



Fixed-period travel insurance

PRODUCT DESCRIPTION
Valid as of 1 January 2025

 **LOCALTAPIOLA**

LocalTapiola – putting your finances, health and security first

For many of us, a secure life for our loved ones is a priority. Feeling secure gives you the confidence to live more and to the fullest. We are a customer-owned lifelong security company. It means that we put our customers' and their loved ones' security, finances and health first.

Omaetu rewards

We reward you based on how much you concentrate your purchases with LocalTapiola. Enjoy up to a 17% discount on your premiums. lahitapiola.fi/omaetu

S Group Bonus

Get S Group Bonus on most of our life and non-life insurance products. Your bonus may be up to 5%. lahitapiola.fi/bonus

Be a LocalTapiola owner-customer – enjoy benefits and contribute

Mutual companies are special, because it's the policyholders who own them. As an owner-customer, you benefit from our results and can contribute to how we do business.

Insurance information in our online service

Find all information on your insurance contract and the related terms and conditions in our online service. The service also allows you to update your policies whenever need be.

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Fixed-period travel insurance

Lifelong security for you and your family.

When away from home, unexpected events may come your way – luckily there are ways to protect against them before travel. You may be faced with a situation in your life where an illness or accident leaves you with unpleasant consequences. LocalTapiola's Travel insurance provides financial protection against sudden developments.

This product description tells you more about the key content of, and the essential exclusions to, Fixed-period travel insurance. For the detailed information on your insurance, see the insurance policy and the insurance terms and conditions, under which we cover the loss events that occur.

Travel insurance

Travel insurance is an easy way to insure yourself and your family members. Travel insurance comprises traveller's insurance and luggage insurance, which you can choose to take out either inclusively or separately, as your needs dictate. Supplement your Traveller's insurance with one or several additional covers.

Traveller's insurance covers your own children and grandchildren aged under 18 years travelling with you. Any possible Accidental disability and Accidental death add-ons purchased for the policy are not in force for children who are travelling with the insured. You need to take out traveller's insurance specifically for every adult, as well as for any children travelling alone. Luggage insurance covers the policyholder and anyone living in the same household with the policyholder.

Traveller's insurance	Luggage insurance
Medical treatment expenses cover for traveller Travel cancellation cover Travel interruption cover Missed departure cover	Luggage insurance Travel liability insurance Travel legal expenses insurance
Additional covers: Accidental permanent disability Accidental death	

Traveller's insurance covers medical treatment expenses of illnesses and accidents sustained during travel. Traveller's insurance always includes covers for travel cancellation, travel interruption, and missed departures. You can also choose to include in your Traveller's insurance covers for accidental disability and accidental death.

Luggage insurance covers damage caused to your luggage, and it also includes Travel liability insurance and Travel legal expenses insurance. Travel liability insurance covers bodily injuries and property damage which you personally cause during travel and for which you are held liable for compensation. Please note that luggage may also be insured under your home insurance. Before arranging specific Luggage insurance, check the insurance cover provided by your home insurance policy.

Taking out insurance

You are eligible to apply for Fixed-period travel insurance, if you have a valid Kela (health insurance) card, your permanent residence is in Finland and you also reside in Finland for more than half of the year. You can take out Fixed-period travel insurance for yourself, your spouse or your child. Children under the age of 18 years are automatically covered by the traveller's insurance of a family member when travelling together. Luggage insurance covers the luggage of your entire family when you travel together.



You must always conclude the relevant insurance contract before commencement of travel. Your travel insurance takes effect when you pay your invoice on the due date or sooner.

Where am I covered by this insurance?

You are covered by travel insurance during travel commencing in Finland for the period agreed and shown in your insurance contract, however only in business and holiday travel lasting up to a maximum of three months. Uninterrupted travel or an uninterrupted stay abroad is not deemed to be interrupted by visits to Finland lasting fewer than 30 days whenever you intend to return to the same destination abroad.

