Smile,
you're safe with Turva.

Safety in traffic

Vehicle insurance guide for private customers 1.1.2026

turva

Suitable insurance for every vehicle

Motor liability insurance protects road users

When purchasing vehicle insurance, motor liability insurance is the foundation of it all. When an accident happens, the legislated motor liability insurance protects both the people and the property of the party not at fault.

Turva's motor insurance policies always include motor liability insurance when your vehicle requires one. Additionally, you can choose comprehensive motor insurance for your vehicle based on your needs.

Choose your coverage with comprehensive insurance

A voluntary comprehensive insurance policy (Commonly known as casco insurance) reimburses damage to your car and its accessories, for example in cases of collisions, thefts and vandalism.

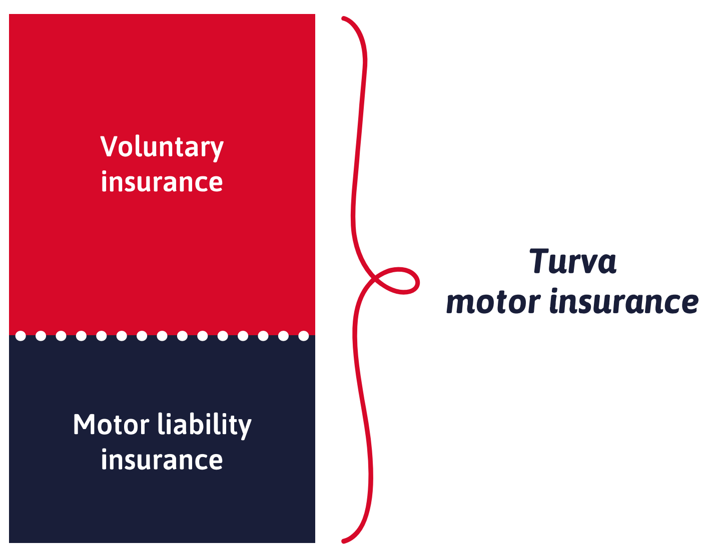
Turva's Union Member Motor Insurance is an insurance policy with a superior coverage. We also offer a range of excellent options for when a lighter coverage is enough.

Voluntary insurance

In addition to motor liability insurance, you can take out voluntary coverage for damages to your own vehicle. You can choose the coverage based on your needs.

Motor liability insurance

Motor liability insurance is the foundation of any vehicle insurance.



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This insurance guide shares the main contents and key restrictions of motor liability insurance and comprehensive motor insurance. More detailed information on your insurance policy is available in your insurance policy documents and, in the terms and conditions according to which we will reimburse any accidents that occur.

The supervisory authority of insurers:
Financial Supervisory Authority
Snellmaninkatu 6,
P.O. Box 103
00101 Helsinki
tel. +358 (0)9 183 51
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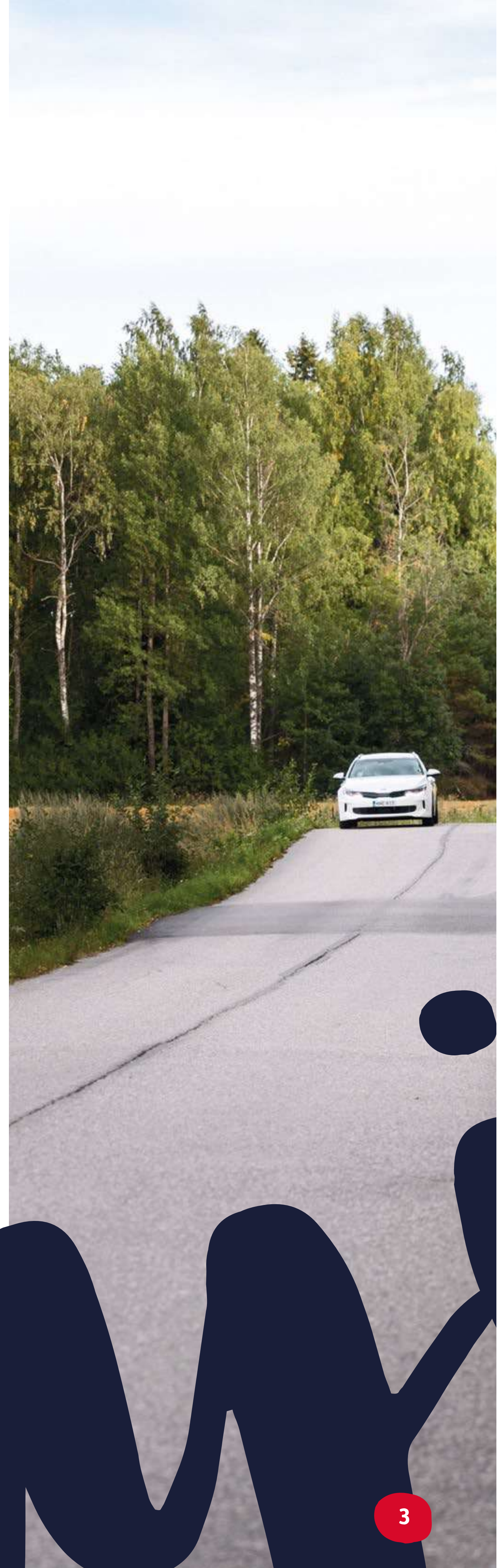


Smart insurance policies for all drivers

The comprehensive coverage of Turva vehicle insurance and the incentive bonus of the motor liability insurance make Turva the perfect choice for all drivers, regardless of their age or driving experience. We offer smart insurance policies for every driver and vehicle in your family. Trade union members enjoy special Turva benefits.

You can choose your vehicle insurance policy from a range of options: **Union Member Motor Insurance, Full Motor Insurance, Partial Motor Insurance** and **Motor Liability Insurance**. All insurance policy packages include the legislated motor liability insurance for vehicles requiring insuring. The Union Member Motor Insurance, Full Motor Insurance and Partial Motor Insurance policies also include protection for damages that your vehicle may suffer. The different insurance policy packages can be complemented with additional coverage.

Our insurance policy with the best coverage, Union Member Motor Insurance, is available to the cars and vans in private use of trade union members and their family members. In addition to the motor liability insurance, it includes e.g. windscreen, salvage benefit and parking coverages. The extensive replacement car coverage makes sure that your journey will not come to a full stop even when a technical fault occurs on the road.

As a new driver

- you will get at least a 35% starting bonus for your motor liability insurance
- you can quickly accumulate the motor liability insurance bonuses by driving carefully, achieving the maximum 80% bonus in just five years
- you can choose the best possible comprehensive motor vehicle insurance for your vehicle.

As an experienced driver

- you can get the 80% bonus to your motor liability insurance right away. Your prior driving experience and insurance history in other insurance companies will be taken into account in the motor liability insurance bonuses
- you can enjoy the bonus protection of the motor liability insurance right away, which means that you will not lose your bonuses after just one accident
- you can get as much coverage as you need, e.g. the Union Member Motor Insurance for superior cover.

Example

Fair protection for a new car

Hannah is buying a brand new car for the first time. She takes out a Full Motor Insurance policy from Turva, which includes motor liability insurance along with comprehensive motor insurance. Hannah has started accumulating her motor liability insurance bonuses from 35 per cent. In addition to her motor insurance, Hannah has insured her home through Turva, which means that her owner discount for the comprehensive motor vehicle insurance will be valid from the start. After driving without any accidents for five years, she will achieve an 80% bonus level and bonus protection.

