



Motor insurance for private customers

PRODUCT DESCRIPTION
Effective from 1 January 2026

 **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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Motor insurance

LocalTapiola motor insurance protects you, your loved ones and your vehicle in many ways against all kind of traffic risks and accidents. Take out a single, tailorable motor insurance policy with us to cover a variety of motoring risks.

Not only does our motor insurance protect the vehicle driver and passengers, it also covers against harm caused to third parties, third-party property and other vehicles. You also get comprehensive cover for your own vehicle and the vehicle equipment against many types of harm and damage. Supplement your motor insurance cover with a variety of add-on covers and services that help and support you if something happens on the road, ensuring you can continue your trip.

As part of making driving safer, we provide comprehensive cover that is sensitive to your situation. Choose the scope of your cover from amongst three ready thought-out packages. If you need to, you can also supplement and tailor your cover further with optional add-ons and services to meet your requirements.

If motor liability insurance is mandatory for your vehicle, your motor insurance will always include at least the statutory motor liability insurance cover. Voluntary covers and add-ons are included in your motor insurance in the selected scope, on the basis of your individual choices.

This product description tells you more about the main content of the insurance and the key cover exclusions. For detailed information about motorinsurance, please see your policy document and the insurance terms and conditions. All claims are decided on the basis of the policy document, the insurance terms and conditions and the law in force from time to time.

Why LocalTapiola motor insurance?

- We protect you, your loved ones and your vehicle in many ways against all kind of traffic risks and accidents. According to Traficom, LocalTapiola is the most popular motor insurance provider in Finland. Select the scope of your motor insurance cover freely from among three options, and tailor it with different vehicle-specific add-on covers and services.
- We now offer even better rewards for no claims: Collision cover includes a new no-claims discount, and all our covers also come with several deductible options to choose from. And not only that, but you will accrue your motor liability insurance bonus quickly, as we want to encourage safer mobility and motoring.
- Our add-on covers and Emergency Service help you round the clock if something happens. We get your car towed to a repair shop, and ensure that you can continue your trip. Included in all our motor insurance options, Emergency Service 24/7 is open round the clock every day of the week on +358 800 0 4531. Calls made from Finland are free of charge.

The right insurance for your vehicle

Choose the scope of your cover from amongst three packages.

1. Statutory motor liability insurance is a basic component of motor insurance. The most affordable option, it is mandatory for all vehicles that are by law required to have motor liability insurance. All registered vehicles used in traffic need to have motor liability insurance. It covers bodily injuries caused to the driver, passengers and other involved parties, as well as third-party property damage. All claims are decided in accordance with the provisions of the Motor Liability Insurance Act. Bear in mind that motor liability insurance alone does not cover damage that is caused to your vehicle.
2. Our Limited motor insurance package provides cover that goes beyond motor liability insurance, protecting against many types of damage caused to your own vehicle. In addition to motor liability insurance, you get cover against different natural phenomena, fire, vandalism and theft, and against collision with any kind of animal. Additionally, insurance of a car or motorcycle reimburses towing and travel expenses.

3. Our Premium motor insurance is the most comprehensive motor insurance option we offer. It includes all the covers and insurances discussed above and, in addition to them, protects you against damage caused to your own vehicle if you suffer a collision or swerve off the road. The Premium package also includes cover against damage that an unknown vehicle causes to your parked vehicle.

Tailor your cover further with the following add-ons and services. The add-ons, and their availability, vary between vehicles and depending on the vehicle's purpose of use.

- Our Towing and travel expenses cover reimburses expenses of interrupted travel. We pay this reimbursement for example if your vehicle suffers a technical problem or if the trip is interrupted when your private-use car runs out of propulsion, such as electricity or petrol. You can add Towing and travel expenses cover as an add-on to any motor insurance policy that includes only motor liability insurance. This cover is always included in Limited and Premium motor insurance, when the insured vehicle is a car.
- Windscreen cover protects against direct chips to the windscreen of your vehicle. You can include it as an add-on cover for cars in Limited and Premium motor insurance policies. Windscreen cover protects the windscreen, the sunroof, the door panes, the side glasses and the rear window. If a damaged glass can be repaired, no deductible applies.
- Our Replacement car cover allows you to get on with your daily life, offering you a replacement car if a technical problem interrupts your travel, or whilst your own car is being repaired because of a covered incident. Alternatively, you can opt for cash compensation.
- Emergency Service is there round the clock to help you get back on the road if your vehicle gets damaged or suffers a technical problem. Emergency Service is included in all our motor insurance options, and it is open 24 hours a day on +358 800 0 4531

When do I need motor liability insurance?

Motor liability insurance is mandatory for nearly all motor vehicles used in traffic. As a general rule, you need to take out motor liability insurance when the vehicle speed exceeds 25 km/h or the vehicle's net weight is more than 25 kg. What this means, then, is that the insurance is mandatory also for electric mobility devices that exceed at least one of these thresholds.

However, there are some vehicles that do not need motor liability insurance, including the following:

- motorised work machines and tractors not subject to registration that have a maximum design speed of not more than 15 km/h;
- motorised farm work machines designed for crop production or harvesting that are not subject to registration, such as combine harvesters.



Without **motor liability insurance**, a vehicle cannot be registered or inspected for roadworthiness.

