# Business travel insurance

## Insurance Product Information Document

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

Complete pre-contractual and contractual information on the product is provided in the Policy Document and in the Terms and Conditions.

### What is this type of insurance?

With Business travel insurance, a company can insure its employees against travel-related accidents, illnesses, luggage claims, legal expenses claims or liability claims. Business travel Super also includes a catastrophe cover. The insurance is valid either abroad, worldwide or in the home country. It is possible to extend the insurance to also cover the employees' leisure time travelling. In addition to companies, Business travel insurance is available also for other actors. For example, a school can insure its pupils during a school camp.

### What is insured?

Business travel Basic

- ✓ Expenses arising from treatment of a travel accident or travel illness (no upper EUR limit)
- ✓ Examples on expenses considered equivalent to care expenses:
  - Crisis therapy expenses
  - Patient transportation expenses
  - Close relative's travel and accommodation expenses if the Insured's life is in danger.
- ✓ Travel deviations (cancellation, interruption of a journey or missed departure)

Business travel Standard (in addition to the covers above)

- ✓ Luggage
- ✓ Travel liability
- ✓ Travel legal expenses

Business Travel Super (in addition to the covers above)

- ✓ Catastrophe covers

**Optional add-on covers**

- + Temporary disability due to a travel accident
- + Medical disability due to a travel accident
- + Medical disability due to a travel illness
- + Death due to a travel accident
- + Death due to a travel illness

A travel accident refers to any sudden and unforeseen external event occurring during the journey, which contrary to the intent of the Insured causes him/her bodily injury. Travel illness refers to a sudden and unforeseen illness which begins during the journey and that requires immediate medical treatment by a medical practitioner or which, on the basis of medical experience, should be considered as having begun during the journey.

### What is not insured?

For example, compensation is not paid for

- ✗ If the care expense, travel deviation, temporary disability, medical disability or death has been caused by the Insured's consumption of alcohol or other intoxicating substance
- ✗ Rehabilitation or therapy (except for crisis therapy)
- ✗ Purchase of mineral or nutritive preparations, drugs or vitamins
- ✗ Cosmetic treatment or surgery
- ✗ Dental treatment
- ✗ Expenses related to pregnancy, delivery or treatment of childlessness
- ✗ Vaccinations or health inspections.

### Are there any restrictions on cover?

- ! Compensation is not paid for loss due to war, mutiny, armed conflict, or similar events, even if the Insured has not participated in said activities. This exclusion can be removed through an additional agreement. A valid list of risk areas is available at if.fi/warrisks.
- ! The insurance does not cover accidents or illnesses which have occurred while participating in dangerous activities listed in Terms and Conditions. In certain situations, this exclusion can be removed through an additional agreement.
- ! The insurance does not cover accidents or illnesses which have occurred while participating in sports covered by a sports licence during a leisure journey. For individual Business travel insurances, this exclusion can be removed through an additional agreement. For group insurances the exclusion is always valid.

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## Where am I covered?

- The insurance is valid, depending on the choice, either abroad, worldwide or in the home country.
- The insurance is valid for a maximum continuous period of 180 days from the commencement of each business journey.
- It is possible to extend the insurance to also cover the employees' leisure time travelling (valid up to 45 days from the commencement of a leisure journey) or their leisure travel days in connection with business journeys (valid up to 14 days of leisure travelling per business journey).
- Individual persons can be insured with an individual Business travel insurance, which is valid for up to 45 days from the commencement of each business or leisure journey.

## What are my obligations?

- To provide correct information when taking out an insurance policy.
- During the validity of the insurance, to notify If without delay regarding any change, error or defect concerning the insurance information.
- To give the requested information when applying for a compensation.
- To follow the safety regulations given by If.
- To pay the insurance premium on time.

## When and how do I pay?

- If will send an insurance premium invoice which shall be paid at the latest on the due date in the bank account given in the invoice.
- When the insurance policy is taken out, also the number of instalments and invoice delivery method are agreed upon.

## When does the cover start and end?

- The insurance cover starts when the policyholder and If agree upon the start of the cover and is valid until further notice.
- The insurance is terminated when the policyholder cancels the insurance.
- In some situations, also If has the right to cancel the insurance (e.g. negligence to pay a due insurance premium).
- However, the insurance covers end no later than from the moment that the Insured's employment with the Policyholder ends or the Insured's entrepreneurship ends or, in individual insurance, at the end of the insurance period during which the Insured has reached the age of 75.
- A fixed-term insurance expires on the agreed day without a separate notice.

## How do I cancel the contract?

- The insurance can be cancelled by notifying our company in writing.
- In the event of cancellation, the termination date of the insurance is determined as described in the offer and in the insurance policy.