

Business interruption insurance KE1

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Business interruption insurance

Business interruption insurance is designed to protect the results of the policyholder's business over any period for which business is interrupted as a result of property damage. The cover provided by this insurance is determined according to the types of business interruption insurance selected for the contract (policy) of insurance and stated in the policy document:

- Fire business interruption insurance, section 4.1
- Extended business interruption insurance, section 4.2
- Breakdown business interruption insurance, section 4.3
- Contingent business interruption insurance, section 4.4
- Epidemic insurance, section 4.5.

Your policy of business interruption insurance is made up of:

- the policy document, and any special conditions set out in it;
- this policy wording KE1 Business interruption insurance;
- the General terms and conditions for companies.

Your policy document shows the chosen insurance cover, the insured business, the subject matters of insurance, the sums insured, the liability periods and the deductibles. Any agreed policy terms that deviate from this policy wording are also stated in the policy document.

1 Business interruption insurance terminology

Under- and overinsurance

Estimated gross profit or limited estimated gross profit is underinsured if the sum insured is smaller than the insured value.

Estimated gross profit or limited estimated gross profit is overinsured if the sum insured is greater than the insured value.

Maximum indemnity amount

If a maximum indemnity amount serves as the basis for the sum insured, the sum insured does not need to be equivalent to the insured value. Maximum indemnity amount is the basis for the sum insured when:

- Extra costs or an agreed amount of Personnel costs is the subject matter insured;
- the chosen insurance cover is epidemic or contingent business interruption insurance; or
- it is stated in the policy document that maximum indemnity amount is the sum insured.

Property insurance and the property insurance policy wording

For the purposes of this policy wording, 'property insurance' means the LocalTapiola property insurance, to which applies the Property insurance policy wording (ES1).

Personnel costs

'Personnel costs' mean the salary costs of the personnel of the insured business and the employer contributions directly linked thereto that are entered in the accounts under personnel costs.

Business interruption loss

'Business interruption loss' means any interruption or reduction of business that results in loss of turnover.

Estimated gross profit

'Estimated gross profit' means the operating profit obtained by subtracting from turnover the costs of Materials and services as determined in the Accounting Decree. In addition, account is also taken of any changes in the stocks of finished products.

Additional expense

'Additional expense' means any actual paid expenses incurring to the insured from temporary installations made, overtime pay paid and the expediting of purchases, rental of temporary premises and other comparable measures undertaken to mitigate business interruption loss.

Deductible

'Deductible' is the portion of loss stated in the policy document which remains the liability of the policyholder. 'Time-based deductible' means the company's days of operation.

Limited estimated gross profit

'Limited estimated gross profit' means the operating profit obtained by subtracting from turnover not only the costs of Materials and services as determined in the Accounting Decree but also personnel costs. In addition, account is also taken of any changes in the stocks of finished products.

Technical interruption period

'Technical interruption period' means the uninterrupted period of time that begins from the day on which the property damage interrupting the business occurs and that ends when the damaged property has been or could have been restored using an efficient method of repair, remediation or replacement.

Insured business

'Insured business' means the economic activity stated in the policy document that the policyholder carries on and the results of which are insured against business interruption loss. Examples of an insured business include a company's or an organisation's entire activities, the activities of an individual place of business, or the activities of a single machine line.

Insured value

'Insured value' is the amount of estimated gross profit or limited estimated gross profit that would have been received in the absence of the business interruption loss over:

- 12 months, if the liability period is equal to or shorter than 12 months;
- 24 months, if the liability period is between 13 and 24 months.

The amount of business interruption loss and the amount of indemnity will be estimated based on the insured value.

Sum insured

'Sum insured' is the basis on which the premium is calculated, and it represents the maximum amount of indemnity. The sum insured is stated in the policy document.

If estimated gross profit or limited estimated gross profit is the subject matter insured, the sum insured will be stated as the estimated gross profit or limited estimated gross profit calculated on the basis of the budgeted business details over:

- 12 months, if the liability period is equal to or shorter than 12 months;
- 24 months, if the liability period is between 13 and 24 months.

If, during the insurance period, any changes occur that have an impact on the nature or the scope of turnover, the policyholder is required to notify of these changes without undue delay in order that the sum insured may be updated to reflect the new insured value.

Liability period

'Liability period' is the longest uninterrupted period of time over which business interruption loss will be covered. The length of the liability period is stated in the policy document.