Note that the term 'traffic' also includes driving outside roads, for example at a yard, in the forest or on the ice. Motor liability insurance covers the bodily injuries and property damage your vehicle causes. Cover is in accordance with the Motor Liability Insurance Act. Motor liability insurance does not cover property that is owned by or is in the possession of the vehicle driver, owner or holder, and it also does not cover damage caused to your own vehicle.

By law, the obligation to take out the insurance rests with the vehicle owner and holder. This means you can insure a vehicle if you are that vehicle's real owner or holder – that is, if you are the principal user of the vehicle.

Uninsured vehicles

If you have neglected the obligation to take out motor liability insurance on your vehicle, meaning the vehicle is uninsured, you are not allowed to use that vehicle in traffic. If a vehicle does not have motor liability insurance, the Finnish Motor Insurers' Centre charges a fee to the uninsured vehicle's owner or holder for failure to take out the required insurance. The Finnish Motor Insurers' Centre is the body that covers claims which uninsured vehicles cause to third parties. When the owner, holder or driver suffers bodily injuries, claims for them will not be accepted if he or she knew that the vehicle does not have motor liability insurance.

Scope of cover

Choose the scope of your cover, and what you want to include in your cover, from amongst three options. If you need to, you can supplement and tailor your chosen scope with optional add-ons and services to meet your requirements.

In all the available scope options, statutory motor liability insurance is a basic component of our motor insurance, covering the driver and the other involved parties for bodily injuries, and the other involved parties for property damage. Whether some or all of the extra covers are available depends on the scope of cover and what type of vehicle you want to insure.

Passenger cars and vans, private use:

Cover types	Motor liability insurance	Limited cover	Premium cover
Bodily injury to the driver	Yes	Yes	Yes
Bodily injury to other involved parties	Yes	Yes	Yes
Third-party property damage	Yes	Yes	Yes
Collision with wild animals, natural phenomenon	No	Yes	Yes
Legal expenses, abroad liability	No	Yes	Yes
Fire, theft and vandalism	No	Yes	Yes
Finance and lease cover	No	No	Yes
Parking lot collisions	No	No	Yes
Collision	No	No	Yes

Add-ons and services	Motor liability insurance	Limited cover	Premium cover
Emergency Service 24h	Yes	Yes	Yes
Towing and travel expenses	You can opt to include	Yes	Yes
Windscreen	No	You can opt to include	You can opt to exclude
Salvage benefit	No	No	You can opt to exclude
Replacement car	No	No	You can opt to include

Campervans, lorries, buses, coaches, and non-private-use passenger cars and vans

Cover types	Motor liability insurance	Limited cover	Premium cover
Bodily injury to the driver	Yes	Yes	Yes
Bodily injury to other involved parties	Yes	Yes	Yes
Third-party property damage	Yes	Yes	Yes
Collision with wild animals, natural phenomenon	No	Yes	Yes
Legal expenses, abroad liability	No	Yes	Yes
Fire, theft and vandalism	No	Yes	Yes
Finance and lease cover	No	No	Yes
Parking lot collisions	No	No	Yes
Collision	No	No	Yes

Add-ons and services	Motor liability insurance	Limited cover	Premium cover
Emergency Service 24h	Yes	Yes	Yes
Towing and travel expenses	You can opt to include	Yes	Yes
Windscreen	No	You can opt to include	You can opt to exclude
Salvage benefit	No	No	You can opt to exclude
Replacement car	No	No	You can opt to include
Loan trailer insurance (1.)	No	No	You can opt to include
Cleaning costs (2.)	No	No	You can opt to include
Robbery cover (3.)	No	No	You can opt to include
Crisis cover (3.)	No	No	You can opt to include
Fraud cover (4.)	No	No	You can opt to include
Bonus loss cover (5.)	No	No	You can opt to include

1. Available as an add-on for lorries

2. Available for passenger cars and vans that are in licensed and rental or car-sharing use

3. Available for licensed-use passenger cars and vans as well as lorries and buses/coaches

4. Available for passenger cars, vans, lorries, buses, coaches and campervans that are in rental or car-sharing use

5. Available for passenger cars and vans that are in rental or car-sharing use

Other vehicles

mopeds, motorcycles, snowmobiles, light quadri-mobiles, all-terrain vehicles, light electric vehicles, electric bicycles, light and heavy trailers, caravans, towed devices, tractors, harvesters, forklifts, forestry machines, agricultural machines, motorised work machines, maintenance machines, veteran vehicles, competition vehicles and specialised vehicles

Cover types	Motor liability insurance	Limited cover	Premium cover
Bodily injury to the driver	Yes	Yes	Yes
Bodily injury to other involved parties	Yes	Yes	Yes
Third-party property damage	Yes	Yes	Yes
Collision with wild animals, natural phenomenon	No	Yes	Yes
Legal expenses, abroad liability (1.)	No	Yes	Yes
Fire, theft and vandalism	No	Yes	Yes
Finance and lease cover	No	No	Yes
Parking lot collisions (2.)	No	No	Yes
Collision (2.)	No	No	Yes

Add-ons and services	Motor liability insurance	Limited cover	Premium cover
Emergency Service 24h	Yes	Yes	Yes
Towing and travel expenses (3.)	You can opt to include	Yes	Yes
Windscreen (4.)	No	No	You can opt to include
Salvage benefit (5.)	No	No	You can opt to exclude
Replacement vehicle (6.)	No	No	You can opt to include
Driver's liability and accident (7.)	No	No	You can opt to include
Engine breakdown (8.)	No	No	You can opt to include
Electrical damage (9.)	No	No	You can opt to include
Breakage caused by a foreign object (10.)	No	No	Yes

