



Horse insurance

PRODUCT DESCRIPTION
Valid as of 1 January 2024

 **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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Horse insurance

Lifelong security for you and your horse.

Unexpected events can come your way – luckily there are ways to protect against them. LocalTapiola's Horse insurance provides financial protection against sudden developments.

This product description tells you more about the key content of, and the essential exclusions to, our Horse insurance. For the detailed insurance information, see your insurance policy and the insurance terms and conditions, under which we cover any losses that occur.

What does Horse insurance cover?

Choose one or several insurance covers for your horse from our wide range of products:

- Life insurance
- Premium or Limited veterinary expenses insurance
- Third party liability insurance.

Taking out insurance

You can take out this insurance when your horse has reached the age of 10 days and is under 16 years of age.

Additionally, you can use this insurance to insure a donkey or a mule. Donkeys and mules are not eligible for Premium veterinary expenses insurance, but you can seek all other covers for them.

Our decision whether to grant insurance is based on information about the animal's health. On the basis of that information, we may set some animal specific exclusions in your policy. For example, your animal is not covered by this insurance against any illnesses, symptoms of an illness, or injuries diagnosed before your policy takes effect.

Documents needed for grant of Horse insurance

A **health declaration** is always required. Our decision whether to grant insurance is based on the relevant health information. This is why it is essential that you fill out the health declaration carefully. It is always for the policyholder to fill out the health declaration.

An **equine veterinary statement** is required whenever you seek:

- a horse life insurance policy with a sum insured of €8,000 or more;
- a Premium veterinary expenses insurance policy and the horse has reached the age of 1 year.

An equine veterinary statement means an opinion submitted by a veterinarian who principally examines and treats horses. A veterinary statement (a clinical examination of your horse's health) must not be more than 14 days old on the day when insurance takes effect. All veterinary statements must be in either Finnish, Swedish or English. LocalTapiola's statement template must be used, or statements must contain and specify, at a minimum, the information on the same examinations as found in the template.

A **copy of the sales contract** is required whenever seeking a Horse life insurance policy with a sum insured of €10,000 or more.

What affects the level of my premium?

The level of your premium is affected by:

- age and breed of your horse;
- insurance covers which you select;
- sum insured under your horse's life insurance policy;
- maximum compensation of veterinary expenses insurance;
- your place of residence.

We may adjust your premium annually, because your horse grows older and the statistical damage risk increases. The other situations where we have the right to adjust premiums are discussed in our General terms and conditions.

A home or farm insurance policy which the same household has active with LocalTapiola brings down the premium charged for Premium and Limited veterinary expenses insurance. If that home or farm policy ends, the premium charged for the above insurances will go up from the start of the insurance period which follows the termination of the home or farm policy. The premium goes up to the level of an independently sold policy.

Where am I covered by this insurance?

Your horse is covered by life insurance and veterinary expenses insurance in the Nordic countries. In the other EU countries, Great Britain and Switzerland, your horse is covered for up to one year.

Horse third party liability insurance provides cover only in the Nordic countries.

What do we cover under Horse insurance?

See the table below for what's included in the different Horse 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?	Valid for	Covered up to	Deductible
Life insurance	Loss of a horse when it <ul style="list-style-type: none"> • must be put down on account of an illness or accident • dies • disappears in Finland. 	This insurance expires no later than at the end of the insurance period during which the horse reaches the age of 24 years.	Fair value, however not more than the sum insured.	No deductible.
Limited veterinary expenses insurance	Covers only <ul style="list-style-type: none"> • traumatic wounds • traumatic bone fractures • oesophageal obstruction • acute colic treatments • colic surgery 	This insurance may be kept active throughout the entire life of your horse.	Options: €4,000, €6,000 or €8,000/insurance period.	€90, and 25% of the expenses exceeding this amount per vet's appointment. The deductible for any costs of pharmaceuticals purchased separately is 25%, when bought for the purpose of follow-up care and prescribed at a vet's appointment to treat an illness or accident.
Premium veterinary expenses insurance	Veterinary expenses of medical examination and treatment of illnesses and accidents.	This insurance may be kept active throughout the entire life of your horse.	Options: €4,000, €6,000 or €8,000/insurance period.	€90, and 25% of the expenses exceeding this amount per vet's appointment. The deductible for any costs of pharmaceuticals purchased separately is 25%, when bought for the purpose of follow-up care and prescribed at a vet's appointment to treat an illness or accident.
Third party liability insurance	Bodily injuries and property damage caused by a horse to third parties. Compensation can be paid even where the insured party is not held legally liable for compensation for the losses caused.	This insurance may be kept active throughout the entire life of your horse.	€100,000/incident.	€200/incident.

