

Interruption insurance KE1

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1 Interruption insurance cover

The purpose of this insurance is to secure the result of the policyholder's business which is recorded in the insurance policy.

Interruption insurance covers loss suffered as a result of interruption to the insured business as well as the expenses paid to mitigate such loss, in accordance with an insurance contract signed between LocalTapiola and the policyholder.

Interruption insurance comprises the insurance policy and the special conditions and the product-specific conditions concerning each type of interruption insurance shown in the policy as well as these common interruption insurance terms and conditions and LocalTapiola's general terms and conditions (YS15).

Upon conclusion of an insurance contract or when revising any such contract, it may have been agreed that the insurance cover included in the contract is more limited or more extensive than what is set out in these terms and conditions. Any deviations are recorded in the insurance policy. The insured business, the objects of insurance, the sums insured, the liability periods, the insurance cover chosen, and the deductibles are described in the insurance policy.

2 Interruption insurance terminology

In addition to the following terminology, the terms and concepts defined in LocalTapiola's General terms and conditions (YS15) apply to all interruption insurance contracts.

2.1 Insured business

Insured business refers to the economic activities in which the policyholder engages, which is specified in the insurance policy, and the result of which is covered against interruption loss.

Insured business may comprise the entire business of a company or of an organisation, the operations of an individual site, or the operation of a single machine line.

2.2 Interruption loss

Interruption loss refers to an interruption to or reduction of business which leads to a loss of turnover.

2.3 Liability period

Liability period is the longest uninterrupted period of time for which LocalTapiola will cover any interruption loss. The liability period begins on the day when the material damage which causes an interruption to business occurs. The length of the liability period is shown in the insurance policy.

2.4 Technical interruption period

Technical interruption period refers to the uninterrupted period of time which begins on the day when the material damage which causes an interruption to business occurs and which ends when the damaged property has been or could have been restored using efficient methods of repair or replacement.

2.5 Estimated gross profit

Estimated gross profit refers to the operating profit which is calculated by subtracting the costs of materials and services from turnover. In addition, any changes in the stocks of finished products are taken into consideration.

2.6 Limited estimated gross profit

Limited estimated gross profit refers to the operating profit which is calculated by subtracting from turnover all personnel expenses and the costs of materials and services. In addition, any changes in the stocks of finished products are taken into consideration.

Where it is not necessary to insure personnel expenses in full, insurance may be taken out for limited estimated gross profit supple-

mented by an agreed maximum amount of compensation payable for personnel expenses.

2.7 Personnel expenses

Personnel expenses refer to all salary costs of the personnel of the insured business and the employer contributions directly linked to such costs which are entered in the accounts under personnel expenses.

2.8 Additional expenses

Additional expenses refer to the actual extra costs incurred to and paid by the policyholder in speeding up the continuation of the insured business, or in continuing the insured business by means of temporary solutions, as a consequence of coverable material damage.

Such expenses include the costs of temporary installations, speeding up the repurchasing of destroyed property, acquisition of temporary premises, subcontracting, and similar actions.

2.9 Calculation period

Calculation period is the period of time for which the insured value of whatever is insured under interruption insurance is calculated.

The length of the calculation period is:

- 12 months if the liability period is 12 months or under in length;
- 24 months if the liability period is over 12 months in length but not exceeding 24 months.

The calculation period begins at the start of the insurance period and ends after a period of time which in length equals the calculation period has passed. If the interruption loss and the liability period continue beyond the calculation period determined as set out above, the calculation period is taken to be a period which ends when the interruption loss ceases to exist or when the liability period ceases to run, whichever is sooner, such that the length of this period equals the length of the calculation period preceding the cessation date.

2.10 Insured value

Insured value is the value of whatever is insured in the calculation period had the interruption loss not occurred.

The amount of the interruption loss and of any compensation are estimated based on the insured value.

No insured value is calculated for any additional expenses.

2.11 Sum insured

The sum insured refers to the amount of money for which the object of insurance is insured.