Best coverage for higher mileages

John is an experienced driver and a member of a trade union who becomes a Turva customer to gain the Union Member Motor Insurance and all of its benefits. As John uses his car every day, the extensive replacement car insurance service included in Union Member Motor Insurance is especially important to him.

John has been driving without any accidents for the past ten years and gets the full 80% bonus for his motor liability insurance, as well as the immediate bonus protection to the policy. The factors considered in John’s insurance payments include the slightly older model of his car, its good safety features and the no-claims discount of the collision coverage.

As a member of a trade union, John is entitled to a continuous owner discount to his Union Member Motor Insurance. John brings all of his family’s insurance policies to Turva, which also gives him an immediate owner discount to his comprehensive motor vehicle insurance.

Turva motor vehicle insurance policies – choose superior coverage or a lighter alternative

Insurance options
Cars and vans in private use

Insurance coverages	Union Member Motor Insurance	Full Motor Insurance	Partial Motor Insurance	Motor Liability Insurance
Motor liability insurance • Driver's bodily injuries • Other parties' bodily injuries • Material damage to third-party property	Yes	Yes	Yes	Yes
24/7 emergency service	Yes	Yes	Yes	Yes
Towing and travel expenses	Yes	Yes	Yes	Can be included
Fire, theft, vandalism	Yes	Yes	Yes	
Natural phenomenon, animal collision	Yes	Yes	Yes	
Legal protection, abroad liability	Yes	Yes	Yes	
Finance and lease cover	Yes	Yes		
Collision	Yes	Yes		
Parking	Yes	Yes		
Windscreen	Yes	Can be included	Can be included	
Salvage benefit	Yes	Can be included		
Replacement car, extensive	Yes			
Replacement car		Can be included		

Protection on the road! Download the TaskuTurva app onto your mobile phone

turva.fi/lataa

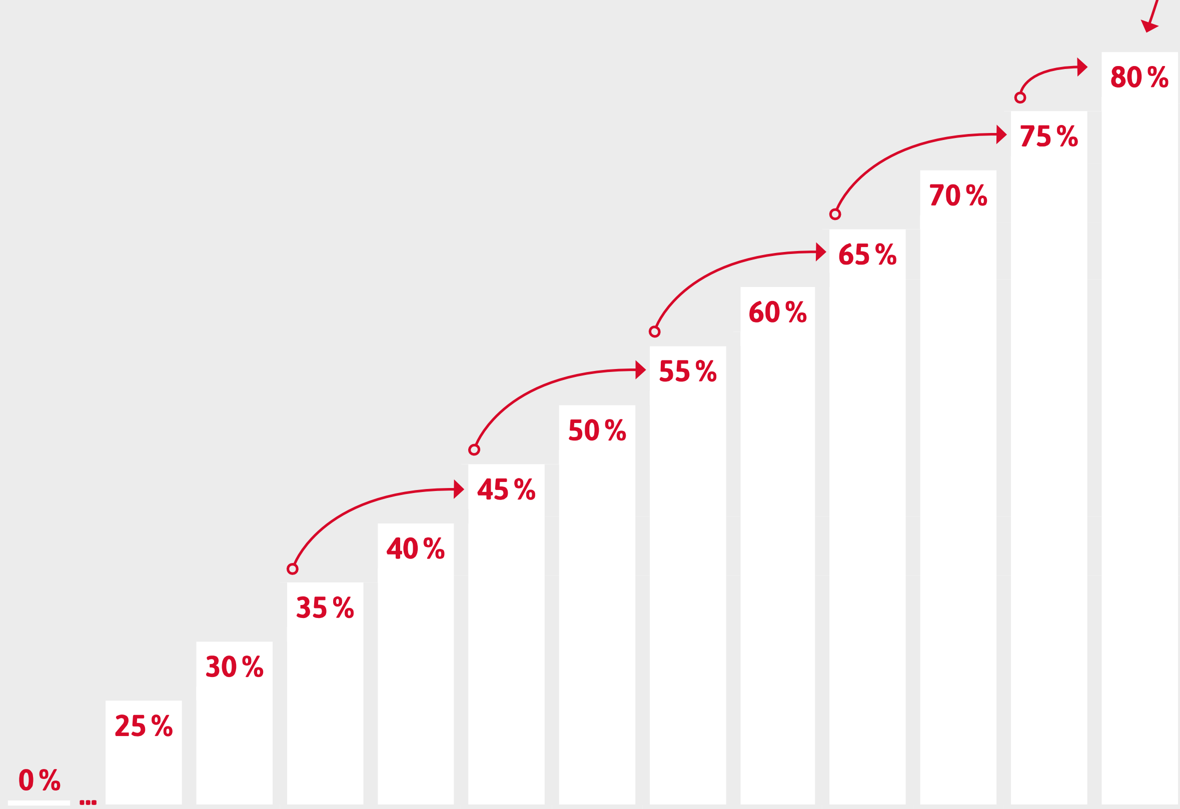
How bonus is accrued in Turva motor liability insurance

If you do not have any accidents, you will accrue 10 percentage points of bonus per year. We will also consider the insurance period accumulated in another company in your starting bonus.

Our maximum bonus is 80%. After achieving this, you have also earned bonus protection which protects your bonus in case of an accident. You can achieve the maximum bonus within just five years.

New drivers without any accidents in their insurance history will gain a starting bonus of 35 per cent.

If your bonus protection is not yet valid and you get into an accident, your bonus will fall 15 percentage points from the start of the next insurance period. The smallest possible bonus is 0%. If you do not get into any accidents, your bonus will increase by five percentage points the next time your insurance term changes and will then continue to increase with the annual rate of ten percentage points until you have reached the maximum bonus level 0f 80%.



Bonus protection protects the bonuses you have earned

Motor liability insurance will include a bonus protection when you have been driving long enough without any accidents. After earning a bonus protection, you will maintain your bonus level even if you get into an accident.

Bonus protection for motor liability insurance

- will become valid immediately if you have an 80% motor liability insurance bonus level in Turva and you have not been involved in any traffic accidents in two previous years
- is available to any car or motorcycle you have insured at the time of the traffic accident.

By using your bonus protection, you avoid your bonus level from falling. After you have used your bonus protection, any further potential accidents will reduce your bonus normally until you have earned the bonus protection back again. After just one accident, the bonus protection for motor liability insurance will come back into force after two accident-free years.

If your bonus protection is not yet in effect, each compensated traffic accident will reduce the bonus level of your motor liability insurance by 15 percentage points.

Example

Fair bonuses for both young and more experienced drivers

Anthony, Nina and their daughter Heidi have active lives, with two cars and a motor scooter for their family. Nina manages the family's insurance policies, and as a careful driver she has the full 80% bonus for the cars' motor liability insurance policies. These bonuses apply to both of the family's cars, as the policies are under Nina's name.

When Heidi turns eighteen and gets her driver's licence, she will get her own car and take out an insurance policy for it. Heidi will get a 35% starting bonus for her motor liability insurance. Heidi decides on a Full Motor Insurance Policy, and gets an immediate 10% no-claims discount for the collision coverage. Her parents are members of a trade union, and as a family member living in the same household, Heidi will also get a member discount on her motor vehicle insurance policy.

New motor insurance benefit: No-claims discount to collision coverage

**When you take out a new motor insurance policy, you can get a 10% no-claims discount to your collision coverage.
If collision damage is covered under your policy, the discount will be removed. You can earn it back by driving two years without any accidents.**

Motor insurance policies with good coverage and value

Turva will give your vehicle as much coverage as you wish. For members of trade unions, we have a customised Union Member Motor Insurance policy with superior coverage, which includes, in addition to motor liability insurance, the best Turva casco coverage including e.g. an extensive replacement car cover and salvage benefit and parking cover. We also offer a range of options for drivers seeking lighter coverage.