1. Abroad liability not available for trailers, work machines, competition vehicles or specialised vehicles

2. Not available for competition vehicles

3. Available in all product scopes for motorcycles and light quadri-mobiles; in Premium and Limited policies, also for veteran vehicles

4. Available for light quadri-mobiles, tractors, forestry machines, forklifts, motorised work machines and maintenance machines

5. Available for motorcycles, light trailers and caravans

6. Available for motorcycles, heavy trailers, tractors and all motorised work machines

7. Available for light electric vehicles and electric bicycles that are exempted from the obligation to take out motor liability insurance

8. Available for tractors and all motorised work machines

9. Available for farm customers' tractors, harvesters and all motorised work machines

10. Available for farm customers' harvesters and farm machines

What is covered by Motor insurance, and how?

Cover type	What's covered?
Bodily injury to the driver	Part of motor liability insurance. Covers bodily injury caused to the driver by the use of the vehicle in traffic. Cover is in accordance with the Motor Liability Insurance Act. Examples of covered costs include healthcare, travel and medicine expenses. Motor liability insurance also covers permanent disability or lost earnings. Claims are compensated in full, with no compensation ceiling.
Bodily injury to other involved parties	Part of motor liability insurance. Covers bodily injury caused to passengers of vehicles involved in the accident. Also covers bodily injury to other third parties, such as pedestrians and cyclists. Cover is in accordance with the Motor Liability Insurance Act. Examples of covered costs include healthcare, travel and medicine expenses. Motor liability insurance also covers temporary or permanent disability and lost earnings. Claims are compensated in full, with no compensation ceiling.
Third-party property damage	Part of motor liability insurance. Covers damage caused to the innocent party's vehicle. Cover is in accordance with the Motor Liability Insurance Act. Motor liability insurance also covers material damage caused to other property, such as buildings. Covers material damage caused to third parties. Cover is in accordance with the Motor Liability Insurance Act. Examples of covered material damage include damage caused to the innocent party's vehicle or to immovable or movable property. The maximum amount of compensation payable for property damage under motor liability insurance is limited to 5 million euros.
Collision with wild animals	Cover applies to damage caused to your vehicle by collision with any animal, including deer, elk and rabbit. Damage that is caused when you try to avoid a collision with an animal is covered under Collision cover.
Natural phenomenon	Cover applies to damage caused to your parked vehicle by a wind- or storm-felled tree or another dislodged object, or by hailstorm or a floodwater rise.
Fire	Cover applies to loss and damage caused by an outbreak of fire or when a lightning strikes the vehicle directly. Cover does not include claims caused by a short circuit, voltage variation or other internal breakdown, or when a vehicle part heats up and this damages the part itself or any other vehicle parts or structures.
Theft	Cover pays compensation for the vehicle if it is stolen. Our insurance also covers damage caused to the vehicle in connection with theft, unauthorised use or any attempt of these offences. A condition for cover is that the vehicle was locked or it was in a locked shelter to which only authorised persons have access.
Vandalism	Cover applies to damage caused by intentional malicious acts, such as scratching or other vandalism. Damage that is caused by another vehicle is not covered under Vandalism cover.
Legal expenses	Cover applies to legal expenses in disputes, criminal cases and non-contentious civil cases that concern vehicle ownership, operation and possession. The maximum compensation amount is limited to €10,000 per insured event.
Abroad liability	Protects you if you are held liable to compensate for property damage or bodily injury caused outside Finland by the use of the vehicle in traffic. Cover is in force in Andorra, Gibraltar, Monaco, San Marino, Switzerland and Vatican City, unless otherwise indicated regarding the territorial limits of cover in the policy document.
Parking lot collisions	Cover applies to damage and dents caused to your parked vehicle when an unknown party causes them with their own vehicle. If you yourself dent your vehicle when parking, the Collision cover of your own vehicle covers the resulting damage.
Collision	Cover applies to damage caused to your own vehicle by collision, swerving off the road, falling or turning over.
Finance and lease cover	In the specific instances laid down in the terms and conditions, covers the vehicle owner, such as the finance or leasing company, for vehicle loss or damage, if cover were otherwise refused under the insurance terms and conditions.

