

EXTENSIVEPLUS MOVABLE PROPERTY INSURANCE TERMS AND CONDITIONS
CONDITION OLI 270.6, valid as of 1 January 2020

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This is a translation of the original Finnish insurance terms and conditions 'LaajaPlus irtaimistovakuutusehdot'. In case of discrepancy, the Finnish wording prevails.

If the Policy Document states that the ExtensivePlus cover has been taken out for home movables, damage to the movable property will be compensated in accordance with the Home Property Insurance Terms and Conditions, applying the following extensions:

1. INSURED MOVABLE PROPERTY

In ExtensivePlus cover, we have increased the maximum amounts of compensation for certain item and property groups. The following table shows the maximum amounts of compensation for certain individual items or item and property groups included in the Insured Interest.

Insured Interest	Maximum amount of compensation, EUR
Individual item or collection	17,000
Works of art, jewellery or valuables worth more than EUR 17,000, in total	50,000
Bicycle and its accessories	5,000
Home or leisure-time dwelling contents stored permanently or temporarily in a car, camper van, trailer, caravan or boat in the case of loss or damage caused by theft or malicious damage	3,500
Movable property stored permanently or temporarily in the cellar closet of a block of flats, terraced or semi-detached house or other stores outside the dwelling, directly relating to the occupancy and use of the dwelling	3,500
A rowing boat, canoe or dinghy and its motor of not more than 8 hp, in total	3,500
Tools, implements and equipment used in gainful employment, in total	2,000
Money and securities in the place of insurance	500
Money and securities outside the place of insurance	200

2. LUGGAGE DURING A JOURNEY ABROAD

In ExtensivePlus, the deductible for loss of luggage is EUR 50 if the amount of loss does not exceed EUR 3,500. This amount may include money up to EUR 500. The cover for luggage is only valid during journeys abroad lasting no longer than 45 days.

3. INSURED EVENTS

ExtensivePlus covers insured events that are in accordance with the Home Property Insurance Terms and Conditions. In particular, the following points shall be taken into account: 3 Insurance Covers, 4 General Exclusions and 5 Precautions.

4. COMPENSATION

The property is assessed and the amount of loss or damage is calculated in accordance with the provisions of the Home Property Insurance Terms and Conditions, with the following exceptions:

When compensating for laptops, tablets, mobile phones or similar devices, the deductions based on age stated in clause 6.2.3.3 are not made for the year the property was placed in service or for the following two years.

When compensating for other property specified in clause 6.2.3.3, the deductions based on age stated in clause 6.2.3.3 are not made for the year the property was placed in service or for the following three years.

In addition, ExtensivePlus covers:

Hole-in-one

ExtensivePlus covers the cost of champagne served by the Insured, in compliance with the "unwritten gentlemen's rule" in golf, upon hitting a hole-in-one, immediately after the golf round in question in the club restaurant of the course. This cover is valid worldwide. The maximum amount of compensation is EUR 850, without a deductible.