Voluntary insurance covers include e.g.

- the vehicle itself and its standard equipment when bought new
- retrofitted accessories and equipment that are essential to using the vehicle, such as a booster seat, additional heater, additional light rack and a roof box.
- driving accessories: helmet, helmet phone and driving suit, driving gloves, boots and protective gear
- retrofitted electronic devices, other accessories, trailer exempt from insurance obligation and superstructures up to €2,000. The insurance policy for motorised work machines, tractors, heavy trailers and towable trafilers equipment covers the accessories, equipment and superstructures up to €20,000. If these maximum compensation sums are not sufficient, you can agree separately on a higher coverage.

Devices and equipment that are usually removed from the vehicle, such as summer or winter tyres, have been insured for fire and theft during storage.

However, even a voluntary insurance policy does not cover everything. For example, the following will remain uninsured:

- items inside the car, such as clothes, phones and other movable possessions
- equipment intended for racing, such as special gauges
- accessories and equipment not approved by authorities, such as tyres and rims that have not passed a modification inspection
- decorative and special paintwork, such as chameleon paints
- tapings or coatings, such as rubber, nano and ceramic coatings
- fuels
- charging stations and other devices and cables used for charging the driving batteries. A separate charging cable is covered by the policy, however.

Example

How Turva reimburses you

Shauna was driving a steady 100 km/h in a queue on a freeway on a winter night. Suddenly she heard a snap from the windscreen – a stud had come loose from the tyre of the car before her, which hit the windscreen directly in the middle of the driver's field of vision. After arriving at her destination, Shauna inspected the windscreen for damage. The stud had made a round hole in the glass.

That same night, Shauna checked her TaskuTurva mobile application and found a Turva partner garage. The next day, the partner garage repaired her windscreen in just an hour. The garage billed the repairs directly from Turva. Thanks to the windscreen cover of Full Motor Insurance, Shauna did not have to pay a deductible for the repairs.

Insurance policies for cars and vans

Turva motor insurance policies have been priced based on their coverage. Factors such as the technical specifications of your car, your age and your place of residence also impact your premium. The motor liability insurance's premium is reduced by your bonuses and the premium of the voluntary insurance, i.e. casco insurance, is reduced by potential ownership discounts and trade union membership discounts. The collision coverage fee can be reduced by the no-claims discount.

For the reference table of cars and vans in private use, please see page 5.

Union Member Motor Insurance – protection with superior coverage

Union Member Motor Insurance has been created for members of trade unions and their families and is packed full of covers and benefits that make it a unique and superior insurance policy.

The union motor vehicle insurance includes motor liability insurance, but also salvage benefit, windscreen cover and parking cover. The extensive replacement car coverage included in the insurance ensures that you can get a replacement car even in just one hour when your vehicle breaks down or is damaged on the road.

Full Motor Insurance – comprehensive cover

Full Motor Insurance is our most comprehensive cover for drivers who are not members of a trade union. Full Motor Insurance is best suited to people who are frequently on the road and would like e.g. salvage benefit and windscreen coverages in addition to the motor liability insurance and basic voluntary coverages. Similar to Union Member Motor Insurance, the Full Motor Insurance is an excellent choice for new vehicles, and replacement car cover can be included to it as added coverage.

Partial Motor Insurance – when lighter coverage is enough

The Partial Motor Insurance includes motor liability insurance, along with coverages for fire, theft, vandalism and animal collisions. It is a great choice for drivers who need lighter and more affordable coverage. Windscreen cover can also be included as additional coverage in Partial Motor Insurance for cars and vans.

Motor Liability Insurance

Sometimes just motor liability insurance is enough. Motor liability insurance reimburses personal injuries and the property damage of the innocent party. If your vehicle only has motor liability insurance, you are liable for the damage to your own vehicle.

Example

How Turva reimburses you

Kathy reverses out of her carport a little too carelessly, and the pillar of the carport scratches her side mirror and the side of the car. There are even some dents, too. So annoying!

The garage gives a repair quote of €2,400 in total. Repairing the damage is reimbursed through the Union Member Motor Insurance policy taken out for Kathy's car. Kathy only needs to pay the deductible of €200.

Kathy has extensive replacement car insurance included in her Union Member Motor Insurance, which pays for a replacement car for the days her own car is at the garage. So day-to-day life will still go on smoothly.

How insurance covers and benefits work

Motor liability insurance

Driver's bodily injuries	Compensates for the driver's personal injuries caused by using the vehicle in traffic, in accordance with the Motor Liability Insurance Act. The compensated costs include e.g. medical treatment, travel and medicine costs. The motor liability insurance also helps reimburse permanent disabilities or loss of income. Damage is compensated in full, without a compensation ceiling.
Other parties' bodily injuries	Compensates the personal injuries of the passengers of vehicles involved in the accidents or other third parties, such as pedestrians and cyclists, in accordance with the Motor Liability Insurance Act. The compensated costs include e.g. medical treatment, travel and medicine costs. The motor liability insurance also helps reimburse temporary or permanent disabilities or loss of income. Damage is compensated in full, without a compensation ceiling.
Material damage to third-party property	Compensates the vehicle damage of the innocent party in accordance with the Motor Liability Insurance Act. The motor liability insurance also covers property damage to other assets, such as buildings. The property damage of other parties is compensated in accordance with the Motor Liability Insurance Act. Such damage may include vehicle damage of the party not guilty of the traffic accident or damage to fixed or movable possessions. The maximum compensation sum is €5 million.
Bonus protection	Bonus protection ensures that the bonus level of your motor liability insurance remains the same when an accident happens.

Voluntary insurance, also known as comprehensive insurance

24/7 emergency service	Our emergency service will help you round-the-clock in Finnish, Swedish and English, call +358 (0)10 195 111. Call the emergency service if your journey comes to a stop due to a collision or a technical fault, for example. The emergency service will order a towing service for you and a replacement car if necessary and advises you on how you can continue your journey.
Extensive replacement car cover	You will be given a replacement car when your own car is in the garage for repairs due to damage covered by your comprehensive motor insurance or due to a technical fault that stopped your journey short. In the case of a technical fault, you will be given a replacement car for a maximum of seven days and in the case of other damage for a maximum of 30 days. Included in Union Member Motor Insurance.
Replacement vehicle for a car or a van in private use	You will be given a replacement car for a maximum of 30 days when your own car is in a garage for repairs due to damage covered by your comprehensive motor insurance. This replacement car coverage does not provide a replacement car after your journey is cut short due to a technical fault. When choosing your insurance policy, you can choose monetary compensation as the reimbursement type – in this case, the insurance includes a three-day deductible period. Your selection is shown in your insurance policy documents.
Replacement vehicle for a truck	You will be given a replacement truck when your own truck is in a garage for repairs due to damage covered by your comprehensive motor insurance. This replacement car coverage does not provide a replacement car after your journey is cut short due to a technical fault. When the compensation is given as a replacement car, the insurance does not include a deductible. The compensation method is selected when taking out the insurance policy and you can check your method from your insurance policy documents. The compensation will be paid for a maximum of 30 days. Alternatively, Turva has the right to pay a compensation sum in euros to cover rental car costs. The deductible period in connection to monetary compensation is three days.
Replacement vehicle for other vehicles	You will receive compensation from the period during which your vehicle is in a garage for repairs due to damage covered by your comprehensive motor insurance. The maximum compensation period is 30 days, and the insurance includes a deductible period of three days. This replacement vehicle coverage does not apply if your journey is cut short due to a technical fault.
Salvage benefit	Salvage benefit pays for a similar new vehicle to replace a redeemed vehicle or, if the conditions for compensating for a new vehicle are not met, provides additional compensation in addition to the fair value of the vehicle.
Windscreen	Windscreen cover compensates damage caused by direct hits to the window, such as a stone hitting the windscreen. The insurance does not apply to the glass coverings of car lights.
Animal collision	Animal collision cover reimburses vehicle damage caused by collisions with animals, such as an elk, a reindeer or a hare. Damage caused by swerving is compensated from collision coverage.
Collision cover	Collision cover compensates for damage to your vehicle caused by crashing, swerving off the road, tripping or falling.