Add-ons and services	What's covered?
Towing and travel expenses	<p>Cover applies to expenses of interrupted travel. We pay this reimbursement for example if your vehicle suffers a technical problem or if the trip is interrupted when your private-use car runs out of propulsion, such as electricity or petrol. Examples of reimbursed expenses include lifting the vehicle back on the road, transporting it to the nearest repair shop, and travel expenses home. Some instances are not covered, including if you cannot get the vehicle moving due to weather reasons, such as cold temperatures.</p> <p>When the towing or roadside assistance is undertaken by a LocalTapiola-approved partner, your claim is not subject to a deductible. If the towing or roadside assistance is undertaken by a party other than a LocalTapiola-approved partner, your claim is subject to a deductible of €50.</p> <p>For buses and coaches as well as lorries and their trailers, the maximum covered expenses of transportation and lifting are limited to €3,500. For veteran vehicles, the maximum covered expenses of transportation and lifting are limited to €500.</p>
Salvage benefit	<p>You'll get more than the fair value in compensation if your vehicle is damaged so badly that it is not feasible to repair it. Even if your vehicle has already lost some of its value, the compensation you'll get is either the cash sales price of a new equivalent vehicle laid down in the terms and conditions, or the fair value of the vehicle increased by up to 30 per cent if the vehicle is an old vehicle or it was purchased second-hand. The compensated amount is subject to the deductible shown in the policy document.</p>
Windscreen	<p>Cover applies to damage caused by an external blow directly to the windows, including when a stone smashes into the windscreen and breaks it. 'Windows' means the windscreen, the door panes, the side glasses, the rear window and the sunroof. If a damaged glass can be repaired, no deductible applies.</p> <p>When the glass is replaced at a LocalTapiola-approved partner repair shop, a €200 deductible will be deducted from your claim payment if you have selected this deductible for Windscreen Cover. If the glass is replaced by a repairer other than a LocalTapiola-approved partner repair shop, a €300 deductible will be deducted from the claim payment. If the deductible for glass replacement stated in the policy document is €500, this deductible stated in the policy document will apply.</p>
Replacement car for private-use passenger cars and vans	<p>You select the manner of compensation – replacement car, or cash compensation – when taking out the insurance, and the policy document shows what you've selected. However, the policyholder has a right to change the manner in which the compensation is to be provided.</p> <p>If the compensation is by way of a replacement car, your cover will not have a deductible. You'll get a replacement car when a malfunction or a fault in the car interrupts your travel, or whilst your own car is being repaired because of a covered incident. In a passenger car policy, the replacement car you get will be a passenger car that is equivalent to the insured vehicle, up to a size class C passenger car. In a van policy, cover includes a van of up to 9 m³. Replacement car costs will be covered for up to 30 days – but in the event of salvage, this is limited to 14 days, and for a technical problem the maximum covered period is seven days.</p> <p>If the compensation is by way of cash, a waiting period of three days will apply. No cash compensation will be paid if the car is being repaired because of a technical problem. We will pay this compensation for up to 30 days, but in the event of salvage the maximum period is limited to 14 days.</p> <p>In the time period it takes to wait for an unroadworthy vehicle to be repaired and spare parts delivered for it, up to a total of seven days will be regarded as lost days of use, and this will be included in the maximum compensation periods mentioned.</p>
Replacement car for lorries	<p>You select the manner of compensation – replacement car, or cash compensation – when taking out the insurance, and the policy document shows what you've selected. However, the policyholder has a right to change the manner in which the compensation is to be provided.</p> <p>If the compensation is by way of a replacement car, your cover has no deductible. You'll get a replacement car when a malfunction or fault in the lorry interrupts your travel, or whilst your car is being repaired because of a covered incident. In a lorry policy, the replacement car we cover is a lorry with a laden mass of not more than 10,000 kg. We pay this compensation for up to 30 days – in cases of salvage, this is limited to 14 days, and for technical problems the maximum covered period is seven days.</p> <p>If the compensation is by way of cash, a waiting period of 3 days applies. You can select the amount of cash compensation as either €100/day or €300/day. However, no cash compensation will be paid if the car is being repaired because of a technical problem. We pay this compensation for up to 30 days, but in cases of salvage the maximum period is limited to 14 days. In the time period it takes to wait for an unroadworthy vehicle to be repaired and spare parts delivered for it, up to a total of seven days will be regarded as lost days of use, and this will be included in the maximum compensation periods mentioned.</p>
Replacement vehicle for other vehicles	<p>We pay cash compensation when your vehicle is being repaired because of a covered incident. You can use the compensation, for example, to rent a replacement vehicle.</p> <p>You may select the amount of cash compensation as either €100/day or €300/day.</p> <p>We pay this compensation for up to 30 days – but in cases of salvage, the maximum period for which we can pay an interruption allowance is limited to 14 days. However, no cash compensation will be paid if the car is being repaired because of a technical problem. This compensation is subject to a three-day waiting period. In the time period it takes to wait for an unroadworthy vehicle to be repaired and spare parts delivered for it, up to a total of seven days will be regarded as lost days of use, and this will be included in the maximum compensation periods mentioned.</p>

Add-ons and services	What's covered?
Engine breakdown	Covers sudden, unexpected internal breakdown of the working machine's engine, power transmission or hydraulics or their control units. This compensation is subject to a deductible of €500.
Fraud cover	Covers the loss of vehicles registered for rental or car-sharing use, when the vehicle is not returned after the rental period and this amounts to fraud or embezzlement. This compensation is subject to a deductible of €500.
Loan trailer insurance	Covers damage to a trailer or its superstructure not owned by or not in the permanent possession of the policyholder, when this has been expressly agreed and is stated in the policy document. Cover is in force during the time when the trailer is attached to the towing vehicle. The maximum compensation amount is limited to €200,000. This compensation is subject to a deductible of €500.
Robbery cover	Covers up to €2,000 if movable property is damaged or stolen in a robbery or assault that occurs in the course of carrying on commercial traffic. Examples of covered property include cash, clothes, spectacles and other personal use items. This compensation is subject to a deductible of €50.
Crisis cover	Covers crisis help if the vehicle driver is involved in a traffic accident that occurs in the course of carrying on commercial traffic or if, in the course of carrying on commercial traffic, the driver is the victim of robbery, attempted robbery, or assault. In addition to the driver, his or her family member living in the same household is also entitled to this compensation. The maximum amount of compensation is limited to €2,000. This compensation is subject to a deductible of €50.
Cleaning costs	Covers clean-up costs up to €500 when, in the course of carrying on commercial traffic, the interior of the car is damaged as a result of sudden fouling (such as spilt drink or food, or vomiting from nausea). Cover does not include damage caused by normal fouling. This compensation is subject to a deductible of €50.
Bonus loss cover	Covers the estimated bonus that the policyholder loses as a result of a rental or car-sharing vehicle claim. The lost bonus is covered in respect of the changed motor liability insurance premium or Collision cover premium. The maximum amount of compensation is limited to €1,000. This cover is not subject to a deductible.
Driver's accident	Covers medical treatment expenses (examination, treatment and medicine costs) for accidental injury caused while driving the insured vehicle, up to €20,000, and accidental permanent disability up to €100,000. This cover is not subject to a deductible.
Driver's liability	Covers bodily injury and property damage caused while driving the insured vehicle for which the driver of the vehicle is held liable for compensation. The maximum amount of compensation is limited to €100,000. This cover is not subject to a deductible.
Breakage caused by a foreign object	Covers damage caused by a stone or other foreign object that enters the combine harvester from outside.
Electrical damage	Covers loss and damage caused to the insured subject matter as a result of a short circuit or sudden surge in voltage.
Emergency Service 24h	Emergency Service is there round the clock to help you get back on the road if your vehicle gets damaged or suffers a technical problem. If necessary, we'll get your vehicle towed and also arrange a replacement car for you. For service in Finnish, Swedish or English, call +358 800 0 531. Calls made from Finland are free of charge.