For the purposes of fire, extended, breakdown and contingent business interruption insurance, the liability period begins from the day of the property damage that interrupts business, and it ends once the duration of the liability period has elapsed after the property damage.

For the purposes of epidemic insurance, the liability period begins from the day on which the order restricting business issued by a health protection authority takes effect, and it ends once the duration of the liability period has elapsed from the day on which the order took effect.

Territorial limits

The cover provided by business interruption insurance applies at the addressed or geographical location where interruption of business is to occur in order for the resulting business interruption loss to be covered by the insurance.

Extra cost

'Extra costs' mean any actual paid expenses incurring to the insured that are essential in order to continue or expedite the continuation of the insured business by means of temporary solutions. Examples of such costs include costs arising from temporary installations, expediting the reacquisition of the destroyed property, acquisition of temporary premises, subcontracting and similar actions.

2 Validity of the business interruption insurances

2.1 Commencement of validity

The cover provided by business interruption insurance will be in force from the start of the insurance period stated in the policy document.

In respect of business interruption caused by property damage to purchased machinery and equipment, business interruption insurance cover will take effect after the policyholder has notified and LocalTapiola has approved the purchase for inclusion in the policy of insurance.

In respect of machinery and equipment being installed or repaired, breakdown business interruption insurance cover will take effect only after the installed or repaired machine has been placed in actual business use.

2.2 Territorial limits

The cover provided by fire and extended business interruption insurance applies at the addressed locations stated as the insured location for the purposes of property insurance.

The area where the cover provided by breakdown, epidemic and contingent business interruption insurance applies is always specifically stated in the policy document.

3 Subject matters of the business interruption insurances

Depending on the details stated in the policy document, the subject matter insured is one or several of the following:

- estimated gross profit;
- extra costs;
- limited estimated gross profit;
- personnel costs and related employer contributions.

Where estimated gross profit is the subject matter insured, profit also includes all personnel costs and related employer contributions.

4 Perils insured by business interruption insurance, and exclusions

The policy document states the types of business interruption insurance based on which qualifying business interruption losses are covered by this insurance.

A common requirement for all types of business interruption insurance is that interruption of the insured business and the peril causing the interruption must occur during the insurance period and in the territorial limits stated in the policy of business interruption insurance.

4.1 Fire business interruption insurance

Fire business interruption insurance will cover business interruption loss that is a direct consequence of property damage covered by the fire or natural phenomenon insurance outlined in the property insurance policy wording, when the property damage occurs to property related to the policyholder's business and that property is not excluded from the subject matters of the property insurance policy wording.

Business interruption loss will also be covered when the property damage causing it would be covered under the property insurance policy wording but:

- the property damage is paid on the basis of a law, a warranty, a commitment or another insurance;
- the property damage occurs off the premises held by the company for own use, thus preventing the premises from being used;
- the property damage is less than the property insurance deductible.

4.2 Extended business interruption insurance

Extended business interruption insurance will cover business interruption loss that is a direct consequence of property damage covered by the fire, natural phenomenon, leakage or property crime insurance outlined in the property insurance policy wording, when the property damage occurs to property related to the policyholder's business and that property is not excluded from the subject matters of the property insurance policy wording.

Business interruption loss will also be covered when the property damage causing it would be covered under the property insurance policy wording but:

- the property damage is paid on the basis of a law, a warranty, a commitment or another insurance;
- the property damage occurs off the premises held by the company for own use, thus preventing the premises from being used;
- the property damage is less than the property insurance deductible.

The insurance will also cover business interruption loss when it results from property damage to any HPAC, electricity and automation equipment of a building that the policyholder utilises in its business activities, provided that the property damage is covered by the breakage insurance outlined in the property insurance policy wording.

4.3 Breakdown business interruption insurance

Breakdown business interruption insurance will cover business interruption loss that is a direct consequence of property damage covered by the breakage insurance outlined in the property insurance policy wording, when the property damage occurs to property related to the policyholder's business and that property is not excluded from the subject matters of the property insurance policy wording.

Business interruption loss will also be covered when property damage covered by the property insurance policy wording is not indemnified because:

- the covered damage is paid on the basis of a law, a warranty, a commitment or another insurance; or
- the property damage is less than the property insurance deductible.