The sum insured may be based on the:

- insured value, in the calculation period, of the estimated gross profit of the insured business;
- insured value, in the calculation period, of the limited estimated gross profit of the insured business;
- agreed maximum amount of compensation for personnel expenses;
- agreed maximum amount of compensation for estimated gross profit;
- agreed maximum amount of compensation for additional expenses.

The sum insured is shown in the insurance policy.

If insurance is taken out to cover estimated gross profit, the sum insured must correspond to the insured value of the object of insurance. The policyholder is responsible for ensuring that the sum insured at all times corresponds to the insured value of the object of insurance.

The sum insured is the basis on which the premium is calculated, and it is the maximum amount of compensation, but it is not a basis on which the amount of any loss is calculated or assessed.

If the sum insured is based on the maximum amount of compensation agreed for whatever is insured, the sum insured need not correspond to the insured value of the object of insurance. A maximum amount of compensation is employed in the following circumstances:

- the insurance has been taken out to cover an agreed amount of personnel expenses, or the additional expenses;
- the insurance cover selected is breakage interruption insurance or epidemics insurance.

2.12 Deductible

Deductible is the proportion shown in the insurance policy of any loss which remains the liability of the policyholder.

Time-based deductible refers to the company's days of operation.

2.13 Under- and overinsurance

The insured business is underinsured if the sum insured is lower than the insured value of the object of insurance. In the event of underinsurance, some of the risk remains the liability of the policyholder. Any insurance policy which is based on a maximum amount of compensation is considered underinsured if the turnover reported by the policyholder and recorded in the business information of the insurance policy is lower than the actual turnover. The insured business is overinsured if the sum insured is higher than the insured value of the object of insurance.

3 Objects of interruption insurance

This insurance may be taken out to cover:

- the estimated gross profit of the insured business in the calculation period;
- the limited estimated gross profit of the insured business in the calculation period;
- the personnel expenses of the insured business in the calculation period;
- the additional expenses.

4 Validity of interruption insurance

Interruption insurance is valid as of the start of the insurance period shown in the insurance policy. For any business that is starting up, interruption insurance coverage starts when business operations have been launched.

The insurance covers any interruption loss which is caused by material damage to new acquisitions only after the policyholder has informed LocalTapiola of such acquisitions and after LocalTapiola has approved the acquisitions for inclusion in the insurance contract. The territorial limits of interruption insurance are shown in the insurance policy.

Interruption insurance taken out for any property insured against material damage at varying locations always covers loss and damage which occurs on the company's premises. At locations other than the company's own premises, the interruption insurance cover is only valid if a corresponding entry has been made in the insurance policy.

If 'varying locations' is recorded under the territorial limits in an interruption insurance policy, the insurance is valid everywhere in Finland, unless otherwise specified in the insurance policy.

5 Types of interruption insurance

5.1 Fire interruption insurance

5.1.1 Loss covered by fire interruption insurance

Fire interruption insurance covers interruption loss to the insured business if:

- the interruption loss is a direct consequence of any material damage covered under the fire insurance or the natural phenomenon insurance of LocalTapiola's property insurance terms and conditions (ES1); and
- the material damage occurs during the insurance period, and within the territorial limits, of the fire interruption insurance policy; and
- the material damage is suffered by any property in use by the policyholder in its business which is not excluded from the scope of coverage under LocalTapiola's property insurance terms and conditions (ES1).

Interruption loss is covered even if LocalTapiola does not pay any compensation for material damage compensable under the property insurance terms and conditions because a third party is held liable for the material damage based on such factors as a warranty or the Tort Liability Act or because the amount of material damage remains below LocalTapiola's property insurance deductible.

5.2 Business interruption insurance

5.2.1 Loss covered by business interruption insurance

Business interruption insurance covers interruption loss to the insured business if:

- the interruption loss is a direct consequence of any material damage covered under the fire insurance, natural phenomenon insurance, leakage insurance, or insurance against property crime set out in LocalTapiola's property insurance terms and conditions (ES1); and
- the material damage occurs during the insurance period, and within the territorial limits, of the business interruption insurance policy; and
- the material damage is suffered by any property in use by the policyholder in its business which is not excluded from the scope of coverage under LocalTapiola's property insurance terms and conditions (ES1).