Motor insurance deductibles



Deductible is that portion, or amount of money, of your claim for which you remain liable. Choosing a higher deductible reduces your premium.

We have many options from which you can choose your motor insurance deductible. For most covers, you may select specific (different) deductibles.

For the covers protecting against collision, parking lot collisions, collision with wild animals, natural phenomenon, fire, theft, vandalism,

legal expenses and abroad liability, you can opt for any of the following deductibles: €200, €500, €750 or €1,000. To ask about the other available deductible options, contact our customer service.

For motor liability insurance property claims, you can choose the deductible specifically by agreement. The deductible will be charged to the policyholder afterwards.

For the deductibles for the add-ons that may be included in your cover, see the cover-specific table above.

The following instances, however, are subject to a deviating deductible that is equal to or higher than the deductible shown in the policy document:

- If a theft, vandalism or finance cover claim occurs in Croatia, Czechia, Estonia, Hungary, Latvia, Lithuania, Poland, Slovakia or Slovenia, the resulting claim is subject to a deductible of 20% of the amount of loss.
- If the claim is due because a bus, coach, lorry, heavy trailer, motorised work machine or tractor, or a part or any equipment of or load on board any of these vehicles, hits an overhead obstacle, the deductible for collision is 25% of the amount of loss.
- If the claim is due because the bus or coach is not equipped with an automatic extinguishing system which the insurer has approved, and a fire starts in the engine compartment or the auxiliary heater compartment, the deductible for fire will be 25% of the amount of loss.
- If the claim is due because a motorised work machine is not equipped with an automatic extinguishing system which the insurer has approved, the deductible for fire is 25% of the amount of loss.
- If the claim is due because a motorised work machine or tractor with an unladen weight of more than 2,000 kg sinks through the ice, into a bog or into the water, the deductible for collision is 25% of the amount of loss.

Dafo, Fogmaker, Ytm Firestop and Mikro-Pulssi are the insurer-approved fitters of extinguishing system for buses, coaches and motorised work machines.

Where is motor insurance in force?

Motor liability insurance is in force in the EEA countries and the other Green Card countries. However, motor liability insurance is not in force in Belarus, Iran or Russia.

Voluntary insurance is in force throughout Europe and in the non-European Green Card countries, with the exception of Albania, Armenia, Azerbaijan, Belarus, Bosnia-Herzegovina, Bulgaria, Georgia, Iran, Israel, Kosovo, Macedonia, Moldova, Montenegro, Morocco, Romania, Russia, Serbia, Tunisia, Türkiye and Ukraine, unless otherwise indicated regarding the territorial limits in the policy document or for a specific cover.

Rental costs of a replacement car are covered only for replacement cars that are rented in Finland.

Abroad liability is in force in the following non-European Economic Area (EEA) countries: Andorra, Gibraltar, Monaco, San Marino, Switzerland and Vatican City.

What is included in voluntary insurance? What is not included?

Voluntary motor insurance protects you against harm and damage that may be caused to your vehicle.

Examples of what is insured by voluntary motor insurance include the following:

- the actual vehicle, and the standard equipment belonging to it when purchased new;
- normal retrofit accessories integrally related to vehicle use which the policyholder or someone living in the same household with the policyholder owns or has purchased on a hire purchase basis, including safety seats, auxiliary heaters, light brackets and ski-boxes;
- racing equipment, including helmets, helmet headsets, racing suits, racing gloves, racing boots and protective equipment;
- retrofit electronic devices, other additional devices, trailers exempted from registration and superstructures, up to a combined total of €2,000. On tractors, work machines, lorries, heavy trailers and towed devices, these are included in cover up to €20,000. If this maximum compensation amount is insufficient for you, a higher sum insured can be negotiated. The sum insured is recorded in the policy document.

Example

Laura has an all-terrain vehicle (ATV) equipped with a snowplough, a bucket and a log trailer. These items have a combined value of €2,500. That's why, when arranging the insurance, a specific maximum compensation amount of €2,500 is agreed, and this is recorded in the policy document.