If it is stated in the policy document that the breakdown business interruption insurance cover applies to business interruption loss caused by an individual item of machinery or equipment, then indemnity will be conditional on the business interruption loss resulting from breakdown of this item of machinery or equipment.

Breakdown business interruption insurance will not cover the loss if, after the applicable age-based reductions, under property insurance there remains nothing to indemnify for the property damage causing the interruption.

4.4 Contingent business interruption insurance

Contingent business interruption insurance will cover business interruption loss to the policyholder's business when the loss:

- results from property damage covered by fire insurance;
- is caused to property that the policyholder named in the policy document utilises in its business activities, provided that the property in question is not excluded from the subject matters of property insurance; and
- is caused at the addressed location named in the policy document.

Contingent business interruption insurance does not cover business interruption loss resulting from any interruption:

- in the production or distribution of energy, electricity or water;
- in telecommunications, recording or payment transaction services.

4.5 Epidemic insurance

4.5.1 Perils insured by epidemic insurance

The following are preconditions for covering epidemic insurance loss:

- the occurrence of an infectious disease or an animal disease must have been detected on the insured's premises stated in the policy document;
- a public authority must have issued an order to clean the policyholder's premises and to dispose of the current assets kept there in order to prevent the spread of the infectious disease or animal disease, or must have restricted the carrying on of business over the time needed for these measures; and
- the order issued by the public authority must be based on current legislation.

Epidemic insurance covers:

- the costs of cleaning and disinfecting the premises and the property kept there, and the costs for the related demolition and renovation works and any follow-up laboratory tests;
- the value of the current assets ordered for disposal from the premises;
- the costs of disposing of the movable assets ordered for disposal from the premises; and
- the business interruption loss that arises from the measures set out in the paragraphs above.

4.5.2 Perils excluded from epidemic insurance

Temporal limitation

This insurance will not cover loss or damage if the policy of insurance has been in force less than 31 days at the time when a public authority issues an order that restricts business.

However, if the policy of insurance has been in force with another insurer for the duration of the insurance period preceding the commencement of the policy, and if during that time public authorities have not imposed any restrictions of business or ordered any major corrective action to be taken based on defects in hygienic safety, the loss or damage will be covered.

Recurrence of the same pathogen

Loss or damage caused by the same pathogen will be covered only after at least one year has elapsed from the end of the previous business interruption loss or epidemic.

This one-year time limit is calculated from the time when public authorities give permission to resume business.

Animal husbandry and care, crop cultivation, healthcare

This insurance does not cover loss or damage caused in animal husbandry or care activities, crop cultivation, or healthcare.

Products in violation of import regulations

This insurance will not cover loss or damage if a detected infectious disease or animal disease results from a product that violates the import regulations in force in Finland.

5 Perils excluded from all business interruption insurances

5.1 Neglected accounting

This insurance will not cover loss or damage in the event that proper accounts have not been kept for the insured business as required by the Accounting Act.

5.2 Contaminated property

This insurance will not cover loss, damage or financial loss that arises because property has to be disposed of or specially treated due to expiration, an incorrect storage method, freezer or refrigerating equipment damage, pests or vermin.

5.3 Water use restrictions

This insurance does not cover loss or damage caused by public water use restrictions.

5.4 Claims caused by a terrorist act

The maximum cover for claims caused by a terrorist act is limited to €3,000,000 per claim and per insurance period. The maximum indemnity amount of the insurance applies jointly to all policyholders in any one claim. All losses caused by the same event or circumstance are considered to constitute one claim.

‘Terrorist act’ means an act committed by one person or a group of persons which involves the use of force or violence or a threat thereof, whenever the purpose of the act, by its nature or context, is to promote a political, religious or ideological goal and/or to intimidate or affect a government, a people or a section of the population.

5.5 Communicable diseases

This insurance does not cover loss or damage resulting from a communicable disease, from a threat or a prevention measure of a communicable disease, or from any measure taken to mitigate the consequences of a communicable disease.

For the purposes of epidemic insurance, this exclusion only applies to communicable diseases caused by an influenza virus or coronavirus.

6 Indemnification regulations

The business interruption insurance indemnification regulations apply to all types of business interruption insurance, unless a rule deviating from the general rule is specifically set out for some insurance.

6.1 Reporting of claims and the obligation to mitigate loss

All loss or damage must be reported to the insurer as soon as possible, and measures must be taken, including any temporary measures that are necessary, to resume or maintain the business operations in the same scope as before the loss or damage.

