

# Motor third party liability insurance



Insurance product information document

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

Product: If motor third party liability 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?

Motor third party liability insurance is a statutory insurance that covers personal injuries and property damage caused by the use of the motor vehicle in traffic.



### What is insured?

The insurance covers the following damages caused by the use of the motor vehicle in traffic:

- ✓ personal injuries
- ✓ damage to the innocent party's motor vehicle
- ✓ property damage to third parties

#### Maximum compensation amounts

- ✓ There is no maximum compensation amounts for personal injuries.
- ✓ The maximum compensation amount for property damage is 5 million euros per policy.



### What is not insured?

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

- ✗ damage caused to your own property
- ✗ damage to your own vehicle
- ✗ injuries to the driver sustained while participating in a competition or training session



### Are there any restrictions on cover?

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

- ! if the injured driver caused the damage as a result of their being under the influence of alcohol and/or other intoxicating substances or the combined effect of these (or the compensation can be reduced)
- ! intentional self-inflicted injuries
- ! self-inflicted injuries caused by gross negligence (or the compensation can be reduced)



### Where am I covered?

- ✓ The insurance is valid in Finland and the EEA as well as in Green Card agreement countries. Contrary to what was previously mentioned, the motor third party liability insurance is not valid in Azerbaijan, Iran, Kosovo, the northern part of Cyprus, Morocco, Tunisia, Turkey, Belarus, Russia or in Nagorno-Karabakh.



### 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 vehicle.

Paying my insurance premium on time.

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.

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The insurance premium, including insurance tax, is at least EUR 25. As regards to unregistered motorcycles, the insurance premium is at least EUR 100.



#### 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 cover ends as explained below.



#### How do I cancel the contract?

A policy taken out on a registered vehicle expires automatically when the insurance company receives notification from the Finnish Transport and Communications Agency, the Finnish Motor Insurers' Centre or another insurance provider that

- the vehicle has been transferred to a new owner or holder,
- the possession of a vehicle has been returned to the owner or the vehicle's holder changes, if the vehicle's holder has been the only policyholder
- insurance has been taken out with another insurance provider, or
- the vehicle has been permanently removed from traffic.

A policy taken out on an unregistered vehicle can be cancelled by notifying the insurance company in writing.