When kept stored, the equipment and gear that can be normally detached from the vehicle, such as winter and summer tyres, are insured for fire and theft.

However, there are some items you cannot insure by voluntary insurance. The following lists some items that are excluded from cover:

- goods inside the vehicle, including clothing, telephones and other movable property;

- equipment intended for use in competitions, such as specialist meters;
- equipment that is in breach of official regulations, such as tyres and rims for which a modification inspection is required if they have not undergone the necessary modification inspection;
- decorative and special paintwork, including chameleon paintwork;
- decals and coatings, such as rubber, nano and ceramic coatings;
- fuels;
- charging stations and other devices and cables used for charging traction batteries. However, separate charging cables are included in cover.

Motor insurance doesn't cover everything

You are not covered by voluntary motor insurance against some claims, including for the following:

- Your cargo moves, breaking some of the car structures.
- An animal on board the vehicle damages the vehicle, including if a dog tears your car seat covers.
- Water causes damage when you're driving on a road that is wholly or in part covered by water. For example, water enters the engine, damaging it.
- Water damages the control unit that controls the vehicle functions. For example, water enters the ABS brakes control unit, causing the unit to fail.
- Deficient circulation of air, coolant, control medium, lubricant, power transmission medium, fuel or fuel additive damages the engine, transmission, power transmission equipment, cooling system or air-conditioning system. Following a collision, oil seeps out of the engine, damaging the engine as a result of deficient circulation of oil.
- The vehicle gets damaged as a result of using or refuelling with a wrong fuel or adding it into the wrong place.
- Frost, heat or the weight of snow or ice causes damage. For example, the car roof sags under the weight of snow.

In addition, cover does not include the following:

- gradually developing events, such as wear and tear, wetting, rusting, moulding, decay;
- damage caused while participating in a competition, competition training or show driving, such as drifting;

- damage caused when operating the vehicle at a motor racing track or in any driver or speed training at some other area or part of a road section. The above exclusion does not apply to driver training provided by a driving instructor for the purpose of obtaining a driving licence;
- claims caused as a result of modification of the original settings set for the vehicle engine control units (optimisation);
- claims caused as a result of modification of the vehicle's technical characteristics, settings or structures in breach of the manufacturer's or the importer's instructions;
- when a vehicle sinks through the ice, into a bog or into the water anywhere outside public-use winter roads that meet the safety requirements set by the relevant road authority. This exclusion does not apply to motorised work machines;
- damage caused during unauthorised use or alleged unauthorised use, unless it is proven that an insured event described in section 3.4 (Theft) of the terms and conditions occurred before that;
- damage caused by a vehicle part, accessory or additional device to the insured subject matter itself;
- claims covered under an act, warranty, liability for lack of conformity, or some other contract;
- claims caused as a result of fraud or embezzlement, when the claim is not due to a covered fraud incident;
- claims caused by war, rebellion, revolution or some other similar cause;
- claims caused intentionally. Your cover can be reduced or altogether refused if the claim is caused through gross negligence or under the influence of alcohol or some other intoxicant.

How are claims settled?

Your claim can be settled in any of the following ways:

- by paying the repair costs;
- by paying an agreed sum in cash;
- by salvaging the damaged vehicle, vehicle part or equipment at fair value.

The insurer has a right to decide the manner in which the repairs are to be made. If it is not feasible to repair the vehicle, the insurer has a right, but not an obligation, to salvage the vehicle.

From the amount of loss, we deduct your agreed deductible.

Premiums

What factors affect my premium?

The factors that affect the premium include the vehicle holder's details, such as age and place of residence, and the policyholder's insurance and claims history. In addition, the premium is also affected by the insured vehicle and its characteristics, purpose of use, kilometres driven and/or hours used, the scope of cover, and the deductible. The factors that affect the premium can vary from one vehicle category and vehicle group to another, as well as between purposes of use.

What's more, your premium is also affected by your motor liability insurance bonus, the other possible reductions, the deductible and the level of cover you have chosen.

The premium may go up or down if the details that affect the premium, such as the holder's age or the purpose of use, change. Similarly, if you move to a new city, this may affect your premium.

The motor liability insurance premium charged for the insurance period comprises a fixed base charge and a risk-based charge. The base charge is fixed, and it is collected for every insurance period, even if the vehicle has been decommissioned or if the insurance period were shorter than one year. For your base charge amount, see your offer and policy document.

Seasonal rating

Insurance of mopeds, motorcycles and snowmobiles is seasonally rated. Seasonally rated insurance distributes the motor liability insurance premium and the Collision cover premium across the months in unequal amounts, in a manner that reflects the level of risk – according to the seasonal variations of vehicle use and of the risk of damage. What this means in practice is that the premiums for mopeds and motorcycles are higher in summer, and the premiums for snowmobiles are higher in winter. However, you can drive these vehicles without limitation at all times.

Motor liability insurance bonus, and Bonus Cover

For cars and motorcycles, the motor liability insurance bonus is determined based on your individual insurance and claims history. If you do not have any previous insurance and claims

history, your new policy starts with a bonus level of 35%. As a general rule, the bonus increases 10 percentage points after every claim-free insurance period. The full bonus is 80%, which you can earn after driving five years with no claims. Every covered motor liability claim reduces your bonus 15 percentage points. After reaching the full bonus level, you can also activate a personal Bonus Cover. When you have Bonus Cover, one covered motor liability claim will not reduce your motor liability bonus level. You will re-earn your Bonus Cover after driving two years without claims.