In addition, business interruption insurance covers interruption loss to the insured business if:

- loss or damage is caused to any building engineering (HPAC, electricity and automation equipment) of a building of which the policyholder makes use for business purposes and if said loss or damage is coverable under insurance against breakages specified in LocalTapiola's property insurance terms and conditions (ES1); and
- the interruption loss is a direct result of the policyholder being unable to use its premises on account of a breakage described above.

Building engineering refers to the building services defined under LocalTapiola's property insurance terms and conditions (ES1).

Interruption loss is covered even if LocalTapiola does not pay any compensation for material damage compensable under the property insurance terms and conditions because a third party is held liable for the material damage based on such factors as a warranty or the Tort Liability Act or because the amount of material damage remains below LocalTapiola's property insurance deductible.

5.3 Breakage interruption insurance

5.3.1 Loss covered by breakage interruption insurance

Breakage interruption insurance covers interruption loss to the insured business if:

- the interruption loss is a direct consequence of any material damage covered under insurance against breakages set out in LocalTapiola's property insurance terms and conditions (ES1); and
- the material damage occurs during the insurance period, and within the territorial limits, of the breakage interruption insurance policy; and
- the material damage is suffered by any property in use by the policyholder in its business which is not excluded from the scope of coverage under LocalTapiola's property insurance terms and conditions (ES1).

When taking out breakage interruption insurance, it may have been agreed that entitlement to compensation under breakage interruption insurance arises out of breakage damage suffered by certain machines only. Any such machines are shown in the insurance policy.

5.3.2 Exclusions of breakage interruption insurance

Any interruption loss to the insured business caused by a machine breakdown is covered only if:

- the machine breaks down after handover or commissioning which follows the installation and test-run phase; and
- the machine breakdown loss would entitle to compensation after making the reductions based on the age of the damaged machine or equipment in accordance with the insurance against breakage condition laid down in LocalTapiola's property insurance terms and conditions (ES1).

5.4 Epidemics insurance

Epidemics insurance provides cover against material damage and interruption loss in the food and restaurant industries and other fields of business that involve the handling of food.

5.4.1 Loss covered by epidemics insurance

Epidemics insurance covers interruption loss to the insured business if:

- the occurrence of an infectious disease or an animal disease has been detected during the insurance period and on the policyholder's premises shown in the insurance policy; and
- in order to prevent the spread of an infectious disease or an animal disease, the health protection authorities issue a statutory written order to restrict the spread of infectious diseases (an epidemic); and
- a written order by the health protection authorities restricts the insured business at the fixed location recorded in the insurance policy.

Furthermore, the insurance covers any costs of decontamination, disinfecting, demolition, and repair of property carried out by order of the authorities, as well as the value of any inventories to be disposed of, if the inventories subject to disposal or special treatment are, at the moment when the authorities issue the order, located on the premises which are shown in the insurance policy and to which the written decontamination order or restriction of business imposed by the authorities applies.

Restriction of business refers to the partial or complete prohibition of use of premises on account of a thorough disinfection other than normal cleaning of such premises and equipment and/or disposal of any contaminated products.

5.4.2 Exclusions of epidemics insurance

5.4.2.1 Commencement of LocalTapiola's liability

The liability period of any epidemics insurance loss begins on the day on which an order issued by the health protection authorities enters into force with the effect of restricting business activities.

However, the insurance does not cover any loss if the policy has been valid for a period of under 31 days at the moment when the order is issued.

This limitation period does not apply if the insurance has been in force at another insurance company for the duration of the insurance period preceding the commencement of the insurance and the health protection authorities have not, during that period, imposed any restrictions of business or ordered any major corrective action to be taken based on defects in hygienic safety.

Following a detected epidemic, LocalTapiola's liability will not resume until a minimum of one year has passed from the end of the previous case of epidemic loss. This one-year time limit applies if the cause of the epidemic is found to be the same (bacterium, virus, or other) as that of the previous epidemic. The one-year time limit is considered to begin when the health authorities have given permission to resume business.

5.4.2.2. Limited liability period of epidemics insurance

For the purpose of resuming business, up to two weeks from the date on which the official regulation which restricts business ends may be included in the interruption period which entitles to compensation under epidemics insurance.