As well as outside Finland, you are covered by this insurance in Finland when the distance from your home, workplace, place of study or holiday home to the destination of travel is more than 50 kilometres. When moving between these locations, Travel insurance is not in force.

You are covered by this insurance in the region shown in the insurance policy.

This insurance is not in force outside the Nordic countries in desolated regions, including in deserts, jungles, the wilderness and on glaciers when travelling or sojourning at over a day's journey on foot from permanent habitation and roads. The Nordic countries are defined as not comprising Greenland, the Arctic Ocean islands or Spitsbergen (Svalbard).

You are not covered by travel insurance in any war risk areas, unless otherwise agreed.

What affects the level of my premium?

The level of travel insurance premiums is affected by factors such as:

- insured person's age and place of residence;
- insurance covers selected and their scope;
- destination of travel;
- deductible;
- duration of travel.

The factors affecting your premium vary depending on the covers selected.

What do we cover under Travel insurance?

See the table below for what's included in the different Travel insurance covers. The insurance terms and conditions tell you more about what's covered by each cover and what is not. Read the terms and conditions carefully!

Cover	What's covered?	Covered ages	Cover end age	Deductible
Travel insurance				
Medical treatment expenses cover for traveller	Covers doctor's fees, medical examination and treatment expenses, costs of surgery and medication, and reasonable travel expenses at the travel destination. Our Medical treatment expenses cover for traveller also covers treatment of an emergency nature for up to 10 days, if an illness or injury which starts before travel is suddenly exacerbated. In addition, the Medical treatment expenses cover for traveller covers repatriation approved by LocalTapiola in advance.	0-99	100	No deductible
Travel cancellation cover	Covers cancelled travel, if an insured person is unable to embark on a journey which you have paid in advance and there is a compelling reason for this.	0-99	100	No deductible
Travel interruption cover	Covers interrupted travel, if a journey which has already started is interrupted on account of a serious and unforeseeable illness, accident or death which you suffer or a next of kin suffers. Our Travel interruption cover reimburses you for additional costs of travel and accommodation as well as lost travel days.	0-99	100	No deductible
Missed departure cover	Covers missed departures when an insured person misses a connection on either the outward or the return leg booked in advance in accordance with that insured person's original travel plan.	0-99	100	No deductible
Luggage insurance	Covers incidents such as broken items and theft. In addition, may cover the acquisition of necessities if luggage suffers a delay in reaching the destination abroad of 4 hours or more.			€0, €50 or €150 / insured event
Travel liability insurance	Covers bodily injuries and property damage caused to third parties during travel for which an insured person is held legally liable for compensation.			€ 50 or €200 / insured event
Travel legal expenses insurance	Covers legal expenses of events occurring during and relating to travel.			15% of the costs
Travel insurance, additional covers				
Accidental permanent disability	Compensation is paid to insured persons for disabilities caused by accidents once a disability has become permanent, however no sooner than one year from the accident in question on the basis of statutory disability classification.	0-99	100	No deductible
Accidental death	Compensation for an insured person's accidental death is paid to family members or the persons designated in the insurance policy.	0-99	100	No deductible

Traveller's insurance

Traveller's insurance covers costs of travel illnesses and travel accidents as well as those of cancelled travel, interrupted travel or missed departures.



Travel illness and travel accident

A **travel illness** starts unexpectedly during travel and requires medical treatment. Travel illnesses are considered not to comprise any illness whose symptoms arise before the commencement of travel or if medical procedures are ongoing when embarking on travel.

A **travel accident** is an accident which occurs during travel, meaning a sudden incident occurring against an insured person's will, caused by an external factor and resulting in a bodily injury to the insured person concerned.

You can also choose to include in your Traveller's insurance additional covers for Accidental disability and Accidental death. As for these additional covers, every insured person needs specific insurance of their own.



Doing sports while on holiday?