Horse life insurance

Sum insured under life insurance

On the day when a horse is purchased, the sum insured under that horse's life insurance policy cannot be higher than the price paid for the horse. Later, the sum insured under life insurance cannot be higher than the horse's market value, which is determined on the basis of performance in competitions or equestrian events, breeding merits or other accomplishments.

If you as the policyholder are liable for value-added tax in equestrian activities, your horse is insured for a sum insured that is exclusive of the value-added tax.

You can opt to increase the sum insured under life insurance until the horse reaches the age of 16 years.

The value of your horse may also be affected when performance in competitions and otherwise suffers, the competitive career ends or because the horse is afflicted by an injury or illness. Take care to ensure that your sum insured reflects the horse's value at all times. The compensation we pay is the fair value of the animal immediately before death, however not more than the sum insured.

The sum insured under life insurance goes down 20% annually from the start of the insurance period during which the horse reaches the age of 16 years. However, the sum insured will not drop below €1,000; and it cannot be more than €20,000 from the start of the insurance period during which the horse reaches the age of 21 years.

What do we cover under Life insurance?

Under a Life insurance policy, we pay out compensation when, during the validity of your policy, the horse:

- is rendered ill so severely that nothing can be done to save the horse despite medical treatment administered by a vet;
- is injured in an accident so severely that the horse must be put down immediately in connection with that accident;
- dies;
- disappears in Finland and is not found within one month.

Not everything's covered

This Life insurance product does not cover the loss of a horse whenever the horse dies or is put down for any of the following reasons, among others:

- musculoskeletal diseases and injuries which cause lameness or other motion disturbances;
- illnesses and injuries occurring in tendons, joints or ligaments or other connective structures;
- prolonged or chronic respiratory tract diseases.

For the more detailed exclusions, see the section 'What is not covered by Horse insurance?' in this product description, as well as the insurance terms and conditions.

Examples of what's covered

- 1) Daisy the pony accidentally hurts her leg and is diagnosed with a fractured tibia. There are no treatment options available to save Daisy, which is why it is put down immediately on welfare grounds. This insurance indemnifies Daisy's value.
- 2) Buddy the horse develops acute colic and his condition would necessitate hospital-level medical treatment. However, it is not possible to transport the horse to a hospital, as all attempts to contain the colic at the stables are unsuccessful. A vet puts the horse down on welfare grounds, because there are no means to save it. This insurance indemnifies Buddy's value.
- 3) Luke the horse is diagnosed with a serious tendon injury in his forelimb superficial digital flexor tendon. Attempts are made to treat the tendon injury for a period of some months, but it will not heal. Luke is put down on account of this tendon injury that causes lameness, on recommendation by a veterinarian. This insurance does not indemnify Luke's value, as the reason leading to Luke being put down is an injury or illness occurring in a tendon.

Limited horse veterinary expenses insurance

You can choose to keep a Limited horse veterinary expenses insurance policy active throughout your horse's life.

What do we cover under Limited veterinary expenses insurance?

Limited veterinary expenses insurance covers the reasonable and justified veterinary expenses only when they arise from any of the following causes:

- acute colic treatments, excluding all chronic gastrointestinal diseases causing colic;
- colic surgery;
- oesophageal obstruction;
- traumatic wounds;
- traumatic bone fractures or infractions, excluding ones showing signs of any prior degeneration, bone disease, arthritic changes, or stress fracture.

Reimbursement is subject to the condition that the relevant accident occurs or illness starts during the validity of this insurance.

What is not covered by Limited veterinary expenses insurance?

Limited veterinary expenses insurance policies cover only what is shown above.