5.4.2.3 Maximum amounts of compensation

Losses caused during any one insurance period are covered up to a maximum total of the sum insured. Tax statutes are considered for any loss of or damage to inventories and for the decontamination costs of movable property.

The Value Added Tax Act is an example of a tax statute.

5.4.2.4 Products in violation of import regulations

This insurance does not cover any loss or interruption loss which results from the return, special treatment, destruction, or depreciation of a product imported by the policyholder and found to be in violation of the Finnish law or official regulations governing such product.

5.4.2.5 Contaminated product

This insurance does not cover any interruption loss or financial loss caused by destruction or special treatment of a product on account of expiration, incorrect storage, damage to freezer or refrigerator apparatus, pests or vermin.

5.4.2.6 Statutory compensation takes precedence

Compensation is only paid insofar as no compensation is paid from any government or municipal funds.

It is possible to receive compensation from government funds based on legislation, such as the Animal Diseases Act or the Communicable Diseases Act.

5.4.2.7 Restrictions on the use of water

This insurance does not cover any loss or damage caused by public restrictions on the use of water.

5.4.2.8 Occupational restrictions

This insurance does not cover any loss or damage caused in livestock farming or treatment, crop cultivation, or healthcare.

5.4.3 Safety regulations of epidemics insurance

5.4.3.1 Binding force and purpose of safety regulations

Any payment of compensation under the insurance terms and conditions is conditional on the policyholder complying with this

safety regulation as well as the other written safety regulations and orders issued separately by LocalTapiola. If compliance with the safety regulation is neglected and this contributes to the loss or damage or the level or scope thereof, compensation may be reduced or it may be denied according to the Insurance Contracts Act and under the general terms and conditions.

By following the safety regulations, loss and damage can be prevented and the scope thereof reduced.

5.4.3.2 Self-monitoring programme in place required for full indemnity

The policyholder must be familiar with the hygienic risks which relate to the handling of food in the policyholder's business, and the policyholder must take the measures required to eliminate any health hazards. For that purpose, the company is to compile a self-monitoring programme in line with the official regulations. Furthermore, the company must ensure practical compliance with the self-monitoring programme by training its staff and by monitoring that the measures laid down in the self-monitoring programme are implemented in practice.

5.5 Common exclusions of interruption insurance

5.5.1 Claim settlement costs

This insurance does not cover any claim settlement costs, such as telephone and travel expenses, loss of earnings, costs of preparing and procuring any loss amount calculations, or similar costs.

5.5.2 Delayed delivery or cancellation of a deal

This insurance does not cover any damages payable for delayed deliveries or other similar sanctions which the insured or some other party is legally or contractually liable to pay.

5.5. Material damage to property

This insurance does not cover any repair or replacement costs of damage caused to property, unless otherwise specified in a product-specific condition or a special condition.

5.5.4 Neglected accounting

LocalTapiola is discharged from all liability towards anyone who has not kept accounts of the insured business as decreed in the Accounting Act.

5.5.5 Loss and damage by terrorist act

Loss and damage caused by a terrorist act is covered up to €3,000,000 for any one claim and any one insurance period.

The maximum amount of compensation under this insurance concerns all policyholders jointly in any one claim. Any loss or damage caused by the same event or circumstance is considered to constitute one claim.

A terrorist act refers to an act performed 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 some part thereof.

5.5.6 Communicable diseases

The insurance does not cover any loss or damage which is a consequence of a communicable disease, a threat or a prevention measure thereof, or any measure taken to mitigate the consequences of a communicable disease.

However, epidemics insurance covers loss which is a consequence of a communicable disease, other than the influenza virus or the coronavirus, detected on the policyholder's own premises.

6 Liability provisions of interruption insurance

6.1 Amount of loss

6.1.1 Period for which interruption loss is calculated (compensation period)

The amount of any interruption loss is calculated for the liability period if:

- the property damaged by material damage has been repaired or it has been replaced with an equivalent or similar type of property using efficient means of repair or replacement; and
- the insured business continues at the same site and with the same scope as before the loss.