Did you know that Travel insurance does not cover all accidents you may suffer when doing sports? Anyone aged 18 years or older is not covered by this insurance in any competitive sports or risky sports or functions. You cannot extend Fixed-period travel insurance to cover competitive sports or risky sports or functions. Neither are you covered by Fixed-period travel insurance in any professional sports.

What do we cover under Traveller's insurance?

Our Medical treatment expenses cover for traveller reimburses you for the treatment of travel illnesses for up to 120 days from the start of medical treatment. Treatment of accidental

travel injuries is covered for up to 3 years from the accident. You must seek medical treatment during travel or no later than within one week of the end of travel.

This insurance also covers medical treatment of an emergency nature at the travel destination, if an insured person's illness or injury which started before travel is suddenly exacerbated. Emergency treatment provided at the travel destination is covered for up to 10 days from treatment start.

Under this insurance, we cover medical examination and treatment expenses of travel illnesses and accidents, including:

- doctor's fees;
- medical examinations, treatments and procedures ordered by a doctor;
- daily hospital charges;
- travel expenses associated with covered medical examinations and treatments at the travel destination;
- tooth injury caused by occlusion or by sudden toothache that starts during travel outside Finland, up to €120;
- emergency transportation to the home country when this is medically necessary and approved in advance by the insurance company.

Under traveller's insurance, we also cover costs such as additional travel and accommodation costs.

Examples

- 1) You are holidaying in Spain and catch the flu whilst there. You visit a doctor, who prescribes you suitable medication. Traveller's insurance covers the expenses of treating symptoms which arise during travel, travel expenses to medical treatments at the travel destination, and the medication prescribed by a doctor.
- 2) On a visit to Tallinn, you slip and fracture your right wrist. The wrist is put in plaster there and operated on in Finland later. Traveller's insurance covers the expenses of treating your fracture, travel expenses to medical treatments at the travel destination, and the medication prescribed by a doctor. If you have a separate accident insurance policy, under that policy you can claim compensation for the travel expenses of post-travel medical treatment.

What is not insured by Traveller's insurance?

Here are some examples of the expenses not covered by our Medical treatment expenses cover for traveller:

- medical treatment of an illness or accident if that illness starts or accident occurs before travel;
- illnesses, injuries, defects or musculoskeletal degeneration which are independent of any accident you suffer during travel;
- expenses of medical examinations and treatment of addictions or illnesses caused by consumption of drugs, alcohol, pharmaceutical substances, nicotine or some other substance;
- indirect costs, including loss of earnings, cost of meals or interpretation, clothing, equipment, home maintenance costs.

If you have not specifically extended your insurance coverage, you are not covered by this insurance when you compete in, engage in or try out any risky sports.

For the detailed information on what the insurance covers and for the related exclusions, see the insurance terms and conditions.

Cancelled and interrupted travel

If you are unable to embark on a paid journey or a journey that has already started is affected and this is due to a compelling reason, related costs are covered by insurance. Compelling reasons include if you sustain or your next of kin sustains a sudden and serious illness or accident, or death. Unforeseeable and significant damage to your own property located in Finland is also considered a qualifying reason.

You are protected by our travel cancellation cover when you take out insurance no later than three days before the commencement of travel and when travel is cancelled for a reason which materialises after you have booked your journey and taken out insurance.

In respect of cancellation, the following are covered:

- cost of travel paid in advance which the tour operator is not liable to return;
- for travel other than package travel, up to €5,000 for any one journey and any one insured person.

In respect of interruption, the following are covered:

- insured person's additional travel and accommodation costs of returning to the place where he or she is domiciled;
- new outward journey to the travel destination, if it is necessary for the purposes of work or studies during the validity of insurance;
- expenses of services and trips paid before travel and remaining unused during travel up to €1,000;
- travel days lost on account of early return from travel or because of hospitalisation. €50 is paid in compensation for each travel day lost by an insured person, however for up to a maximum of 45 days. The maximum amount of compensation is the price paid for the journey before travel.

