Traveller's and luggage insurance

Insurance product information document

Company: If P&C Insurance Ltd (publ), branch in Finland **Product: If travel 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?

Travel insurance covers personal injuries and property damage sustained while travelling. Travel insurance can include either traveller's insurance, luggage insurance, or both. Travel insurance can be granted either on a continuous or trip-by-trip (fixed-term) basis. Under certain circumstances, a health declaration is required to obtain travel insurance.

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.

Traveller's insurance

- ✓ Treatment expenses arising from a travel illness or accident with no monetary limit, for 90 days for travel illness and for 3 years for travel accidents. Also covers the cost of any medical evacuation (air ambulance).
- ✓ Costs in the event of cancellation, e.g. due to an illness or accident that prevents travel
- ✓ Days of travel lost if the trip is interrupted, e.g. due to an illness or accident that results in hospitalisation during the trip
- ✓ Costs arising from the insured being late from a connection, e.g. due to weather conditions
- ✓ Trip cancellation and interruption costs, e.g. in the event of a natural disaster or terrorism affecting travel plans
- ✓ Medical evacuation costs of the body in the event of a fatality.

Luggage insurance

- ✓ Sudden and unforeseeable damage to luggage, such as breakage, destruction and theft.
- ✓ Up to €80/day for the costs of necessities, limited to €320 per passenger, if luggage is delayed for at least 6 hours
- ✓ Sudden and unforeseeable personal injuries or property damage caused to another person during the trip, for which the insured is legally liable
- ✓ The Insurance covers the necessary and reasonable lawyer's fees and legal costs incurred by the insured from the use of legal assistance in disputes, criminal cases and petitions related to the trip and travel
- ✓ The maximum compensation amount for luggage is at the customer's discretion and is recorded in the policy document
- ✓ The maximum liability compensation is €170,000 and the maximum compensation for legal expenses €8,500.

What is not insured?

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

- ✗ illness begun and injuries sustained before the entry into force of the policy or before the trip. In the case of an unexpected and sudden aggravation of an existing illness, only emergency medical expenses at the destination will be compensated.
- ✗ 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 18 years of age.
- ✗ cancellation of a trip if the trip was due to begin in less than three days when the insurance was taken out
- ✗ animals, motor vehicles, caravans, trailers, other motor vehicles, electric vehicles requiring motor liability insurance, water areas, jetties, beach constructions, business assets
- ✗ travel liability cover for accidental or non-negligent damage
- ✗ travel legal expenses cover for the opposing party's legal fees which the insured has been ordered or has agreed to pay

Are there any restrictions on cover?

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

- ! 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
- ! treatment expenses and hospital care due to, for example, pregnancy or childbirth. However, emergency medical expenses incurred at the destination due to pregnancy will be reimbursed before week 29 of pregnancy.
- ! the costs of therapy, rehabilitation and physical therapy
- ! dental conditions, with the exception of emergency treatment necessary to relieve a sudden toothache at the destination
- ! damage to which a strike or work stoppage has contributed
- ! loss, misplacement or normal scratching of property, or damage to sports equipment when used for its intended purpose

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Optional extras

+ Lump-sum compensation for permanent impairment caused by an accident. Sum insured up to €150,000.
+ Lump-sum compensation for accidental death. Sum insured up to €150,000.

! legal damages for which no dispute can be proved or which relates to an activity of the insured person other than travel and travelling

! travel liability cover for damage caused during the internship or gainful employment of the insured or to property that has been in the possession of the insured or that the insured has taken possession of to transport, store or otherwise handle or take care of

Where am I covered?

✓ Continuous Traveller's Insurance is valid 24 hours a day, 7 days a week for trips abroad of up to 45 days anywhere in the world. For an additional fee, the insurance can also cover overnight domestic leisure trips of more than 150 km outside the daily sphere of activities of the insured.

✓ Continuous Luggage Insurance is valid 24 hours a day, 7 days a week for trips of up to 45 days anywhere in the world, in Finland or abroad. A "trip" is defined as a trip outside the normal daily sphere of activities.

✓ Fixed-Term Travel Insurance is valid for foreign travel for the period selected for the policy.

✓ The journey starts and ends at home or at the place of work in Finland.

What are my obligations?

Providing accurate and complete information on the requested topics when entering into the contract, such as 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.
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.
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.
If 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. If you terminate a continuous travel insurance contract during the first insurance period, an additional administrative fee of €50 will be charged in addition to the fee for the validity period of the policy. Your total fee cannot exceed the annual insurance premium, however.
Notice of termination must be given to If in writing.
Fixed-term insurance contracts of less than 30 days cannot be terminated prematurely.

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