No-claims discount

You'll get a 10% no-claims discount on your Collision cover premium. As an owner-customer, you get this discount activated immediately when your policy period begins. In the event of a covered Collision cover claim, the no-claims discount will end at the start of the next insurance period. Two collision-free insurance periods will reactivate the no-claims discount.

Decommissioning

There may be times when you don't need to use your vehicle. For these periods, you can decommission it.



Decommissioning is a paid registration, and you can decommission not only cars but also other vehicles, including motorcycles and snowmobiles. On decommissioning, you do not need to return the registration plates.

When you want to start using your vehicle again, file a new notification, this time for **commissioning**.

You can make these changes easily in the LocalTapiola online service or using Traficom's e-services. Alternatively, you have the option to register changes personally at a LocalTapiola office or some other registration outlet, such as at a vehicle inspection facility.

Over the period when your vehicle remains decommissioned, you will be refunded a part of your premium, when your insured vehicle is decommissioned at least for an uninterrupted period of 30 days. No premium will be refunded in respect of the day of commissioning. What we refund is a part of your motor liability insurance premium and the premium charged for some

voluntary covers, such as for Collision cover. The base charge of motor liability insurance will not, however, be refunded. In seasonally rated policies, decommissioning is refunded according to the time of year in which the decommissioning occurs.

During decommissioning, you must not use the vehicle in traffic. If you use your vehicle in traffic when it has decommissioned status, LocalTapiola will charge a sum equal to three times the motor liability insurance premium, for the period from the day on which the decommissioning started to the day when the use in traffic was detected.

The following insurance covers are also not in force during decommissioning: Collision with wild animals, Towing and travel expenses, Collision, Windscreen, Replacement car or replacement vehicle, Engine breakdown, Robbery cover, Crisis cover, Loan trailer insurance, Fraud cover, Cleaning costs, and Bonus loss cover. For these covers, a part of the premium is refunded over the period of decommissioning.

Insurance for a veteran vehicle

A veteran vehicle is any vehicle that is at least 30 years old and has been restored to exactly its original condition using original parts. It has passed a roadworthiness test and been registered as a veteran vehicle. Veteran vehicles may be used in traffic on up to 120 days per calendar year.

The cover will be based on the vehicle's fair value and the vehicle value. The maximum liability is limited to the vehicle's fair value, but it is never more than the vehicle value indicated as the basis on which your premium is calculated.

Loss prevention – safety regulations

The purpose of the safety regulations included in your insurance contract is to prevent imminent damage and to mitigate the damage caused. If the insured or anyone likened with the insured fails to comply with the safety regulations linked to their policy, and where this conduct contributes to an insured event, cover can be reduced or altogether refused.

Examples of safety regulations

- The vehicle driver must have the right to drive vehicles that are registered in the vehicle category concerned.

- Vehicles must conform to the regulations laid down in the Vehicles Act, and they must be in a condition permitting them to be operated on roads and to pass a roadworthiness inspection (Road Traffic Act and Vehicles Act). What this means, for example, is that vehicles must be fitted with the proper tyres.
- Where a vehicle is left on the side of the road following an accident, it must immediately be transported to a repair shop or some other safe location.
- To prevent unauthorised use, trailers and towed devices must be fitted with a device that prevents the trailer from being moved or coupled to a towing vehicle.
- Snowmobiles, off-road and on-road all-terrain vehicles, and all-terrain vehicles classified as tractors must be attached with an anti-theft locking chain or cable and with a lock in a way that makes their unauthorised use without violence or tools impossible.
- The vehicle's keys, and all other devices or software with which the vehicle can be locked, started up or operated, must never be stored inside the vehicle or in any such unlocked place where third parties may presume them to be located.
- Whenever charging electric vehicles, charging must comply with the instructions issued by the vehicle manufacturer.
- Whenever carrying out welding or other hot work to repair a vehicle, it must be ensured that there is first-aid extinguishing equipment available and, where necessary, guarding in place at the repair site.
- Buses, coaches and motorised work machines must be equipped with an insurer-approved automatic extinguishing system. All campervans, caravans, tractors, buses, coaches and motorised work machines must be equipped with hand fire extinguishers. For further specifications, see the insurance terms and conditions, section 4.8.5 (Fire safety).
- If the vehicle is operated in an environment of high fire risk or in an environment which is otherwise at risk, special care must be applied to ensure the cleanliness of the vehicle. Where necessary, the fire-risk machine parts must be cleaned several times a day.
- On tractors and motorised work machines that are fitted with a main power switch, power must be switched off using the main power switch whenever the machine is not operated. When kept in indoor facilities or in their immediate vicinity, tractors and motorised work machines must always be fitted with a main power switch.
- When using vehicles, trailers and cranes that are equipped with support legs, the support legs must be operated in compliance with the manufacturer's instructions, and the carrying capacity of the ground must be ensured.

- It is prohibited to use the vehicle shelter for any purpose that might compromise fire safety. For example, never light an open flame, never perform welding, and never smoke there.
- To heat the engine, power transmission equipment or other parts, use only either the standard equipment or devices that are intended for automotive use. These devices must be installed and coupled in compliance with the instructions and regulations issued by the device manufacturer and the vehicle manufacturer.