Examples

- 1) Cancelled travel – A father is about to travel to the Canary Islands with his family but develops a high fever just before travel. He visits a doctor and decides to cancel the journey. The tour operator returns him some of the cost of the journey, and Traveller's insurance reimburses him and his minor children for the remainder. Each adult member of the family may seek compensation on the basis of their own insurance cover.
- 2) Interrupted travel – A husband and wife are holidaying in Greece, and on the last day of their journey he develops an ear infection. A doctor does not permit him to fly, and he is forced to spend a few extra days at the destination. Traveller's insurance reimburses him for the additional accommodation and a new flight to Finland once his condition improves. His medical condition is not serious, which is why her interrupted travel is not covered by insurance.
- 3) Interrupted travel – You are downhill skiing in Austria, and on the second day of the journey you fall on a slope and hurt your knee. At the hospital you are diagnosed with anterior cruciate ligament rupture, which requires surgical treatment. Your knee is operated on at the destination, and you are hospitalised for three days. You make it to your original flight back to Finland, but the operated knee necessitates special arrangements. As well as medical treatment and pharmaceutical expenses, travel insurance covers the additional repatriation expenses from the accident, and it includes reimbursement for the services lost as a consequence of your injury, such as lift tickets, and reimbursement for the travel days lost because of hospitalisation.

Missed departure

Missed departure means that an insured person misses a flight, ship, rail or bus connection on either the outward or the return leg booked in advance in accordance with that insured person's original travel plan. Missed departures are covered if a public means of transport or motor vehicle used by an insured person during travel is late on account of a natural disaster, bad weather, technical malfunction, criminal act targeting that motor vehicle, or traffic accident.

In respect of a missed departure, this insurance covers the costs arising from continuing your journey with some other equivalent transport link to the original destination or back to Finland in accordance with your original travel plan. The maximum compensation payable is €2,000 irrespective of the original price of the journey.

Any payment refund or reimbursement which an insured person is entitled to receive from the relevant carrier or tour operator is deducted from all benefits payable on account of a missed departure.

Example

You are travelling by rail to the airport, but your train is delayed due to a technical issue with the engine and you miss your flight, which departs according to schedule. You manage to purchase a new flight for the following day. The rail company refuses to offer any reimbursement for the costs of continuing your journey. Travel insurance covers your new flight and a hotel room for the night, so that you can travel to your original destination. Additionally, you may be entitled to compensation for your waiting period.

Luggage insurance

Luggage insurance protects your luggage against a variety of incidents. We cover the items you take with you on your travel against sudden and unforeseeable damage. This insurance also includes Travel liability insurance and Travel legal expenses insurance.

The situations covered by this insurance include those where luggage entrusted to an airline or tour operator does not arrive in a travel destination abroad and you need to purchase necessities, such as clothing and toiletries, to replace that luggage. If your luggage is delayed by 4 hours or more, actual purchase costs of necessities are covered up to €2,000 for any one insured event.

Luggage insurance does not cover any:

- lost or misplaced luggage;
- wear and tear, and scratching, through normal use;
- breakage of sports equipment when used for the intended purpose;
- theft, whenever the scene or time of theft cannot be determined.

Your luggage may also be protected under home insurance. Before travel please check what your policy covers.

Travel liability insurance

Travel liability insurance offers protection in cases where an incident also affects third parties – not just you. We cover bodily injuries and property damage caused to third parties during travel for which you are held legally liable for compensation. On your behalf we investigate the merit and amount of any claim for damages brought against you (or some other insured person). We cover injuries and damage up to a maximum of €100,000.

Our travel liability insurance does not cover any:

- damage to property which is in your personal use;
- damage caused deliberately;
- traffic accidents;
- incidents caused in gainful employment or in an employment relationship.