The amount of any interruption loss is calculated for the technical interruption period, however not exceeding the liability period, if:

- business continues at a different site;
- the repair or replacement of the damaged property into its pre-damage state is delayed;
- business does not continue with the same scope;
- business is discontinued.

6.1.2 Calculating the amount of interruption loss

6.1.2.1 Policies taken out on estimated gross profit, limited estimated gross profit, or personnel expenses

For any loss of estimated gross profit or limited estimated gross profit, the amount of loss includes as high a proportion of the insured value as the reduction in turnover caused by the material damage during the compensation period is of the turnover for the calculation period that would have accumulated had the material damage not occurred.

For personnel expenses, the amount of loss includes as high a proportion of the insured value of the personnel expenses as the reduction in turnover during the compensation period is of the turnover that would have accumulated during the calculation period had the material damage not occurred.

Moreover, the amount of loss includes any additional expenses which are financially justified and paid by the policyholder for action taken to avoid or mitigate interruption loss during the compensation period.

Compensation is conditional on the measure which incurs the additional expense reducing the loss that would otherwise be caused by the material damage by at least the amount of that expense during the compensation period.

If the measure incurring the additional expense continues to have a beneficial impact after the expiry of the liability period, only the proportion of the amount that reduces loss during the compensation period is covered.

The burden is on the policyholder to prove the amount of any loss created.

The amount of loss can be demonstrated by means such as the company's accounts, management accounting reports, business plans and order books.

The additional expenses paid to mitigate interruption loss include the additional expenses of temporary installations, expediting purchases, temporary premises, and taking other comparable measures. For any overtime work relating to the repair of property, the amount of loss only includes overtime pay and the associated employer contributions.

6.1.2.2 Policies taken out on additional expenses

The amount of loss includes any reasonable and necessary expenses of restoring the damaged property and preventing interruption loss which relate to

- temporary installations
- expediting purchases
- acquiring temporary premises
- subcontracting work

or any other comparable action.

For overtime work, the amount of loss includes overtime pay and the associated employer contributions.

6.1.3 Exceptions to calculating the amount of loss

6.1.3.1 Amount of loss in the event of destroyed computer data, files and software

If the interruption loss is caused by destruction of computer data, files or software, such interruption loss is covered for up to 2 weeks from the moment at which the material damage occurs.

6.1.3.2 Amount of loss in the event of damage to aged property

If the interruption loss results from damage to any property with a current value of under one half of its replacement value and

- the damaged property cannot be repaired, or
- the damaged property cannot be replaced with equivalent property, or
- the replacement period of new equivalent property is shorter than that of the damaged equivalent property,

interruption loss is covered for up to the period that it would take to repurchase equivalent new property, however not exceeding the liability period.

6.1.3.3 Amount of loss in the event of off-premises material damage

If the interruption loss is a direct result of any material damage which occurs outside the premises in use by the company but at the same address, the insurance only covers the period during which the use of the policyholder's own premises, machinery or equipment has been prevented on account of such damage.

Off-premises material damage may include:

- damage to the HPAC, electricity and automation equipment in the engineering and utility services room of a business centre;
- damage to some other company in the same business centre as a consequence of which the use of the policyholder's premises is also temporarily prevented.

6.2 Amount of compensation

The amount of compensation is calculated on the amount of loss, with consideration to the factors set out below.

LocalTapiola's maximum liability for compensation is the sum insured shown in the insurance policy or a separate maximum amount of compensation.

6.2.1 Under- and overinsurance

If the sum insured is lower than the insured value, the amount of loss is calculated on the sum insured. In this case the insurance only covers as high a proportion of the amount of loss, less the deductible, as is indicated by the ratio of the sum insured to the insured value.

Any additional expenses paid to mitigate interruption loss are covered up to the proportion indicated by the ratio of the sum insured to the insured value.

In the event of an insurance policy which is based on a maximum amount of compensation being underinsured, the amount of loss includes as high a proportion of the amount of loss, less the

deductible, as is indicated by the ratio of the reported turnover to actual turnover.

If the sum insured is greater than the insured value, the amount of loss is calculated on the insured value.