The insurance table continues on the next page.

Voluntary insurance, also known as comprehensive insurance, continued

Parking	Parking cover compensates damage to a parked vehicle caused by another motor vehicle without the loss of no-claims discount in cases where the party causing the accident is not known. If you damage your vehicle when parking, the collision cover will compensate the damage to your car.
Natural phenomenon	Natural phenomenon cover compensates damage to a parked car caused by trees falling down in a storm, other objects thrown around by a storm, a hail or a flood. The insurance does not cover any damage caused by driving on a road covered by water.
Vandalism	Vandalism cover compensates wilful damage to a vehicle that is not covered by the theft insurance. Damage caused by another vehicle is not compensated from vandalism coverage.
Abroad liability	Abroad liability cover supplements your motor liability insurance in foreign countries. It is used to compensate for damage that the owner, holder or driver of a vehicle is liable for.
Fire	Fire cover compensates for damage caused by a fire breaking out or a direct lightning hit to a vehicle. The insurance does not cover damage caused by short circuiting or voltage fluctuation.
Theft	Theft cover compensates damage caused by vehicle theft or attempted theft when the vehicle has been locked or in a constantly guarded storage facility.
Legal protection	Legal protection insurance covers legal expenses and court costs in disputes, criminal cases and non-contentious civil cases concerning the ownership, transport or control of a car. The maximum sum of compensation is €10,000 per one accident.
Towing and travel expenses	The towing and travel expenses cover compensates extra costs caused by interrupting a journey due to a vehicle fault or theft, for example.
Finance and lease cover	If a vehicle is registered to a financing company or car company or if it has been leased, a financing and leasing coverage will be added to the insurance policy. This reimburses the loss of a vehicle or damage to it to the owner in certain situations, if the compensation would otherwise be partly of fully withheld based on the insurance terms.

Additional coverage for vehicles in rental or car sharing use

Cleaning costs	Compensates the cleaning costs of a car that has usage rental, shared or subject to permit to up to €500 when the interior of the car has been damaged by sudden soiling (such as spilled drink or food, vomiting caused by nausea). A deductible of €50 will be withheld from the reimbursed sum.
Bonus loss cover	Compensates for the estimated bonus losses in the insurance payments of the motor liability insurance or collision coverage suffered by the policyholder in case of any damage to their rental or shared-use car. No deductible.

Additional coverage for users of electric mobility devices

Driver's accident	Compensates accidental injuries and their examination, treatment and medication costs suffered by drivers of electric bikes or other electronic modes of transport that do not have to be insured with motor liability insurance. The treatment costs of the injury will be compensated to up to €20,000 and the costs of an accidental disability to €100,000. This insurance cover does not have a deductible.
Driver's liability	Compensates external parties' property damage or personal injuries for which the driver is personally liable when driving an electric bike or other electronic mode of transport that does not have to be insured with motor liability insurance. The compensated maximum combined total of these is €100,000. No deductible.

Insurance policies for vehicles of all sizes

Turva provides you with comprehensive insurance policies for cars, vans and other vehicles, such as motorcycles, mopeds, motorhomes and trailers. Your insurance payment is determined on the basis of your vehicle's technical specifications and the age and residential location of the vehicle holder. A No-claims discount reduces the price of the collision coverage included in Full Motor Insurance.

Seasonal pricing of mopeds, motorcycles and snowmobiles

The insurance policies of mopeds, motorcycles and snowmobiles apply seasonal pricing.
In seasonally priced insurance policies, the motor liability insurance and collision coverage premium is allocated to different months in different sums, depending on how the risk of damage and the utilisation rate of the vehicle vary between the different seasons.

In practice, this means that the insurance premiums of mopeds and motorcycles are higher during summer and snowmobile insurance premiums are higher in winter. However, the vehicle can be used at any time unless it has been registered as decommissioned.

Insurance options

Motorcycles, mopeds, snowmobiles, ATVs, microcars and electric mobility devices

Insurance coverages	Full Motor Insurance	Partial Motor Insurance	Motor liability insurance
Motor liability insurance • Driver's bodily injuries • Other parties' bodily injuries • Material damage to third-party property	Yes	Yes	Yes
24/7 emergency service	Yes	Yes	Yes
Towing and travel expenses for a motorcycle and a microcar	Yes	Yes	Can be included
Fire, theft, vandalism	Yes	Yes	
Natural phenomenon, animal collision	Yes	Yes	
Legal protection, abroad liability	Yes	Yes	
Finance and lease cover	Yes		
Collision	Yes		
Parking	Yes		
Windscreen cover for a microcar	Can be included		
Salvage benefit for a motorcycle	Can be excluded		
Replacement vehicle for a motorcycle	Can be included		
Fraud coverage for vehicles in rental use	Can be included		
A driver's personal injury with an electronic vehicle exempted from the traffic insurance obligation	Can be included		
A driver's liability for an electronic vehicle exempted from the traffic insurance obligation	Can be included		

Insurance options

Motorhomes, trucks, buses and other cars and vans in non-private use

Insurance coverages	Full Motor Insurance	Partial Motor Insurance	Motor liability insurance
Motor liability insurance • Driver's bodily injuries • Other parties' bodily injuries • Material damage to third-party property	Yes	Yes	Yes
24/7 emergency service	Yes	Yes	Yes
Towing and travel expenses	Yes	Yes	Can be included
Fire, theft, vandalism	Yes	Yes	
Natural phenomenon, animal collision	Yes	Yes	
Legal protection, abroad liability	Yes	Yes	
Finance and lease cover	Yes		
Collision	Yes		
Parking	Yes		
Windscreen cover	Can be excluded	Can be included	
Salvage benefit	Can be excluded		
Replacement car	Can be included		
Fraud coverage for vehicles in rental use	Can be included		
Cleaning costs of a rental or shared-use car or van or a car or van subjected to a licence	Can be included		
Bonus loss coverage for a rental or shared-use car or van	Can be included		

Insurance options: Trailers, tractors and work machines

Insurance coverages	*Full Motor Insurance*	*Partial Motor Insurance*	*Motor liability insurance*
Motor liability insurance • Driver's bodily injuries • Other parties' bodily injuries • Material damage to third-party property	Yes	Yes	Yes
24/7 emergency service	Yes	Yes	Yes
Fire, theft, vandalism	Yes	Yes	
Natural phenomenon, animal collision	Yes	Yes	
Legal protection	Yes	Yes	
Finance and lease cover	Yes		
Collision	Yes		
Parking	Yes		
Windscreen cover for tractors and work machines	Can be included		
Salvage benefit for trailers and caravans	Can be excluded		
Replacement vehicle for heavy trailers, tractors and work machines	Can be included		

Insurance options: Museum vehicles

Insurance coverages	*Full Motor Insurance*	*Partial Motor Insurance*	*Motor liability insurance*
Motor liability insurance • Driver's bodily injuries • Other parties' bodily injuries • Material damage to third-party property	Yes	Yes	Yes
24/7 emergency service	Yes	Yes	Yes
Towing and travel expenses	Yes	Yes	
Fire, theft, vandalism	Yes	Yes	
Natural phenomenon, animal collision	Yes	Yes	
Legal protection, abroad liability	Yes	Yes	
Finance and lease cover	Yes		
Collision	Yes		
Parking	Yes		
Fraud coverage for museum vehicles in rental use	Can be included		

Equipment insurance

The equipment insurance policy allows you to insure the separate accessories, equipment and superstructures on your car if they are not included in your vehicle's insurance policy or if they are used in several different vehicles.