Travel legal expenses insurance

You are protected by travel legal expenses insurance against the expenses of legal aid in disputes, criminal cases or non-contentious civil cases which concern your private life occurring during travel and directly linked to your travel and travelling. If you wish to avail of this insurance, you must inform LocalTapiola of this in advance before any legal expenses are incurred. We cover individual incidents up to a maximum of €10,000.

Travel legal expenses insurance is valid throughout the world on travel which commences in Finland during the validity of your policy.

Our travel legal expenses insurance does not cover:

- insured person's loss of earnings, travel expenses and other costs;
- any legal expenses of your opposing party;
- any legal expenses if you have committed an offence.

Accidental permanent disability

Accidental permanent disability provides you financial support if you develop a permanent disability as a consequence of an accident.

We pay you compensation when your disability has become permanent. This compensation is paid no sooner than one year from the accident in question and no later than before three years have elapsed from your accident. The benefit you receive is such proportion of the sum insured valid at the moment when your accident happens as is determined by the relevant disability category. You may select the sum insured from amongst a variety of alternatives, such as €200,000. Any compensation for accidental permanent disability is income exempt from tax to insured persons.

Example

The thumb of an insured person's dominant hand is amputated completely as a consequence of an accident. Under the disability classification published by the Ministry of Social Affairs and Health, the amputation of the thumb causes a disability category 4 (20%) permanent disability. The sum insured is €100,000. Compensation for this permanent disability is paid as follows: $20\% \times €100,000 = €20,000$.



What is a permanent disability?

Permanent disability means a medically assessed disability of a general character caused by an accident to an insured person. When determining the level of any permanent disability, the only factors considered are the nature and severity of the accidental injury and the functional limitation which it causes.

Determination of functional ability does not consider any individual circumstances of an insured person, such as profession or hobbies. Neither does determination of functional ability consider any of the insured person's defects or illnesses which cannot be attributed to a covered accident.



Disability classification

The level of a permanent disability is determined on the basis of the disability classification published by the Ministry of Social Affairs and Health in force at the moment of accident. Under this disability classification, injuries are divided by their severity into disability categories 1–20. Disability category one represents a medical disability of five per cent, and each following category denotes a disability which is five per cents higher. Disability category 20 denotes a full 100 per cent disability.

Accidental death

Our death benefit provides income support for next of kin and facilitates adjusting economically to a new situation.

Our accidental death cover pays lump-sum compensation to the designated beneficiary. You may select the sum insured from amongst a variety of alternatives, such as €20,000. We pay lump-sum compensation in the amount of the sum insured effective at the moment of accident. A death benefit is taxable income to the beneficiary.

No death benefit is payable if the insured person in question dies after three years have elapsed from the relevant covered insured event.

Any appointment, replacement or cancellation of beneficiaries must be communicated to the insurer in writing.

Help is near if you fall ill or get accidentally injured in Finland

If you fall ill or are accidentally injured in Finland, we'll help you get treatment quickly at a LocalTapiola partner. The LocalTapiola service will instruct you whether your medical consultation is the type that your policy covers. Use our online doctor chat service without a pre-booked appointment, or book an appointment with one of our health partners. After deducting your agreed policy deductible, you don't need to spend any own money when visiting a LocalTapiola health partner.

Log in to the service with your banking credentials or the Mobile ID at lahitapiola.fi.

For more information about our service, visit lahitapiola.fi.

Travel Emergency Service – assisting you when abroad

LocalTapiola traveller's insurance offers the additional benefit of a 24/7 emergency service. When abroad, call +358 800 0 4531 to get emergency assistance and service in Finnish, Swedish and English.

Other important points to consider

Remember to follow the safety regulations

The purpose of the safety regulations is to prevent damage and to mitigate the damage already caused. Failure to comply with the safety regulations may result in reduced or the denial of compensation.

For the safety regulations, see the Luggage insurance terms and conditions. Please read them carefully.

On filing and settling claims

When something happens, our Claims Service is there to help you. Contact us online at our website lahitapiola.fi, by telephone, or visit one of our offices.