Other important points to consider

Commencement, amendment and termination of insurance contracts

Cover commences

Motor insurance cover takes effect on the day when you conclude your insurance contract, or later. You cannot arrange insurance retroactively. In some instances, a condition for granting statutory motor liability insurance may be that you need to pay the premium for the first insurance period in advance. If your credit file is flagged, or if you have any unpaid premiums, we may not be able to grant voluntary covers. If we are unable to grant voluntary covers, we are not liable for any claims caused.

Policy changes

If you ever need to, you can always change your insurance cover. Make your changes in our online service, or contact LocalTapiola.

You are obligated to notify LocalTapiola if there are any changes that may affect your premium, such as when:

- you move to a new address;
- the number of kilometres driven annually changes from your estimate;
- the vehicle is operated by an under-24-year-old
- the car's purpose of use changes, for example from 'private use' to 'licensed';
- there are material changes to your car's structures or equipment, such as when you replace the engine with a more powerful one or you fit it with a turbocharger or supercharger.

LocalTapiola may amend the terms of your policy and the other terms and conditions of contract, and we may adjust your policy

premium, subject to the insurance terms and conditions and the Insurance Contracts Act. If we decide to update your insurance contract, we'll send you information on these updates together with the policy document.

Cover terminates

Motor liability insurance cover will remain in force for as long as you, the policyholder, are under an obligation to insure your vehicle.

Your motor insurance will terminate completely for example if:

- you give your vehicle to a new owner; or
- possession of your vehicle is returned to the owner.

LocalTapiola may cancel voluntary covers during the insurance period in certain instances that are set out in the Insurance Contracts Act. In these cases, cancellation may be effected because of deception on the part of the policyholder or the insured, or if there is a change in the circumstances which materially increases the insurer's risk. Neglect on the part of the policyholder may also lead to cancellation. At the end of the insurance period, LocalTapiola may cancel voluntary covers in compliance with good insurance practice. We will charge the applicable premium from the beginning until the termination of your insurance. Any possible refundable premiums will be reimbursed in connection with the other premiums, or they will be returned to you.

Pay your insurance on time

You'll receive your insurance invoices in good time, at least 30 days before the due date. If you fail to pay an invoice by the due date, we will send you a number of payment reminders. We'll collect a reminder surcharge for any payment reminders we send. If you still fail to pay after the second reminder, we'll cancel your voluntary covers to end in two weeks, and for motor liability insurance we'll initiate recovery proceedings.

What to do in and after an accident

If something happens, here's what you should do:

- Try to limit the damage and prevent any additional damage. Remember to place a warning triangle far enough from the accident scene in both directions. If someone is injured,

help them. If there is a fire starting, try to extinguish it.

- Where necessary, call in the fire brigade and/or ambulance. In case of any bodily injuries, you also need to call in the police – you should also report all deer, fire, vandalism and theft claims to the police.
- Note down the other involved party's name, address, telephone number and insurer, and the vehicle registration number. Also note down the names and contact details of any witnesses.
- Together with the other involved party, make a drawing of the accident scene and what happened. Take as many photographs of the accident scene as possible.
- At the accident scene, assist in investigating the facts of what happened, and help determine what and who caused the accident.
- Report the accident to LocalTapiola. We'll assist you with the vehicle damage inspection process and how to choose a repair shop. Do not leave your vehicle at the accident scene unguarded. Have the damaged vehicle taken to a repair shop and inspected there. If you lose the keys, make sure that your vehicle cannot be stolen or taken into use without authorisation.

Important telephone numbers

- The emergency number is 112.
- If an accident or damage interrupts your trip, contact LocalTapiola Emergency Service on +358 800 0 4531 for help and instructions. You can also call this number from outside Finland. The number is open round the clock, instructing you in Finnish, Swedish and English. Call the Emergency Service if you are the victim of an accident, or if you need to have your vehicle towed or you need instant advice in order to limit damage. It is a good idea to save the number on your mobile.

How to make a claim

If you or any passengers on board your vehicle suffer a bodily injury as a result of using the vehicle in traffic, you can claim compensation for bodily injury on your vehicle's motor liability insurance policy.

For damage caused to your own vehicle, you need to claim compensation on your vehicle's voluntary covers.

Remember to report the claim to LocalTapiola as soon as possible. File a claim in our online service, or using an electronic loss report at www.lahitapiola.fi/ajoneuvokorvaukset. Or call us, or visit one of our offices.

It is important to have your vehicle inspected at a repair shop before repairing it. For more information about the damage inspection process, contact our Claims Service.

LocalTapiola will determine and pay all types of compensation as soon as possible. LocalTapiola will issue a claim settlement decision within one month of receipt of the necessary documents and information. If the payment of compensation is delayed, we will pay interest on late payment under the Interest Act.

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

Time limits for making a claim

When claiming under motor liability insurance, you must make a claim within three years of the day on which you become aware of the insured event and the resulting loss, damage or injury. In any case you are required to present your claim within ten years of the loss, damage or injury that has occurred. Reporting an insured event is considered equivalent to presenting a claim.

When claiming for damage to your own vehicle, you must make a claim within one year of the day on which you become aware of the validity of cover, the insured event and the resulting loss, damage or injury. In any case you are required to present your claim within ten years of the insured event in question. Reporting an insured event is considered equivalent to presenting a claim.

Intentional damage under a voluntary insurance

We will not accept any claims for damage that you cause intentionally. For claims caused through gross negligence, cover can be reduced or it may be altogether refused. Similarly, if consumption of alcohol or drugs contributes to a claim, cover can be reduced or it may be altogether refused.

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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