Equipment insurance includes coverage for fire, theft, vandalism, natural phenomenon, financing and legal protection. If you wish, you can also insure the accessories against collision damage. The equipment insurance does not include motor liability insurance.

You can choose your deductible level, e.g. €200, €500 or €750.

Equipment insurance covers devices and equipment such as ploughing and loader attachments, washing and sweeping equipment, trailers exempted from registration, and audiovisual equipment. These devices are specified in the insurance policy, and a maximum amount of compensation is agreed for them when compiling the policy. Some factors that may affect the price of the insurance are e.g. the maximum compensation sum and the deductible chosen for the insurance policy.

Example

Equipment insurance

When Harry and his family acquired an old farm as a holiday home, they also got a range of tools and machinery previously used for farm work.

The barn had a plough, a harrow and a seed drill meant to be used with a tractor. Harry took out the Equipment insurance policy for the devices, in case of fire of theft. When drawing up the insurance policy, the devices were recorded into the documents with a maximum compensation sum of €4,500.

How the price of your insurance is determined

Factors affecting a vehicle's insurance prices are the insured vehicle itself and its specifications, purpose of use, annual kilometers driven, the extent of insurance coverage and the deductible. The owner's information, such as their age and place of residence, will impact the price. The factors related to the price may vary depending on the different vehicle classes and groups and the vehicle's purpose of use.

Your bonus will reduce the price of a car's or a motorcycle's motor liability insurance.

The insurance price may change, if the factors affecting the price – e.g. the holder age or the vehicle's purpose of use – are changing. Your insurance payment may also change if you move to a new address.

The motor liability insurance premium charged for the insurance period consists of a fixed base charge and a fee determined by risk. The base charge will be charged from each insurance term even if the vehicle has been decommissioned or if the insurance term was less than a year long. The base charge is presented in your quote and in the insurance policy.

The premium of a voluntary insurance policy can be reduced with a no-claims discount to collision coverage and potential ownership and membership discounts.

Seasonal pricing

The insurance policies of mopeds, motorcycles and snowmobiles apply seasonal pricing. For more details on seasonal pricing, please refer to page 12 of this guide.

Paying your insurance premiums

You can pay your insurance in one or more instalments. Dividing your annual premium to 6 or 12 instalments requires paperless service and e-invoicing. If a paperless service and e-invoicing are not in use, the instalments will be changed to 4 annual instalments from the beginning of the next insurance term.

When something goes wrong on the road

If your vehicle is damaged, the quickest way to find help is through our TaskuTurva mobile application. Through the app, you can contact our 24/7 emergency service and find instructions on what to do. Download the free TaskuTurva app from your phone's app store.

What does comprehensive motor insurance cover?

If you damage your vehicle, you can be reimbursed in one of the following ways:

- compensation for repair costs
- agreed monetary compensation
- by redeeming the damaged vehicle or a part of it or equipment for its fair value
- by redeeming a damaged vehicle in accordance with the salvage benefit cover when the compensation has not been reduced.

A deductible will be withheld from the compensation.

Insurance deductible

Deductible refers to the share of the compensated sum that the insured party has to pay for the damage. The motor liability insurance has no deductible. In case of comprehensive motor insurance policies, you can choose a deductible, e.g. €200, €500 or €1,000.

Exceptions:

- Deductibles are not applied to replacement vehicle, replacement car and extensive replacement car covers when a replacement car is chosen as the form of compensation. If you have chosen daily compensation in euros, your deductible period is three days.
- The abroad liability insurance does not have a deductible.
- Towing and travel expenses insurance does not include a deductible, as long as the towing or road service is provided by a Turva-approved partner. Otherwise, the deductible is €50.
- The driver's personal injury and liability insurance does not include a deductible.
- Windscreen cover only includes a deductible when the broken glass is replaced with a new one. When the window is replaced by a Turva-approved partner garage, the deductible is €200, otherwise it is €300. If a higher deductible is stated in the policy document, the deductible specified in the policy document will be applied.
- In finance and lease- and fraud covers, the deductible is €500.
- For cleaning costs cover, the deductible is €50.

In the following situations, the deductible differs from the norm but is at least the sum recorded in your insurance policy:

- If the insured event compensated on the basis of a theft, vandalism or financing cover has occurred in Croatia, Latvia, Lithuania, Poland, Slovakia, Slovenia, the Czech Republic, Hungary, Russia or Estonia, the deductible is 20% of the amount of loss.
- If a bus, truck, heavy trailer, motorised work machine or tractor, its part or an accessory, or the load on the vehicle hits an overhead obstacle, the deductible is 25% of the amount of loss.
- If a bus is not equipped with an automatic extinguishing system and a fire starts in its engine or additional heater space, the deductible is 25% of the amount of loss.
- If a motorised work machine does not have an automatic extinguishing system adhering to the terms, the deductible is 25% of the amount of the damage.
- If a motorised work machine or a tractor with an unloaded weight of more than 2,000 kg sinks through ice or into a swamp/water, the deductible is 25% of the amount of loss.

What is the fair value of your car?

Fair value is the cash price you would have likely gotten from your car or its equipment if you had sold it before the accident. The fair value of your car changes based on its age and use.

Fair value is affected by factors such as the market price of the vehicle's make and model, its year of manufacture, how long it has been in service, the mileage, accessories and the vehicle's condition.

A car's repair costs are reimbursed if they are reasonable. For example, repairing a car, a motorhome or a motorcycle is not considered worthwhile if the estimated repair costs are more than 70% of the vehicle's fair value prior to the accident.

Even comprehensive motor insurance does not cover everything

Even though our comprehensive motor insurance policies offer comprehensive cover for your car, they do not cover everything. For example, comprehensive motor insurance does not cover damage if

- A load shifts and breaks the car's structures.
- An animal in the vehicle causes damage, e.g. a dog chews through the seat covers.
- You drive a vehicle on a road covered by water and the water damages the vehicle, e.g. due to water getting into the engine.
- Water causes damage to the control unit of vehicle functions: e.g. water gets into the control unit of the anti-lock braking system, causing it to malfunction.
- Insufficient circulation of air or cooling, steering, lubricating or transmission liquid, fuel or fuel additive damages e.g. the engine, gearbox, transmission, cooling system or air conditioning system. Example: oil leaks out from the engine due to collision, damaging the engine.
- A vehicle becomes damaged as a consequence of adding or using the wrong type of fuel or fuel getting into the wrong place.
- The weight of snow or ice, freezing temperatures or heat cause damage, e.g. when the roof of a car becomes dented due to heavy snow.
- Personal injuries.