Provide LocalTapiola an opportunity to inspect the damage before initiating any repairs. Please do not dispose of any damaged items or tamper with the traces of an incident. Take photographs of the damage suffered.

Compensation must be sought from LocalTapiola within one year of the claimant becoming aware of:

- the valid insurance policy;
- the loss or damage and the resulting consequence.

In any case claims must be filed within ten years of loss or damage and the consequences thereof. If no claim is presented within this time period, the claimant will forfeit their entitlement to compensation.

Where claimants in bad faith provide incorrect or incomplete information, they may forfeit their entitlement to any compensation or the compensation payable may be reduced.

LocalTapiola issues a claim settlement decision within one month of reception of the necessary documents and information. If the payment of compensation is delayed, we undertake to pay the penalty interest laid down in the Interest Act.

Appeal

If you are dissatisfied with a decision you have received or if anything is unclear with your insurance contract, first contact us.

The appeal instructions are enclosed to all decisions, and they tell you in greater detail how you can appeal the decision in question. The appeal process varies depending on the type of insurance.

Read more at our website lahitapiola.fi/muutoksenhaku.

Processing of personal data

LocalTapiola ensures the protection of our customers' privacy, and we process all personal data, in line with data protection legislation, insurance legislation, and good data management and data processing practice.

Personal data are processed in order to offer LocalTapiola's products and services and to take care of customer relationships. Data may also be used for purposes such as marketing to customers.

LocalTapiola utilises automated decision-making and profiling in tasks including the making of insurance decisions and claim settlement decisions and the targeting of marketing efforts. Every service making use of automated decision-making notifies of this in connection with that service.

Personal data are mainly obtained directly from customers, parties authorised by customers, public registers maintained by the authorities, and the credit register. Personal data are disclosed to third parties only with the customer's consent or under a legislative provision.

Into the insurance companies' common claims register, LocalTapiola registers data on the claims filed with us and in this connection checks what claims have been submitted to other insurance companies. The data in the claims register are used in claims handling to combat abuses targeting insurance companies. Into the insurance companies' common fraudulent claims register, LocalTapiola registers data on the criminal offences and the suspected criminal offences targeting the insurance activities in which LocalTapiola engages and checks the customer data available in the register. Data in the fraudulent claims register are used in claims handling and in the processing of insurance matters to combat crime targeting insurance companies.

Know Your Customer data and other personal data may be used in investigating, exposing and preventing money laundering and terrorist financing. In addition, data may be disclosed to the authorities to initiate investigations of money laundering and terrorist financing and of criminal offences committed to obtain any property or proceeds of crime subject to money laundering or terrorist financing.

LocalTapiola saves telephone calls and chat sessions with customers to verify that a call or a chat session has taken place and to ensure service quality.

Privacy statements have been compiled with respect to LocalTapiola's personal data files, providing information on the personal data processed in the data files, on the processing of these personal data, and on the data subject's rights. To read more about the privacy statements and how personal data are processed, visit LocalTapiola's website lahitapiola.fi/henkilotietojenkasittely. Privacy statements are also available upon request by mail or via an email to tietosuoja@lahitapiola.fi.

Credit file

In connection with processing insurance applications, we'll check the insurance applicant's credit file in the register maintained by Suomen Asiakastieto Oy. If you are flagged in that register, we may not be able to grant you an insurance policy.

Information on LocalTapiola

The issuers of insurance policies are listed on the back cover. For your own insurer, see the offer and the insurance policy you have received.

The insurer's employee or intermediary may be paid compensation for selling products and services. This compensation may be based on the annual premium of the insurance in question or the number of products purchased.

An insurance company acting as the insurer may provide its customers personal recommendations on the insurances which it offers, if this is specifically agreed with the customer.

The distance-selling advance information is disclosed on the basis of Finnish legislation.

Safeguarding our customers' life

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.



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