This is why you are not covered by Limited horse veterinary expenses insurance against any expenses of medical examination and treatment whenever these expenses arise from any of the following causes, among others:

- chronic gastrointestinal diseases causing colic such as gastric ulceration, large colon sand accumulations or some other colic;
- lameness or musculoskeletal diseases;
- developmental disorder, osteochondrosis;
- OCD lesions in joints and in ligament attachment sites;
- respiratory tract diseases;
- fracture of a tooth, or dental care;
- eye diseases;
- infection or toxic condition caused by a bite by an animal (such as a wasp sting, a snake bite).

For the more detailed exclusions, see the section 'What is not covered by Horse insurance?' in this product description, as well as the insurance terms and conditions.

LocalTapiola has the right to refer a horse for treatment to a veterinarian's office, an equine clinic or a service provider of its choosing.

Maximum compensation, and deductible

We cover veterinary expenses at your option up to €4,000, €6,000 or €8,000 per any one insurance period.

Under this insurance, each vet's appointment is subject to a deductible, €90 and 25% of the expenses exceeding this amount. The deductible for any costs of pharmaceuticals purchased separately is 25%, when bought for the purpose of follow-up care and prescribed at a vet's appointment to treat an illness or accident.

Example: deductible

A vet's invoice totals €500. Of this sum, the customer pays the deductible of €90 as well as 25% of the remainder. €307.50 is covered by insurance.

Examples of what's covered

- 1) Charlie the horse is taken to the hospital because of colic. The hospital treats Charlie's acute colic, and further examinations diagnose an accumulation of sand. Limited veterinary expenses insurance covers the medical treatment expenses of acute colic but not any expenses of examinations performed and treatments given to determine the cause underlying Charlie's colic.
- 2) Another horse kicks Wally the horse in the forelimb, fracturing Wally's splint bone. A vet recommends that the fracture be treated by means of surgery. This insurance covers the cost of surgically treating Wally's fractured bone.

Premium horse veterinary expenses insurance

You can choose to keep a Premium horse veterinary expenses insurance policy active throughout your horse's life.

What do we cover under Premium veterinary expenses insurance?

Under Premium veterinary expenses insurance, during the validity of this insurance we cover:

- medical examinations and treatments justified on veterinary grounds and performed by a vet;
- medications, bandages and medical supplies used in connection with medical treatment;
- medications and bandages ordered for immediate follow-up care in connection with an examination by a vet.

Costs arising from the following, among others, can be covered by Premium veterinary expenses insurance:

- accidental bone fractures or infractions, excluding ones showing signs of any prior degeneration, bone disease, arthritic changes, or stress fracture;

- medical examination of gastrointestinal symptoms, colic surgery and other abdominal surgery;
- medical examination of gastric ulceration;
- acute respiratory tract infection;
- wounds, lymphangitis;
- hoof injuries;
- metabolic diseases, such as laminitis;
- neoplastic diseases;
- eye diseases and injuries;
- skin diseases;
- gastrointestinal diseases;
- accidental dental fractures and cracks and any root infection in the fractured or cracked tooth resulting from these;
- the days of treatment at a clinic when, according to generally accepted veterinary practice, medical treatment at the clinic is absolutely necessary on account of the horse's general condition and this treatment is covered by insurance.

Reimbursement is subject to the condition that the relevant accident occurs or illness starts during the validity of this insurance.

Not everything's covered – regardless of whether your horse sustains an accident or illness



Note! You are not covered by Premium veterinary expenses insurance against any of the following medical conditions:

- musculoskeletal diseases, accidental injuries or stress injuries which cause lameness or other motion disturbances;
- injuries and illnesses occurring in tendons, joints or ligaments or other connective structures.

Neither are you covered by Premium veterinary expenses insurance against any of the following:

- developmental disorders;
- OCD lesions in joints and in ligament attachment sites;
- medical treatment of gastric ulceration, and medication prescribed for or intended for the treatment of gastric ulceration;
- prolonged or chronic respiratory tract diseases;
- dental care and the treatment of diastema;
- pulmonary haemorrhage;
- medical examinations or treatments undertaken for the purpose of impregnating a mare.

For the more detailed exclusions, see the section 'What is not covered by Horse insurance?' in this product description, as well as the insurance terms and conditions.