Insurance also does not cover

- slowly developing issues, such as wear and tear, moisture damage, rusting, moulding, decomposition
- accidents that occur in racing competitions, racing practices or in show-type driving, such as drifting
- damage caused when using the vehicle in a racing track or for driving or speeding practices in other areas or road sections. The limitation above does not apply to driving education given by a traffic instructor in relation to getting a driver's licence or to other training agreed on with the insurance company in advance.
- damage caused by modifying the vehicle's original structure
- damage caused by altering the factory settings of the engine's functionalities or power against the manufacturer's guidelines
- the vehicle sinking into water, a swamp or through ice in anywhere else than a publicly used winter road that meets the road authorities' safety criteria. This limitation does not apply to motorised work machinery.
- damage caused during unauthorised use or alleged unauthorised use, unless it is proven that a theft (optional insurance coverages 3.4) in accordance with the insurance terms and conditions had occurred before this
- a vehicle part, accessory or equipment to the insured party itself
- damage compensated based on legislation, warranty, liability for defects or another agreement
- damage caused by fraud or embezzlement
- damage caused deliberately. The compensation for damage may be reduced or refused in full if the damage was caused by gross negligence or under the influence of alcohol or other intoxicants.

Example

How Turva reimburses you

Matt is buying a five-year-old car costing €14,000. Two years later, he crashes into the back of another car on his commute. Matt and the driver of the other car are uninjured, but Matt's car is badly damaged. Matt has the Union Member Motor Insurance, which includes the salvage benefit cover.

The car's fair value is estimated to be €10,000 and the repair costs around €7,500. As the repair costs are more than 70% of the car's fair value, Matt's car will be redeemed. Matt will be paid the car's fair value, i.e. €10,000, as compensation, with a 30% bonus thanks to his salvage benefit cover. In the end, Matt is paid €13,000, with €200 deducted from it as his deductible.

Motor liability insurance – mandatory for a reason

Even careful drivers can get into accidents on the road. Thankfully, Finnish law decrees that all drivers of motorised vehicles must take out a motor liability insurance policy. If something happens on the road, the motor liability insurance compensates for personal injuries as well as the property damage of the innocent party. All Turva vehicle insurance policies include motor liability insurance for vehicles that need to be insured.

Protecting all road users

Motor liability insurance is designed to protect everyone in traffic. Motor liability insurance compensates the personal injuries of the driver and other parties, as well as the property damage of the innocent party in accordance with the Motor Liability Insurance Act.

However, there are situations where damage is not compensated from the motor liability insurance. Review the coverage of your insurance policy when insuring your vehicle.

Motor liability insurance covers

- medical treatment costs
- loss of earnings and income
- temporary and permanent disabilities
- reasonable funeral expenses
- reasonable repair costs of a car to the other party (or a redemption of a sum that would have likely been paid for the car before the accident)
- compensation for the downtime during repairs to the other party
- 94% of the costs of a rental car if using one is necessary due to work, for example
- the other party's damaged luggage.

Motor liability insurance does not cover

- damage to your vehicle
- possessions inside the party causing the accident
- minor aches and pains
- damage occurring when a vehicle is used in a location away from traffic routes for a purpose essentially other than the transport of persons or goods
- if the damage occurs to a person, a load or another motor vehicle when loading or unloading the vehicle
- if the damage occurs to an animal other than a reindeer, if the animal has been on the traffic route unsupervised and the damage was not caused by the driver's negligence or intent.

Example

How Turva reimburses you

Oliver was taking a turn right in a junction but failed to see a cyclist approaching from the right. He hits the cyclist, who falls and breaks their collarbone. Oliver's head hits the steering wheel.

The Turva motor liability insurance reimburses the cyclist's ambulance trip, surgery and medical treatment and clinic fees. In addition, the cyclist receives compensation for aches and pains and for cosmetic damage caused by the surgical scar, and is compensated for lost earnings during sick leave, as well as for physiotherapy visits, bike repairs and a torn jacket.

For Oliver, the motor liability insurance will compensate the sutures to his head wound, aches and pains, and the cosmetic defect. All in all, Turva will reimburse around €13,000 in damages.

Remember to take out your motor liability insurance policy within seven days after buying the vehicle!

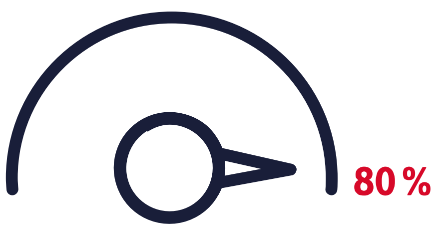
How to accumulate Turva motor liability insurance bonus for cars and motorcycles

Starting bonus

Starting bonus is at least 35% for all new motor liability insurance customers with an accident-free insurance history.

If you do not wish us to review your personal vehicle insurance history, you will start accumulating your motor liability insurance bonus from 0%.

Starting bonus



Maximum bonus

Maximum bonus and bonus protection

The maximum bonus of Turva motor liability insurance is 80%, which you can achieve by just five years of accident-free driving.

When the insurance policy comes into effect, Turva will consider the insurance and accident information of all your vehicles from all insurance companies. Based on the information, we will create the best possible bonus for you. The bonus level for a car's motor liability insurance is based on the vehicle's insurance history, and similarly, a motorcycle's bonus level is based on the insurance history of motorcycles.

The bonus will increase after each accident-free year if a car has been registered for traffic use for at least 120 days and a motorcycle for at least 90 days.

Bonus protection

Bonus protection rewards careful drivers.

In the best-case scenario, your bonus protection may come into force when your insurance policy does, as long as you have enough accident-free years behind you. Bonus protection will come into effect when you achieve the full 80% bonus level.

Thanks to the bonus protection, you will maintain your maximum bonus even if you do end up having an accident. Bonus protection for motor liability insurance is personal and you can use it for any car or motorcycle you have insured via Turva. After the accident, you can reinstate your bonus protection by driving two years without any accidents.

Example

How Turva reimburses you

Lena is reversing from her parking spot into a driving lane, accidentally crashing into the side of a car driving on the lane. Lena's car suffers no damage as she has a towbar, but the towbar makes a massive dent and paint damages to the other car.

The garage gives a repair quote of €3,200 in total for the other party's car. As Lena was the one reversing and was the sole cause for the accident, the repairs to the other party's vehicle will be compensated fully from Lena's motor liability insurance. Additionally, downtime compensation from four days will be paid from the insurance to the other party from the duration of their car's stay in the garage.

Lena's motor liability insurance has an 80% bonus. Her bonus protection is also valid, so this accident will not have an effect on Lena's motor liability insurance bonus level.

Turva is with you, also abroad

Before starting your journey, you should check the condition of your car – and a few insurance matters. A car trip abroad goes safer when the vehicle's insurance coverage is also up-to-date.

Green Card - your motor liability insurance abroad

Turva gives you a Green Card that proves that you have valid motor liability insurance. The free-of-charge card will be given to you for the duration of your trip. Outside the Nordics, a Green Card is mandatory in many countries. Check the *website of the Finnish Motor Insurers' Centre* to see when you need to take a Green Card with you on your travels.

Your motor liability insurance is valid in all states in the European Economic Area (EEA) and in states outside this area that have joined the Green Card convention. However, the motor liability insurance is not valid in Russia, Belarus and Iran.

Accidents occurring in EEA states will be compensated in accordance with the laws of the country or in accordance with the Finnish Motor Liability Insurance Act, should it have a better insurance coverage.

In states outside the EEA that have joined the Green Card agreement, the compensation of a traffic accident is determined by the legislation valid in the country where the accident occurred. These countries may have significantly lower compensation sums than Finland.