Before taking any of the above measures, the policyholder should, as far as possible, discuss them with the insurer.

As far as possible, the policyholder is required to limit the amount of business interruption loss by assigning its own workforce to other duties and to undertake repair and clearance of the damaged property, with consideration to the suitability of the workers for the task in question.

The policyholder or the policyholder’s representative is required to give all documents and information that are necessary to settle the claim, and must provide an account of the amount of loss. The amount of loss will be determined relying on the company’s accounts, management accounting reports, business plans, order books and other documents describing the company’s activity.

The policyholder is required to inform the insurer of any insurance policies with another insurer covering the same risk, and to provide the insurer with an opportunity to take part in the settling of the property damage claim.

6.2 Calculating the amount of loss

6.2.1 Indemnity period

The indemnity period will be the liability period:

- if the property suffering property damage has been repaired or it has been replaced with property of the like kind or quality using an efficient method of repair, remediation or replacement; and
- if the business is continued at the same place of business and with the same scope as before the loss.

The indemnity period will be the technical interruption period if:

- the activities are continued at a different place of business;
- repairing or replacing the damaged property into the pre-damage state is delayed;
- the activities are not continued with the same scope; or if
- the activities are discontinued.

Indemnity period for off-premises property damage

If the business interruption loss results from property damage occurring off the premises held by the company for own use but at the same addressed location, the indemnity period will be the time for which the use of the policyholder's own premises or item of machinery or equipment is prevented as a consequence of the loss.

Indemnity period for contingent business interruption insurance

For the purposes of contingent business interruption insurance, the indemnity period is the technical interruption period, to which can be added up to two months needed for resuming the business operations.

If the company named in the policy of contingent business interruption insurance does not continue its business operations after property damage, the indemnity period will be the reasonable time within which a replacement supplier of goods or materials is found and within which production can be adapted to the requirements imposed by the new material.

Indemnity period in case of destruction of electronic data, files and software

The interruption period can be calculated as including up to two weeks needed to recover the electronic data, files and software destroyed as a consequence of property damage.

Indemnity period in case of damage to aged property

The maximum interruption period will be limited to the time it would take to obtain new property that is most akin to the damaged property, when the current value of the damaged property is less than one half of its replacement value, and:

- the damaged property cannot be repaired;
- the damaged property cannot be replaced with property of the like kind; or
- the time it takes to obtain new replacement property that is most akin to the damaged property is shorter than the time it takes to obtain property of the like kind to the damaged property.

Indemnity period for epidemic insurance

For the purposes of epidemic insurance, the indemnity period starts from the order issued by a public authority to restrict the business operations, and it ends when the business operations have been resumed.

In covered epidemic insurance claims, the indemnity period will be calculated as including up to two weeks needed for resuming the business operations.

Maximum length of the indemnity period in all business interruption claims

In all covered business interruption insurance claims, the maximum indemnity period is limited to the duration of the liability period stated in the policy document.

6.2.2 Lost estimated gross profit or limited estimated gross profit

If estimated gross profit or limited estimated gross profit is the subject matter insured, the amount of loss will be the estimated gross profit or limited estimated gross profit lost over the indemnity period, taking into account the other deductions and additions set out in this section.

The lost profit is calculated over the indemnity period by taking into account as great a portion of the insured value as the turnover reduction resulting from the property damage is out of the turnover that would have accumulated had the property damage not occurred.

If the business interruption loss continues beyond the termination of the current insurance period into a new insurance period, with regard to the new insurance period account will be taken of the insured value for that period and of the turnover that would have accumulated had the property damage not occurred.

Increase of profit in other business operations

Any increase of the estimated gross profit of the policyholder's business operations or of the business operations of another entity acting on the policyholder's behalf resulting from the loss will be deducted from the amount of lost estimated gross profit.

Saved expenses

Any expenses saved over the indemnity period that did not need to be paid as a consequence of the business interruption loss will be deducted from the amount of lost estimated gross profit.

Additional expenses

The amount of loss is calculated as including the reasonable additional expenses that the policyholder has paid for any measures taken during the indemnity period that have reduced the lost estimated gross profit by at least the equivalent of the additional expense.