LocalTapiola has the right to refer a horse for treatment to a veterinarian's office, an equine clinic or a service provider of its choosing.

Maximum compensation, and deductible

We cover veterinary expenses at your option up to €4,000, €6,000 or €8,000 per any one insurance period.

Under this insurance, each vet's appointment is subject to a deductible, €90 and 25% of the expenses exceeding this amount. The deductible for any costs of pharmaceuticals purchased separately is 25%, when bought for the purpose of follow-up care and prescribed at a vet's appointment to treat an illness or accident.

Example: deductible

A vet's invoice totals €500. Of this sum, the customer pays the deductible of €90 as well as 25% of the remainder. €307.50 is covered by insurance.

Examples of what's covered

- 1) Charlie the horse is taken to the hospital because of colic. The hospital treats Charlie's acute colic, and further examinations diagnose an accumulation of sand. Premium veterinary expenses insurance covers the expenses of acute colic treatment and costs from determining and treating the cause underlying this colic.
- 2) Bruno the horse has been experiencing variable intestinal symptoms. Bruno undergoes gastroscopy, which diagnoses a gastric ulcer that requires treatment. This insurance covers the expenses of medically examining Bruno's gastric ulcer but not any medication prescribed to treat the ulcer.
- 3) Daisy the horse is examined and treated for lameness. This insurance does not cover any musculoskeletal diseases and injuries that cause lameness or other motion disturbances. Neither does this insurance cover any illnesses and injuries occurring in tendons, joints or ligaments or other connective structures. This is why the costs of Daisy's veterinary consultation are not covered by insurance.
- 4) Annie the horse is diagnosed with acute laminitis, which is a metabolic condition. Costs from the medical examination and treatment of laminitis are covered by insurance.
- 5) Wally the horse has been eating poorly and dropping food from his mouth. A vet examines Wally's teeth and detects diastemata in the mouth as well as advanced caries alterations in his teeth. This insurance does not cover any dental diseases or the treatment of diastemata. This is why the costs of Wally's dental care are not covered by insurance.

Horse third party liability insurance

You are covered by third party liability insurance if your horse causes bodily injuries or property damage to third parties. Compensation can be paid even where the insured party is not held legally liable for compensation for the losses caused.

This insurance does not cover any loss, damage or injury caused, for example:

- to a horse's owner, groom, driver, rider or holder or to any of their property;
- to property on loan to the insured or used to the benefit of the insured or the horse in question;
- to a stable owner, stable company or stable worker or to any of their property;
- when horses are released together and they injure one another.

Neither does this liability insurance cover any loss of another horse's ability to perform for the purpose for which it was acquired caused as a result of injury.

If an injured party, through its own conduct, contributes to the loss, compensation may be reduced.

We reimburse up to €100,000 per incident. You are liable for a deductible of €200.

You can keep this insurance active throughout the entire life of your horse.

Examples of what's covered

- 1) Candy the horse rushes out of her box stall, escapes the grooms and runs over another horse owner's dog. The dog's fractured leg requires surgery. This insurance covers the medical treatment expenses of the dog's leg fracture.
- 2) An 8-year-old child sees a horse standing in a paddock and goes feed it some grass. When nibbling at the grass, the horse bites the child on a finger. This insurance covers the child's medical treatment expenses.
- 3) A horse and rider are trail riding along a narrow forest road. An oncoming car stops to give way, but when passing the car the horse takes fright at a snap from the woods and scrapes the car. This insurance covers the repair costs of the car.
- 4) Horse buddies Daisy and Teddy are enjoying a day in the same paddock. Whilst there, Teddy kicks Daisy in the leg, fracturing it. This incident is not covered by Teddy's Liability insurance policy, because the horses were released into the same paddock.

What is not covered by Horse insurance?

LocalTapiola's Horse insurance does not cover your horse's death or veterinary expenses from any of the following causes, among others:

- if a disease or pathological change starts, or if an accident occurs, before your insurance policy becomes effective, irrespective of the time when the defect was observable;
- hidden or congenital defects;
- a behavioural problem, personality flaw or bad habit;
- putting down or cremating a horse, disposing of the body of a horse, or examining or necropsying a dead horse;
- complications of illnesses, accidents or procedures not covered by this insurance.

