

Insurance of the person

Insurance product information document



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

Product: If Personal 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?

Personal insurance can cover a wide range of risks. It provides security against illness and accidents. You can choose the scope of your personal insurance from the options offered by If. Except for accident insurance, a health declaration is required for the insurance to be granted.



What is insured?

The insurance includes the covers listed below, provided they are available for the insured person and have been selected for the policy.

- ✓ total treatment costs incurred from accidents up to the chosen amount (at most €100,000). The possible deductible is charged per insurance period.
- ✓ Lump-sum compensation for permanent impairment caused by an accident. The compensation is paid according to the degree of impairment in proportion to the amount insured (at most €500,000).
- ✓ Lump-sum compensation for accidental death. Sum insured up to €500,000.
- ✓ Daily allowance for sick leave due to an accident. Sum insured up to €100/day.
- ✓ total treatment costs incurred from illness or accident up to the chosen amount (at most €200,000). The deductible is charged per insurance period.
- ✓ Daily allowance for sick leave due to both illness and accident. Sum insured up to €300/day.
- ✓ Lump-sum compensation for permanent disability caused by a diagnosis listed in the terms and conditions. Sum insured up to €250,000. A partial compensation is paid during the rehabilitation subsidy period.
- ✓ Adjustment allowance for a serious illness or injury. Sum insured up to €50,000. Paid as a lump-sum compensation for the diagnoses listed in the terms and conditions. There is a qualifying period for tumours.
- ✓ Life insurance, lump-sum death benefit. Sum insured up to €1,500,000.

Optional extras

- + Additional cover for accident treatment expenses arising from strain- or illness-related injuries. Also covers physical therapy to a greater extent.
- + Additional physical therapy cover for treatment expenses arising from illness and accident



What is not insured?

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

- ✗ illness or injury dating from before the start of the policy period and illness or injury falling outside the scope of compensation because of the state of health of the insured
- ✗ injuries sustained in competitive sports and high-risk activities. For an additional fee, the insurance cover can be extended to also include such sports. This exclusion does not apply to persons under 12 years of age.
- ✗ treatment expenses arising from an illness or accident occurring after the expiration of cover
- ✗ travel insurance. Travel insurance is available as a separate product.



Are there any restrictions on cover?

For example, the insurance does not pay out for

- ! if the illness or disability has been caused by the use of alcohol or some other intoxicant or the abuse of a drug by the insured
- ! insofar as another disease or defect has substantially contributed to the injury or illness or impacted recovery
- ! treatment expenses, disability and hospital care due to, for example, pregnancy, childbirth or infertility
- ! damage caused by war, insurrection, armed conflict or a nuclear accident
- ! some treatment expenses (e.g. travel costs, therapy and rehabilitation)

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Where am I covered?

- ✓ The insurance is valid round the clock, worldwide.
- ✓ However, only treatment expenses incurred in Finland are compensated from the additional cover for treatment expenses arising from an accident as compensation for illness-based treatment expenses.



What are my obligations?

Providing accurate and complete information when entering into the contract, including information about the insured.
Answering the questions about the state of health of the insured correctly and completely in the health declaration.
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.



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.
For insurance policies that require a health declaration, If's liability begins no earlier than from the date of signing the health declaration.
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.
The insurance company also reserves the right to terminate the policy at the end of the insurance period.



How do I cancel the contract?

You can cancel your policy at any time.
Notice of termination must be given to the insurance company in writing.