Remote work insurance

Insurance Product Information Document

Company: If P&C Insurance Ltd (publ), branch in Finland **Product: Remote work 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 remote work insurance, the employer can insure its employees against accidents that occur during remote work. The insurance is always a group insurance with at least two insured persons. Remote work insurance is valid during remote work all over the world. Compensation is paid based on accidents that have occurred during remote work, but which are not compensated according to the Workers' Compensation Act. Remote work insurance refers to a Personal Accident insurance, the validity of which is *Remote work*.

What is insured?

Remote work insurance covers remote work, which is carried out, as previously agreed with the employer, by the employee at their home, holiday home or other indoor premises.

The insurance is valid while working in the remote workplace or its yard area, during short-term, ordinary breaks at the remote workplace or its yard area, during the remote workday while taking one's child to or retrieving one's child from day care using the most direct route and during the remote workday while attending a walking meeting. A walking meeting refers to a meeting related to work tasks in which the Insured participates remotely while walking outside the remote workplace.

Remote work insurance may optionally include the following covers, up to the agreed sums insured:

- ✓ Treatment expenses due to an accident, such as
  - expenses arising from visits to the physician and examinations prescribed by a physician
  - expenses arising from medication prescribed by a physician
  - surgical operation expenses
  - travel expenses
  - hospital care fees
  - physiotherapy cover (optional).
- ✓ Death due to an accident
- ✓ Medical disability due to an accident
- ✓ Temporary disability due to an accident.

What is not insured?

The insurance does not cover an accident that happens

- ✗ during leisure time
- ✗ during remote work conducted for another employer or on one's own account
- ✗ during property maintenance, repair and construction even though it would be connected to improving working conditions
- ✗ outside the remote workplace and its yard area (with the exception of walking meetings and day care journeys covered by insurance)
- ✗ in the yard of the remote workplace when the insured is on the way to an activity that is not covered by the insurance.

For example, compensation is not paid

- ✗ for a damage caused to a tooth through biting
- ✗ for rehabilitation or therapy
- ✗ for accommodation
- ✗ based on accidents, which are covered according to the Workers' Compensation Act.

Are there any restrictions on cover?

- ! A prerequisite for granting the Remote work insurance and keeping it in force is that
  - the policyholder has a valid Workers' Compensation insurance with If for all persons insured under this insurance
  - there are at least two insured persons.

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Where am I covered?

- ✓ The insurance is valid during remote work all over the world.

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 cover ends at the latest from the moment when the Insured's employment relationship with the policyholder ends or the Workers' Compensation insurance taken out by the policyholder for the Insured in If ends.

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.