A traffic accident in other states than those included in the Green Card system will be compensated for citizens of the European Economic Area in accordance with Finnish law, when the trip in question is a direct transit journey from one EEA state to another EEA state.

Motor liability insurance and comprehensive motor insurance abroad

You will need motor liability insurance and voluntary comprehensive motor insurance that protects your own vehicle also when driving abroad. Don't forget traveller's insurance and accident insurance for passengers!

The motor liability insurance policy is valid in the EEA and in other Green Card countries. However, the motor liability insurance is not valid in Russia, Belarus and Iran.

The voluntary insurance is valid throughout Europe and in the Green Card agreement countries outside of it, except for Albania, Armenia, Azerbaijan, Bulgaria, Bosnia-Herzegovina, Georgia, Iran, Israel, Kosovo, Macedonia, Morocco, Moldova, Montenegro, Romania, Serbia, Tunisia, Turkey, Ukraine, Russia and Belarus.

The rental costs of a replacement car are only compensated when the car is rented in Finland.

The abroad liability insurance is valid in the following Green Card agreement countries outside the European Economic Area (EEA): Andorra, Gibraltar, Monaco, San Marino, Switzerland and Vatican City.

Insurance policies and registration all at once

You can conveniently register your vehicle via Turva when acquiring your insurance policies. An electronic certificate makes registration easy, quick and affordable. The certificate ensures a change of ownership without unnecessary paper documents.

When selling a vehicle

1. Create an electronic certificate for your vehicle via Traficom's online service at *traficom.fi* – the certificate will remain valid for 14 days.

2. Make a deed of transfer of the vehicle as two copies, one for you and the other for the buyer. The Traficom online service has a template for the deed of transfer.

3. When you have transferred the vehicle to the new owner, submit a notification of transfer of the vehicle via Turva's or Traficom's online service. The notification of transfer of the vehicle locks down the date of transfer and ends the insurance policies and your vehicle tax obligation.

4. If the new owner has not taken out motor liability and motor vehicle insurance, your motor liability insurance will compensate for their damage for seven days and your motor vehicle insurance for 14 days after the sale of the vehicle.

When purchasing a vehicle

1. Check the validity of the electronic certificate you received from the seller through Traficom's online service. When you check the certificate, you will also be informed of the potential restrictions applied to the vehicle and its registered owner.

2. Make sure that a deed of transfer is made.

3. Take out a motor liability insurance policy via Turva. A motor liability insurance policy is mandatory and a prerequisite for registering a vehicle to be used in traffic. A vehicle must be registered and insured within seven days after the date of transfer.

4. The most convenient way to get insured and registered is via Turva's webstore or by visiting one of our locations. When taking out a motor liability insurance policy, you can also choose the comprehensive motor insurance that suits you best.

Insuring and registering a vehicle is smooth and easy round-the-clock via Turva webstore. If you would prefer a more personal touch, visit one of our many business locations!

Obligations of the insured party

A motor liability insurance policy is mandatory to all motor vehicles used in traffic, including ones that are not registered. The insurance is mandatory even if the vehicle is only driven on private roads, in a yard or a forest or on ice.

Insuring your vehicle is your duty

Which vehicles require motor liability insurance?

A motor liability insurance policy is mandatory to all motor vehicles used in traffic, including ones that are not registered. A motor liability insurance policy must usually be acquired when a vehicle has a speed of more than 25 km/h or net weight of more than 25 kg. This means that the insurance is also mandatory for electronic mobility devices that exceed these limits.

The insurance is mandatory even if the vehicle is only driven on private roads, in a yard or a forest or on ice. So remember to insure also your snowmobiles, motocross bikes and ATVs!

However, there are certain vehicles that do not require motor liability insurance, such as
- a motorised work machine or tractor that does not need to be registered and the maximum design speed of which is no more than 15 kilometres per hour
- agricultural motorised machinery intended for crop production or harvesting that does not need to be registered, such as a combine harvester.

Who can take out an insurance policy for a vehicle?

The person who is the actual user of the vehicle must be registered as the holder of the vehicle. Either the vehicle owner or its holder can take out an insurance policy.

If the policyholder intentionally provides false information, Turva has the right to retroactively charge the potentially higher insurance premium in accordance with the correct policyholder and terminate the insurance within 14 days of becoming aware of the false information.

What happens if you do not take out an insurance policy for your vehicle?

Driving without motor liability insurance is illegal – and ends up being costly. If you do not have motor liability insurance for your motor vehicle, the Finnish Motor Insurers' Centre will compensate the damage for external parties. Compensation will not be paid for any personal injuries you may have suffered if you knew that the vehicle was uninsured.
As the owner or holder of an uninsured motor vehicle, you will have to pay the insurance premium retroactively, many times over.

What to do if you do not use your vehicle

If you are not using the vehicle in traffic, you can decommission it by submitting a notification to the vehicle register. You can make the notification of decommissioning or commissioning a vehicle to the vehicle register via Turva's online service, by visiting our office or, eg. via Traficom's online services. Decommissioning a vehicle is a register change that is subject to a charge.

When the decommission lasts for at least 30 consecutive days during the insurance policy's validity period, you will be refunded part of the motor liability insurance premium and for the comprehensive motor insurance coverages that are not valid during the decommissioning, such as collision coverage. Your insurance premiums will be discounted starting from the date following the decommissioning. The refund does not apply to the date the vehicle is (re) commissioned.

For seasonally priced insurance policies, the decommissioning will be refunded based on the time of year the decommissioning is valid.

In addition to your insurance premiums, your vehicle tax will be discounted during the decommissioning.

The base charge of your motor liability insurance or the comprehensive motor insurance coverages that will remain valid during the decommissioning will not be refunded from the duration of the decommissioning.
The following coverages, if included in your insurance policy, will also remain valid during a decommissioning:

- Vandalism
- Fire
- Theft
- Natural phenomenon
- Parking
- Legal protection
- Salvage benefit
- Finance and lease cover
- 24/7 emergency service

Decommissioning will remain valid until further notice, and a separate notice of a (re) commissioning must be submitted to the vehicle register.

A decommissioned vehicle cannot be driven. If a decommissioned vehicle is used in traffic during the decommissioning, Turva will charge the motor liability insurance premium in triple from the period between the decommissioning date and the date the vehicle was used in traffic.

You have the right to terminate the motor liability insurance of a decommissioned vehicle in writing. **If you terminate your motor liability insurance, this will also end your comprehensive motor insurance.** If the motor liability insurance of a vehicle has been terminated, a new insurance policy must be taken out before the vehicle is recommissioned.

Remember to prevent accidents!

By following these safety regulations you can help prevent accidents and ensure that you are entitled to full insurance compensation if an accident does occur.

- Make sure that you have the right and valid driver's licence.
- Do not leave your vehicle by the side of the road, in a parking area or elsewhere so that it invites attention from outsiders or seems abandoned.
- Secure your snowmobile or ATV with an anti-theft chain or cable and lock so that it cannot be taken into unauthorised use without using force or tools. In snowmobiles, you can also use a device that prevents the roller from rotating.
- Cover or hide any removable accessories in the vehicle.
- Do not keep the notification part of your vehicle registration certificate, the electronic certificate, keys or any other device related to locking the vehicle inside the vehicle or in any place where an external party could have easy access to them.
- Do not smoke, weld or otherwise endanger fire safety in the area where your vehicle is stored.

Causing an accident

Turva does not compensate any damage you have caused intentionally. If the accident is caused by gross negligence, your compensation can be reduced or withheld completely. Similarly, if the use of alcohol or intoxicants has contributed to the damage, compensation may be reduced or not paid at all.

