movable property rented from a private person by the insured
- ! damage caused by the insured during an internship or in gainful employment
- ! damage to property in the possession of the insured
- ! damage caused to property that the policyholder or other person acting on the policyholder's behalf has taken possession of to manufacture, install, repair, transport, store or otherwise handle or take care of.



Where am I covered?

- ✓ Home insurance is valid for each object at the place of insurance indicated in the policy document and temporarily anywhere in the world for a maximum period of one year, unless otherwise stated in the policy document.
- ✓ The insurance is valid in Finland and temporarily, for a maximum of one year, worldwide.
- ✓ Legal expenses cover is valid in the Nordic countries and, for travel-related matters, anywhere in the world for trips of up to one year.
- ✓ If the permanent place of residence of the insured is not in Finland, the insurance is valid only in Finland.



What are my obligations?

Providing accurate information on the requested topics when concluding the contract, including on the object of the insurance and its use, and on the owners and holders of the property.
 Paying my insurance premium on time.
 Following the safety regulations.
 Telling the insurance company promptly of any mistakes or omissions that I notice and that may have a bearing on the policy.
 In the event of a loss, filing a claim and providing the insurance company with all the information necessary to process the claim



When and how do I pay?

The insurance company will send you a bill for the premium, which you must pay into the account indicated in the bill by the due date. The number of annual instalments and the billing method will be agreed when the contract is finalised.



When does the cover start and end?

The policy is effective from the date agreed between the policyholder and the insurance company. The insurance cover is valid until further notice.
 The policyholder can cancel the policy by giving notice of termination in writing.
 If may terminate the policy if the policyholder fails to pay the premium by the due date. In such circumstances, the policy will lapse 14 days after the date on which the written notice of termination was sent.
 If also reserves the right to terminate the policy at the end of the insurance period.
 Fixed-term policies expire automatically at the agreed time.



How do I cancel the contract?

You can cancel your policy at any time.
 Notice of termination must be given to If in writing.
 Fixed-term insurance contracts of less than 30 days cannot be terminated prematurely.