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This is a translation of the original Finnish insurance Terms and Conditions 'LaajaPlus Rakennusvakuutusehdot'. In case of discrepancy, the Finnish wording prevails.

If the Policy Document states that ExtensivePlus cover has been taken out for a building, the Home Property Insurance Terms and Conditions stated in the Policy Document will be extended in accordance with these ExtensivePlus Building Insurance Terms and Conditions.

Definitions

Sanitary facilities

A sanitary facility refers to a room that is waterproofed according to regulations in force at the time of construction and whose normal use may result in water coming into contact with walls, such as a bathroom, shower room or sauna.

Decay fungi

Decay fungi refers herein to wood-destroying fungi such as soft-rot fungi, brown-rot fungi (e.g. *Serpula lacrymans*, *Coniophora puteana*, *Poria placenta*, *Antrodia serialis*, *Tapinella panuoides*, *Neolentinus lepideus*, *Gloeophyllum trabeum*) and white-rot fungi.

Claims settlement costs

Claims settlement costs refer herein to any necessary and reasonable costs associated with establishing compensable loss or damage.

Vermin

Vermin include mice, rats and insect pests which refer herein to beetles such as Anobiidae (e.g. common furniture beetle, *Hadrobregmus pertinax*, *Hadrobregmus confusus*), Buprestidae (e.g. *Buprestis haemorrhoidalis*, *Buprestis rustica*) and longhorn beetles (e.g. house longhorn beetle, violet longhorn beetle, small white-marmorated long-horned beetle) as well as to Hymenoptera such as wood wasps and ants (e.g. carpenter ant).

Roof

Roof refers herein to a part of the outer envelope of a building which prevents rainwater, snow and meltwater from entering the building. The roof comprises a layer of roofing material, including an underlay, and the structures directly supporting these.

1. Validity of ExtensivePlus

ExtensivePlus is valid in the place of insurance specified in the Policy Document. It covers any loss or damage to a building insured, under this cover, said loss or damage **having been caused and established** during the validity of said cover.

The ExtensivePlus cover will expire no later than at the end of the insurance period during which 40 years have passed since the building year specified in the Policy Document, unless otherwise stated in the Policy Document.

2. Insured events

ExtensivePlus covers unforeseen loss or damage caused by

- rain and meltwater that has penetrated the roof and wetted other structures of the building
- water that has penetrated the waterproofing of sanitary facilities and damaged other structures of the building
- vermin that have damaged the structures of the building
- decay fungi that have damaged the structures of the building. The decay fungus must be detected in samples taken from the structure through microbial analysis.

3. Exclusions

ExtensivePlus complies with the General Exclusions presented in Clause 4 of the Home Property Insurance Terms and Conditions, however, with the following exceptions:

Insofar as exclusions 4.1 and 4.2 are in conflict with these ExtensivePlus Terms and Conditions, they shall apply only to damage caused to the property or object itself. **This means that the actual cause of the damage, e.g. an error in installation, construction or use, is not covered by the Insurance**, but the resulting damage cited in ExtensivePlus and included under the related cover is compensated for, however, only up to the maximum amount of compensation stated in the Policy Document.

Exclusion 4.10 (loss or damage caused by insects or vermin) is not applied to ExtensivePlus.

4. Precautions

ExtensivePlus complies with the Precautions presented under point 5 of the Home Property Insurance Terms and Conditions. In particular, clauses 5.4 and 5.5 must be taken into account.

The entry of pests such as rats and mice into structures must be prevented by netting.

5. Compensation

ExtensivePlus covers any direct repair costs arising from loss or damage to the insured building that **has been caused and established** during the validity of the cover. The property is assessed and the amount of loss or damage calculated in accordance with the provisions of the Home Property Insurance Terms and Conditions.

The maximum amount of compensation is EUR 15,000 for each occurrence of loss.

Compensation for the discontinuance of habitation in the context of an insured event covered by ExtensivePlus is paid in accordance with the Home Property Insurance Terms and Conditions, however, for no more than three (3) months. Compensability requires that the home movables insurance includes cover for discontinuance of habitation.

ExtensivePlus covers the claims settlement costs only if any loss or damage coverable by ExtensivePlus is identified in the insured building. The claims settlement costs are included in the maximum amount of compensation.

5.1 Exclusions

In addition to the exclusions specified in Clause 6.1.2 of the Home Property Insurance Terms and Conditions, the Insurance does not cover:

- costs of repairing or renewing the roof
- costs of repairing or renewing the surface coverings, waterproofing, fixtures and equipment and sanitary fixtures of sanitary facilities
- damage to balconies
- damage caused only to surface coverings or to exterior walls, windows, doors, shelters, or other external parts of the building
- damage caused exclusively by mould
- costs of destroying vermin
- claims settlement costs other than those specified above.