If the measure incurring the additional expense continues to have a beneficial impact also after expiry of the indemnity period, account will only be taken of that portion of the additional expenses that proportionally relates to mitigating the loss during the indemnity period.

Profit included in current assets

If, when claiming for property damage to current assets, the sales price of the damaged good is the basis for determining indemnity, the portion of the estimated gross profit that is included in the sales price of the current assets will be deducted from the amount of lost estimated gross profit.

Indemnity obtained from elsewhere

Any indemnity obtained from another insurance, the State or a municipality will be deducted from the amount of lost estimated gross profit.

Other costs covered by epidemic insurance

The amount of loss covered by epidemic insurance is calculated as including, in addition to the lost estimated gross profit, the actual costs for the following:

- costs of cleaning and disinfecting the premises and the property kept there, and the costs for the related demolition and renovation works and for any follow-up laboratory tests carried out during the liability period, over a maximum of the liability period;
- costs of disposing of the movable assets ordered for disposal.

The amount of loss is also calculated as including the cost price or absorption cost of the current assets ordered for disposal.

The amount of loss is calculated as not including any costs for special treatment required by products that are in violation of the import regulations in force in Finland.

6.2.3 Personnel costs

If personnel costs is the subject matter insured, the amount of loss over the indemnity period will be as great a portion of the insured value of the personnel costs as the turnover reduction resulting from the property damage over the indemnity period is out of the turnover that would have accumulated had the property damage not occurred.

If the business interruption loss continues beyond the termination of the current insurance period into a new insurance period, with regard to the new insurance period account will be taken of the insured value for that period and of the turnover that would have accumulated had the property damage not occurred.

6.2.4 Extra costs

If extra costs is the subject matter insured, the amount of loss will be the actual expenses for the measures taken to avoid or mitigate the business interruption loss.

6.2.5 Value added tax

The amount of loss will be calculated net of the value added tax whenever there is entitlement to deduct value added tax for the purposes of value added taxation of the business activity concerned.

The amount of loss will also be calculated net of the value added tax whenever the insured is entitled to reimbursement of the tax paid.

6.2.6 Costs excluded from the amount of loss

Claim settlement costs

The amount of loss excludes claim settlement costs, such as telephone and travel expenses, loss of earnings or costs for preparing or obtaining loss amount calculations.

Contractual penalty or other special commitment

The amount of loss excludes any damages payable for delayed delivery or other similar sanctions that the insured or some other party is contractually or legally liable to pay.

Expansion of business operations

When calculating the amount of loss, no account will be taken of any increase of the interruption period resulting because some of the liability period has been spent to develop or expand the business operations or to effect some other change, regardless of who has required the change to be effected.

Property damage to property

This insurance does not cover repair, remediation or replacement costs for loss or damage caused to property, other than the other costs covered by epidemic insurance set out in section 6.2.2.

6.3 Calculating the amount of indemnity

6.3.1 Order of the deductibles and other deductions

The amount of indemnity is calculated from the amount of loss by deducting from it the deductibles and the other reductions and deductions stated in this policy wording and in the General terms and conditions of contract, in the following order:

1. The deductible stated in the policy document
2. Any reduction of the indemnity that may be due to underinsurance or failure to comply with the safety regulations, or because the property damage indemnity amount has been reduced.

6.3.2 Maximum amount of indemnity

For any one claim, the maximum sum indemnified is limited to the sum insured stated for the subject matter of insurance and effective at the start of the business interruption loss.

During a single insurance period, the maximum total amount of indemnity calculated for all business interruption losses is limited to the sum insured stated for the subject matter of insurance.

6.3.3 Impact of a reduced property damage indemnity amount

If the indemnity amount calculated according to the property insurance policy wording has been reduced due to failure to comply with the safety regulations or for any other reason than underinsurance, the additional deductible or the reductions that are based on property age, the amount of indemnity payable for the business interruption loss will be reduced proportionately.

6.3.4 Under- and overinsurance

If the subject matter of insurance is underinsured, then this insurance will indemnify only as great a portion of the amount of loss from which the deductible has been deducted first as is indicated by the ratio of the sum insured to the insured value.

In the event of overinsurance, the maximum indemnity is limited to the actual insured value.

Where the estimated gross profit is underinsured, only as great a portion of the additional expenses will be indemnified as is indicated by the ratio of the sum insured to the insured value.