6.2.2 Expenses saved

When calculating the amount of compensation, some expenses included in the sum insured are subtracted from the amount of loss, namely the expenses which are saved during the liability period on account of it not being necessary to pay them as a consequence of the material damage. The expenses saved while business is interrupted may include personnel expenses, rents and marketing costs.

6.2.3 Increase of profit in other business

When calculating the amount of compensation, the following is subtracted from the amount of loss: any increase in estimated gross profit or in limited estimated gross profit gained as a result of the loss in the policyholder's business or in the business of some other party acting on the policyholder's behalf during the liability period.

6.2.4 Compensation paid by some other insurance policy

When calculating the amount of compensation, any compensation paid under some other insurance policy for estimated gross profit or limited estimated gross profit is subtracted from the amount of loss.

If any compensation for inventories is determined based on the selling price of the damaged goods, the proportion of estimated gross profit included in the selling price is deducted from compensation payable under this interruption insurance.

Expenses covered by property insurance may include the salaries and wages of the policyholder's personnel which are paid under fire insurance for clearance work performed in conjunction with loss or damage arising from fire.

6.2.5 Deductible

The policyholder is subject to a separate deductible for each case of interruption loss. The deductible, defined as number of days, begins at the start of the liability period.

When calculating the level of compensation, any applicable reductions (Sections 6.2.1–6.2.4) are considered before finally deducting the deductible.

6.2.6 Impact of reduced amount of compensation for material damage on interruption compensation

If the amount of compensation determined under the property insurance terms and conditions has been reduced for any reason other than underinsurance, reductions made based on the age of the property, or the deductible, LocalTapiola is entitled to reduce the amount of compensation payable for interruption loss on a commensurate basis.

If the amount of compensation for material damage is reduced for reasons such as failure to comply with a safety regulation, LocalTapiola is entitled to reduce the amount of compensation payable for interruption loss on a commensurate basis.

6.3 Other liability rules

6.3.1 Reporting losses and obligation to mitigate losses

Once loss or damage has occurred, the policyholder must notify LocalTapiola of this without undue delay and take action, including temporary action, to resume and maintain the insured business in the same scope as before such loss or damage.

LocalTapiola covers the expenses incurred by these actions in accordance with the compensation criteria for additional expenses, which are set out in the section 'Calculating the amount of interruption loss'. However, LocalTapiola's maximum liability for

compensation in each case of loss is the sum insured determined in the insurance terms and conditions or that shown in the insurance policy.

Before taking any of the measures referred to above, the policyholder should discuss them with LocalTapiola, where possible.

The insured is to follow any safety regulations or other instructions laid down in the insurance policy, the insurance terms and conditions or otherwise issued in writing with the aim of preventing or mitigating loss and damage.

Whenever possible, the policyholder is to curb the wages and salaries of the claim period by placing employees in other duties, including outside the insured business.

Whenever possible, the policyholder is also to assign its own employees to repair and clear the damaged property, with consideration to the suitability of the employees in question for such work.

6.3.2 Claim settlement

The policyholder or a representative of the policyholder is to submit any documents and information required for claim settlement as may be requested by LocalTapiola and to assist LocalTapiola in the settling of the claim.

6.3.3 Obligation to disclose other policies covering the same risk

The policyholder is to inform LocalTapiola of any insurance policies it holds with other insurance companies which cover the same risk and to provide LocalTapiola's representative with an opportunity to take part in the settling of the material damage claim.

6.3.4 Post-loss premium

During the insurance period, the premium entitles to compensation not exceeding the sum insured shown in the insurance policy. For the period from the resumption of business to the termination of the insurance period, LocalTapiola is entitled to a premium which is calculated on the amount of compensation. However, the policy will continue unchanged until the end of the insurance period if LocalTapiola does not notify of any additional premiums or changes in conjunction with the claim settlement decision.

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

LähiTapiola **Etelä** (0139557-7) | LähiTapiola **Etelä-Pohjanmaa** (0178281-7) | LähiTapiola **Etelärannikko** (0135987-5) | LähiTapiola **Itä** (2246442-0) | LähiTapiola **Kaakkois-Suomi** (0225907-5) | LähiTapiola **Kainu-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) | 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.

