Expatriate insurance

Insurance Product Information Document

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

Expatriate insurance is used to insure an employee, who is sent working abroad for a longer period (assignment), against accidents, illnesses, luggage claims, legal expenses claims or liability claims. Also, family members can be included in the insurance. The insurance is valid 24/7 in the country of assignment and on business and leisure journeys made during the assignment. Expatriate Super also includes a catastrophe cover.

What is insured?

Expatriate Basic

- ✓ Expenses arising from treatment of a travel accident or travel illness (no upper EUR limit). The insurance can be extended to also cover health care expenses, such as health check-ups, dental treatment, pregnancy and delivery.
- ✓ 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)

Expatriate Standard (in addition to the covers above)

- ✓ Luggage
- ✓ Travel liability and travel legal expenses

Expatriate Super (in addition to the covers above)

- ✓ Catastrophe covers

Optional add-on covers

- \+ Home insurance (movable property)
- \+ 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
- ✗ Health care (e.g. health check-ups, dental treatment, expenses related to pregnancy and delivery), unless the insurance has been extended to cover also health care costs.

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 is not valid during business journeys which are commissioned and paid for by employers other than the Policyholder or carried out by the insured acting as an independent self-employed person or entrepreneur.

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Where am I covered?

- ✓ The insurance is valid everywhere in the world during the period of the assignment, both at work and on leisure time.

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 no later than from the moment that the Insured's assignment or employment with the Policyholder 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.

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