Neither does LocalTapiola's Horse insurance cover any of the following:

- physical treatment, physiotherapy, or other rehabilitation or massage;
- MRI examinations, computed tomography and scintigraphy scans, treadmill exercise testing, or exercise endoscopy;
- acupuncture, laser, shockwave, manipulative or chiropractic treatment;
- stem cell therapy, IRAP and PRP therapy, and other equivalent therapies;
- alternative treatments and other examinations and treatments which are based on preparations not registered as medicinal products;
- vitamins, minerals, food supplements, health foods or special diet, even where used as medicinal products;
- medical examination and treatment of problems related to oestrus or of some other sex hormone dysfunction;
- castration or cryptorchid surgery or related complications;
- preventive care, such as vaccinations;
- medical tools or self-care products (such as liniment, shampoo, insect repellents);
- billing costs, or costs referring to obtaining any veterinary statement;
- travel and transport costs;
- proportion of the value-added tax which may be deducted for tax purposes.

For the more detailed exclusions, see the insurance terms and conditions.

How to file for reimbursement

Smooth transacting with our direct reimbursement service

Get reimbursement for your veterinary expenses easily by transacting at a LocalTapiola partner veterinary clinic.

When transacting at a partner clinic and when the procedure is covered by this insurance, of all expenses you only pay the deductible. To transact, you need to present your insurance number.

For more information on our partner clinics, visit lahitapiola.fi/suorakorvaus.

If you decide to not make use of our direct reimbursement service, you can file a claim at lahitapiola.fi. Or call us, or visit one of our offices.

Documents needed

When claiming for **veterinary expenses**, the veterinary statement or receipts must show:

- horse identification data;
- case history;
- medical examinations and treatments performed;
- diagnosis of the disease or injury.

When claiming for **the death of a horse**, we require a veterinary statement on the cause of death or why it was absolutely necessary to put down the horse and/or on the quality of the disease or injury.

If a horse dies suddenly or is found dead, we require a veterinary statement or some other reliable report on the cause leading to death. Before disposing of an animal's body, contact LocalTapiola in order for us to investigate whether any further reports or a necropsy are required to determine if the death is covered by insurance.

If a **horse disappears** and is not found within one month, compensation is paid on the basis of a reliable report.

All veterinary statements and invoices must be in either Finnish, Swedish or English.

Other important points to consider

Updating and terminating an insurance contract

Policies can be updated

If you need to, you can always update your insurance cover. Contact LocalTapiola. Do not forget to let LocalTapiola know if there are any changes in your life situation which may affect your premium. Remember to communicate your new address and to update your policies as needed.

LocalTapiola may amend the terms of your insurance policy and the other contract terms and conditions, and adjust your premium, subject to the insurance terms and conditions and the Insurance Contracts Act. If we update your insurance contract, we'll send you information on the updates together with the insurance policy.

Insurance terminates

As the policyholder you have the right to cancel insurance at any time.

Your insurance terminates when you submit a written notice of cancellation to LocalTapiola, unless you specify that your insurance should terminate at a later date.

LocalTapiola may cancel your insurance during an insurance period only in certain cases, which you can find in the Insurance Contracts Act. This may be due to deception by the policyholder or the insured, a change in circumstances which materially intensifies the insurance company's risk, or neglect on the part of the policyholder.

At the end of an insurance period, LocalTapiola may always cancel insurance in line with good insurance practice.

Your premium is collected from the beginning until the termination of your policy. Any returnable premiums will be reimbursed in connection with other premiums or returned to you.

Insurance must be paid in due time

You will receive all insurance invoices in good time, not later than 30 days before the due date. If you fail to pay an invoice by the due date, we'll send you a number of payment reminders. We'll be collecting a reminder surcharge for any payment reminders sent. If you fail to pay the second reminder, we will cancel your insurance to end in two weeks.

Remember to follow the safety regulations

The purpose of the safety regulations is to prevent damage and to mitigate the damage already caused. In addition, compliance with the act on transmissible animal diseases and the Animal Welfare Act must be ensured. Failure to comply with the safety regulations may result in reduced or the refusal of compensation.

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

On filing and settling claims

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.



LOCALTAPIOLA