6.3.5 Deductible

For every claim, the policyholder is liable for the deductible stated in the policy document. The deductible is either based on the number of days or it is a percentage of the amount of loss, but in any case always at least the euro amount stated in the policy document.

Day-based deductible

The waiting period, defined as number of days, begins from the commencement of the liability period.

Where the interruption period is shorter than the waiting period, no indemnity will be provided for the estimated gross profit that has been lost. If, as a consequence of the measures taken to mitigate the business interruption loss, the interruption period is shorter than the waiting period, the additional expenses in excess of the euro deductible will be reimbursed. The maximum sum so indemnified is limited to the amount of estimated gross profit that reflects the number of days included in the waiting period.

If the interruption period is longer than the waiting period, we will deduct from the amount of loss such amount of the lost estimated gross profit, from which any increase of profit in other business operations and any saved expenses have been deducted in accordance with section 6.2.2, as reflects the number of days included in the waiting period.

Percentage deductible

If the deductible stated in the policy document is a percentage, the deductible will be a euro amount of the amount of loss as calculated in accordance with the deductible percentage.

7 Safety regulations

7.1 Binding nature and purpose of safety regulations

Compliance with the safety regulations serves to prevent loss and damage and to reduce the amount of loss caused.

A condition for the indemnity laid down in the policy wording is that the policyholder must comply with the safety regulations belonging to the policy of insurance as well as any other written orders that the insurer issues. In the event of failure to comply with the safety regulations or other orders issued, and when this failure contributes to the loss or the amount or the scope of loss, under the Insurance Contracts Act and the General terms and conditions of contract, the indemnity can be reduced or it may be refused.

7.2 Loss limitation

The insured is required to assess the business interruption risks that are critical to business continuity and to plan how normal business can be restored as soon as possible in the event that a risk materialises.

If the business activities are contingent on a customer or a parts supplier, contingency risk preparedness needs to cover for example the use of several parts suppliers in critical functions or an identification of which alternative parts or materials supplier suits the insured's own production process.

The insured is required to contribute towards shortening the interruption period and reducing the profit lost by:

- actively looking for temporary premises, accepting the premises offered and launching business operation at the temporary premises if the use of the insured's own premises is prevented because of property damage;
- using the insured's own workforce for remediating the damage and deploying the temporary solutions; and
- using materials or parts of another parts supplier if the interruption is due to property damage to a business partner.

7.3 Epidemic insurance, self-monitoring programme

In order to prevent hygienic hazards associated with the handling of foodstuffs, your company is required to prepare a self-monitoring plan that complies with the orders and regulations issued by public authorities.

Your company is required to ensure implementation of the self-monitoring plan by training personnel and monitoring that the measures as laid down in the self-monitoring programme are implemented.

If any practices are observed that can result in health detriment, they need to be addressed immediately and the remedying of the situation must be begun.

In case of any dispute under these terms and conditions the original Finnish wording shall prevail.

Insurance is granted by the following mutual insurance companies in LocalTapiola Group (business ID):

LähiTapiola **Etelä** (0139557-7) | LähiTapiola **Etelä-Pohjanmaa** (0178281-7) | LokalTapiola **Sydkusten** -
LähiTapiola **Etelärannikko** (0135987-5) | LähiTapiola **Itä** (2246442-0) | LähiTapiola **Kaakkois-Suomi**
(0225907-5) | LähiTapiola **Kainuu-Koillismaa** (0210339-6) | LähiTapiola **Keski-Suomi** (0208463-1) |
LähiTapiola **Lappi** (0277001-7) | LähiTapiola **Loimi-Häme** (0134859-4) | LähiTapiola **Länsi-Suomi** (0134099-8) |
LähiTapiola **Pirkanmaa** (0205843-3) | LokalTapiola **Österbotten** - LähiTapiola **Pohjanmaa** (0180953-0) |
LähiTapiola **Pohjoinen** (2235550-7) | LähiTapiola **Pääkaupunkiseutu** (2647339-1) | LähiTapiola **Savo**
(1759597-9) | LähiTapiola **Savo-Karjala** (0218612-8) | LähiTapiola **Uusimaa** (0224469-0) |
LähiTapiola **Varsinais-Suomi** (0204067-1) | LähiTapiola **Vellamo** (0282283-3) |
LocalTapiola General Mutual Insurance Company (0211034-2)

The companies' contact details are available at www.lahitapiola.fi.

