

## Primus Life and Accident Insurance

Insurance product information document

**Company:** Kaleva Mutual Insurance Company

**Product:** Primus Life and Accident 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?

Primus Life and Accident Insurance is a life and accident policy intended for the members of Kaleva's partner organisations and their families.

Primus life insurance covers death due to illness or accident.

You can choose the scope of your Primus insurance for adults from the options available. The children's Primus insurance package covers medical expenses and a lump-sum payment for permanent handicap or accidental death.

Except for accident insurance, a health declaration is required for the insurance to be granted. The insured must reside permanently in Finland for more than six months a year. Their domicile must be in Finland and they must be covered by the Finnish Health Insurance Act.



#### 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. The insurance cover for children includes accident insurance.

- ✓ Total treatment expenses incurred from accidents up to the chosen amount
- ✓ Daily allowance for sick leave due to an accident
- ✓ Lump-sum compensation for permanent handicap caused by an accident. The compensation is paid according to the degree of handicap in proportion to the amount insured
- ✓ Lump-sum compensation for accidental death
- ✓ Death cover, a lump-sum payment for death caused by illness or accident.

#### Additional benefit

- + As an additional benefit, the insurance includes free-of-charge death cover for everyone insured. Kaleva Mutual Insurance Company decides the amount of additional benefit for each year.



#### What is not insured?

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

- ✗ accidents that occurred before the entry into force of the insurance.
- ✗ injuries sustained in competitive sports and high-risk activities. The exclusion concerning sports activities does not apply to persons under 18 years of age.
- ✗ treatment expenses incurred after the expiry of cover.



#### Are there any restrictions on cover?

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

- ! if the accident has been caused by the use of alcohol or some other intoxicant or the abuse of a drug.
- ! if and to the extent to which an accidental injury or the delayed recovery from it have been essentially affected by a defect or illness not relating to the insured event.
- ! death if the insured commits suicide before one year has elapsed from the entry into force of the insurance policy.
- ! Each individual insurance cover is subject to exclusions with regard to the payment of compensation. The exact scope of cover is set out in the insurance terms and conditions.



#### Where am I covered?

- ✓ The insurance is valid round the clock, worldwide.



## What are my obligations?

Providing true and accurate information about the requested topics, such as the person to be insured and membership in the organisation, at the time of concluding the contract. The company may verify the policyholder's membership in the organisation if necessary. 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?

Premiums are billed in up to 12 instalments per year at the customer's discretion and depending on the purchasing channel and billing method. Available billing methods include e-invoice, direct payment or paper invoice.



## When does the cover start and end?

The policy is effective indefinitely from the date agreed between the policyholder and the insurance company.

Primus Insurance and all of the related covers expire at the end of the insurance period during which the policyholder resigns from the organisation or dies or the agreement between Kaleva and the organisation expires. If the policyholder resigns from the organisation eligible for the membership benefit, the Primus Insurance and all covers included therein will expire in one year from the end of the insurance period during which the insurance company was notified of the resignation from the organisation.

Insurance cover for adults expires at the end of the insurance period during which they reach the exit age agreed in the organisation agreement and stated in the policy document.

The covers of a child expire at the end of the insurance period during which he or she reaches 25 years of age.

The insurance will also expire if cancelled by the policyholder. The insurance company can also terminate the policy in certain circumstances.



## 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.