What to do in case of an accident?

If your vehicle is involved in an accident, you can find out what to do via the TaskuTurva application or by visiting ***turva.fi***.

It is important that the damage to the vehicle is inspected at a garage before repairs. You can find our partner garages' information from our instructions. A claim must be submitted within a year after you became aware of the damage and your eligibility for compensation. You can submit a claim via TaskuTurva or by logging in our online service. You don't always need to submit a claim; for example in case of windscreen damages, you can deal with the issue directly with our partners.

Turva emergency service is here to help

Our emergency service is available 24/7, tel. +358 (0)10 195 111, offering you advice in Finnish, Swedish or English.

Call the emergency service if your trip comes to a halt due to vehicle damage or technical failure, or if you need urgent advice to limit the damage. The emergency service will order a towing service for you and give you advice on continuing your trip.

Changing and terminating an insurance policy

Your motor liability insurance will remain valid for as long as you are obligated to keep the vehicle insured. Your motor liability insurance and comprehensive motor insurance will end, for example, when you transfer your vehicle to a new owner. You can terminate the insurance policy of your decommissioned vehicle in writing.

You can change the contents of your comprehensive motor insurance or terminate it in writing at any time. Any excess premium will be returned or refunded to you in connection with other insurance premiums.

If you or your passengers are injured, apply for compensation from your motor liability insurance. If your vehicle is damaged, you can apply for compensation from your comprehensive insurance.

What if you are not satisfied with Turva's decision?

Our customer service will assist you with matters related to granting the insurance. If you are dissatisfied with Turva's claims decisions, please first contact our compensation services to request an appeal. You will find the contact information in your decision documents.

If the matter is not settled in a satisfactory manner, you can send the client ombudsman of Turva a written appeal regarding voluntary insurance, stating the reasons for your dissatisfaction. The client ombudsman will process appeals related to insurance and compensation decisions that are not pending in other appeal bodies.

The easiest way to reach Turva client ombudsman is by sending a message either through our Taskuturva mobile app or by logging in to our online service at turva.fi/kirjaudu.
You can also send us mail to: Turva Client Ombudsman, P.O. Box 117, 33101 Tampere

If we believe the decision is in accordance with the agreement, but you would like to clarify the matter further, you can contact FINE's insurance and financial advice experts. If necessary, you can ask your case to be reviewed by the Consumer Disputes Board or FINE's Insurance Board.

In matters pertaining to traffic accidents, you can request statements and recommendations from the Traffic Accident Board.

Ultimately, the matter can be resolved in court. As the policy holder or the insured party, you can initiate the case in your place of residence or in the Tampere District Court. The claim must be submitted within three years of the date you received the information on Turva's decision. Finnish law will be applied to the insurance policies. The authority supervising insurance companies is the Financial Supervisory Authority.

What you should know about the processing of personal data

Turva ensures the protection of its customers' privacy when processing personal data and processes personal data in accordance with data protection and insurance legislation, as well as good information management and data processing practices.

In Turva, personal data is processed for providing products and services, managing customer relationships and fulfilling regulatory requirements. The data can also be used for marketing directed to our customers.

Data is obtained, among other sources, from the customer themselves, from parties authorised by them (e.g. trade unions), from public registers of authorities and from the credit information register. Privacy policies have been compiled of the personal data recorded in Turva's personal registers, explaining in more detail about the personal data being processed, the processing itself and the rights of the data subjects. You can review the privacy policies on Turva's website.

Data about the customer is only disclosed to third parties with the customer's express consent or based on legal provisions.

Customer information and other personal data may be used to investigate, detect and prevent money laundering and terrorist financing. In addition, data may be disclosed to authorities for the purpose of investigating money laundering and terrorist financing, as well as for the purpose of investigating crimes that have resulted in the acquisition of property or proceeds of crime gained through money laundering or terrorist financing.

Personal data is disclosed to the shared accident and abuse registers of insurance companies. The purpose of these registers and data disclosure is to prevent and uncover crimes against insurance companies.

Turva utilises automated decision-making and profiling. If automated data processing is used in the decision-making, the service channel in question will notify you of this.

Turva records phone calls and chat conversations with customers to verify the transactions and ensure service quality. For more information on processing personal data, please visit the Turva website.

Credit file

In connection with processing insurance applications, we will check the applicant's credit file from the register maintained by Suomen Asiakastieto Oy. A payment default entry in the register may prevent you from getting an insurance policy.

Information about Turva

Finnish law will be applied to our insurance policies. The regulations of section 6(a) of the Consumer Protection Act on the right of cancellation do not apply to insurance policies. The policy holder's right to cancel and terminate an insurance policy is decreed in the Insurance Contracts Act and the Motor Liability Insurance Act. In accordance with the Insurance Contracts Act, a policy holder always has the right to terminate their insurance at any time during the insurance policy term.

For the sale of products, compensation may be paid to Turva employees or intermediary based on e.g. insurance premiums or sales quality requirements.

Turva has the right to send all data and materials related to your insurance policies only to Turva's online service and mobile service. However, if you wish, you have the right to also receive this information and materials by post by notifying us.

Turva can give its customers personal recommendations of insurance policies it offers if this has been separately agreed with the customer.

Turva has been registered in the following public registers of the shared Business Information System (BIS) of the Finnish Patent and Registration Office and Tax Administration: Finnish Trade Register, Tax Administration basic information, Prepayment register, VAT register, Register of employers and the register of parties liable to pay tax on insurance premiums.

Advance information on distance selling is provided based on Finnish legislation. Our primary service language is Finnish, but statutory insurance policies are also available in Swedish.

In case of any dispute the original Finnish insurance guide and terms and conditions wordings shall prevail.

Turva – worthy of your smile

We at Turva consider excellent customer service a matter of honour. As a client-owned company, we take special care to protect the matters that are most important to our customers so that they can lead care-free lives. For several years, the EPSI Rating customer satisfaction survey has shown that Turva's insurance customers are the happiest in Finland. We promise to continue doing our best. Smile, we will keep you safe!

Full 10% discount

Turva offers you all the policies you need to protect yourself and your family. We offer a continuous 10 % member discount for all members of Finnish trade unions. When you insure your home and something else important, you get an additional 10% owner's discount. The discounts do not apply to motor vehicle insurance and life insurance policies.

Finnish quality and responsibility

We have been granted the right to use the Key Flag symbol, which indicates that we create well-being in Finland. To us, responsibility means the best care of owner-customers, strong financial solidity, a culture of doing the right thing, ecological sustainability and Finnish quality. Our promise is to make the day-to-day life of trade union members safer than ever in years to come.

Smile, you're safe with Turva.

Benefits worthy of your smile

1. **Demonstrably the best insurance services in the field** (the annual EPSI Rating customer satisfaction survey)
2. **Digital services that facilitate day-to-day activities:** turva.fi, TaskuTurva mobile service, paper-free services and e-invoices
3. **Owner discount 10%:** As our customer, you are also our owner and help us enable Finnish security.
4. **Money-saving benefits for trade union members:** 10% member discount and tailored products. In addition to the insurance coverage provided by the trade union to more than a million Finns.
5. **Recommend us to a friend and gain benefits for both of you.** The friend gains insurance coverage and you receive a €20 S Group gift card as a reward.

Use your benefits at turva.fi/etusi

FINNISH SERVICE ®

Mutual Insurance Company Turva • P.O. Box 117, 33101 Tampere • Business ID 0211695-5 • Domicile Tampere

www.turva.fi • Customer service 01019 5110 • Compensation 01019 5108