

Exceptional flood insurance ES4

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Your exceptional flood insurance policy is made up of:

- the policy schedule, and any special conditions that may be stated in the policy schedule;
- this product-specific wording (ES4);
- the property insurance policy wording (ES1);
- the General terms and conditions for corporate customers.

1 Concepts

Exceptional rain

Rain is considered exceptional when rainfall at the place where the loss or damage occurs measures at least 30mm in one hour or 70mm in a day.

Exceptional freshwater or sea level rise

A freshwater or sea level rise is considered exceptional if the level reaches a height likely to occur once every 50 years or less frequently. A flood is not considered exceptional if caused by a permanent rise in the mean water line, or by heavy seas or normal water-level fluctuation.

Flash flood

Flash flood is when exceptionally heavy rain causes water to flood on the surface of the ground.

Freshwater flood

Freshwater flood means an exceptional rise in the water level in a river, a lake or a stream due to exceptional rain, the melting of snow, an ice dam or a slush dam.

Saltwater flood

Saltwater flood means an exceptional rise in the sea level due to storm wind (mean wind speed over 15m/s), barometric pressure variation, or currents in the Danish straits.

2 Insured location

Cover applies at the address stated in the policy schedule.

3 Subject matters of insurance

Cover applies to property that:

- is insured according to the property insurance policy wording (ES1); and
- is situated at the insured location stated in your exceptional flood insurance policy.

4 Perils insured against

Deviating from section 5.7 Natural phenomena, and flooding of the property insurance policy wording (ES1), the cover provided by this insurance applies to direct property damage resulting from:

- exceptionally heavy rain;
- an exceptional freshwater flood or saltwater flood causing water to penetrate into a building or into movable property inside a building directly from the surface of the ground, via soil or through pipes permanently fixed to the building;
- the movement of ice due to an exceptional freshwater flood or saltwater flood.

5 Sum insured

The sum insured for exceptional flood insurance represents the maximum total cover provided by your insurance for covered claims during a period of insurance.

However, for movable property claims, the maximum amount of indemnity will always be limited to the sum insured stated for movable property in your property insurance policy.

6 Safety regulations

Binding nature and purpose of the safety regulations

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

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

Buildings situated in areas of freshwater flood risk

A property that, according to the vesi.fi flood map service, is situated in an area of flood risk must have drawn up a freshwater flood preparedness plan. If a property is situated in an area of significant flood risk, protection material must be available in the building for preventing water from penetrating into the building and its structures.

The property owner is required to monitor flood notices and instructions issued by authorities and, when a threat of flooding is imminent, to take measures to prevent water from penetrating into the building and its structures.

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

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

LähiTapiola **Etelä** (0139557-7) | LähiTapiola **Etelä-Pohjanmaa** (0178281-7) | LokalTapiola **Sydusten** -
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.