Smile,
you're safe with Turva.

Safety for your home

Home insurance guide 1.1.2026

turva

Contents

This insurance guide details the main contents and key exclusions of home insurance. More detailed information on your insurance policy is available in your policy document and in the terms and conditions according to which we will reimburse any damages and losses that occur.

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

If you have home insurance with Turva and are moving, you do not need to cancel your current policy. Simply provide us with the details of your new residence via our online service or the TaskuTurva app, and we will transfer the insurance to your new home based on your notification.

The right insurance for each home

Home insurance provides shared protection for the entire household. It covers you and all family members permanently living in the same household and at the same address as you. With it, you can protect your home and related home contents and movable property against accidents and damage.

You also need separate insurance for a holiday home or work flat. In shared flats all residents need their own home insurance policy.

You can also include luggage insurance for trips abroad as well as liability and legal expenses insurance in your home insurance policy.

When living in a flat or terraced house, remember to take care of insuring your home contents

As a resident of a flat or terraced house, you need insurance for your home contents and other movables, whether you live in a rented or owner-occupied home. The housing company takes care of insuring the building. If you are traveling abroad, you need separate insurance for your luggage.

Insurance policies for buildings – from homes to cottages and villas

As a resident of a detached house, you should take out insurance not only for the home contents, but also for the house and other buildings located on the plot.

A separate insurance is needed for a cottage, villa or similar secondary residence and its contents.

Semi-detached and non-independent detached houses are most often insured by the housing company, so home contents insurance is usually sufficient for the occupant.

Protect the place you love the most

As Turva's customer, you only need one policy to insure your entire home. It includes the full range of insurance coverage you need for your home contents and, if necessary, for the building and luggage, too. When insuring your home with Turva, the policy also includes liability and legal expenses insurance.

You can choose between three different levels of insurance coverage: premium, basic and limited home insurance.

Premium home insurance

The premium level of home insurance is the right choice when you want comprehensive protection against the breakage of your property and other sudden and unforeseeable damage or loss. As such, many customers choose premium insurance, which can be further improved with the Premium Plus extension.

Sometimes basic home insurance is enough

The basic level is a good option when you do not require protection against breakages but you want to protect your property against fire, theft, burglary and leakage damage, for example.

Limited home insurance according to your needs

The limited level provides suitable insurance coverage when you want to prepare mainly for fire damage. In addition to fire damage, you can also extend the insurance to cover damage caused by natural phenomena, theft or vandalism.

The even more extensive Premium Plus

- Covers your home contents for longer periods at the price of new, similar items.
- In the event of computer damage, the policy covers the costs of searching and restoring files up to a total of €2,000, if the device in question has been in personal use only.
- For permanent fixtures and parts of the dwelling the policy covers any extensions of the home owner's or resident's maintenance liability for the home, up to a total maximum of €15,000, as mentioned in the articles of association.
- You save on the deductible if you have to temporarily move out of your home due to compensable damage.

Safer travel

When travelling abroad, you need luggage cover, which you can easily add to your insurance for home contents. In Finland, a home contents insurance is valid at the insurance location and outside it up to a maximum compensation amount of €10,000.

Turva provides a home insurance tailored to your needs

The table indicates the kinds of damage and loss covered by the different levels of home insurance. More details about compensability can be found in the insurance terms and conditions. Please note that the compensable loss or damage must be sudden and unforeseeable, it must have occurred during the insurance period and it must be identifiable as an individual event.

● Included in the insurance   ❍ Can be added separately

Damage	*Meaning*	*Premium*	*Basic*	*Limited*
Breakage	Breakage or other damage to property caused by a sudden and unforeseeable event.	●		
Leakage	Damage to property caused by the leakage of liquid, steam or gas, when the substance has leaked from the building's fixed piping, actuator, tank, garden hose or aquarium.	●	●	
Exceptional flood	Damage caused by exceptional heavy rain (30 mm/h or 75 mm/day) or exceptional rise in water or sea level (probability of occurrence once in 50 years or less often).	●	●	
Fire	Damage caused by an outbreak of fire, soot, smoke or explosion.	●	●	●
Theft and vandalism	Intentional damage to property caused by criminal activity, theft, robbery or burglary.	●	●	❍
Natural phenomena	Damage caused by storm wind, whirlwind, torrential current, hail or lightning strike, which has directly affected the insured property and damaged it mechanically.	●	● (average storm wind speed exceeds 15 m/s)	❍ (average storm wind speed exceeds 15 m/s)
Luggage damage	Damage caused to the luggage during a trip abroad – breakage or other damage, for example.	❍	❍	❍
Liability	Bodily injuries and property damage caused to a third party through negligence, for which you are legally liable for compensation.	●	●	●
Legal expenses	Necessary and reasonable representation and legal expenses related to legal aid in disputes, criminal cases or non-contentious civil cases concerning private life.	●	●	●

The Premium Plus extension covers the same damage as premium home insurance, but in the case of compensation for new mobile phones, computers or other recently acquired items in the home, you will receive compensation for a longer period of time with no age reduction.

Liability and legal expenses insurance are also an important part of home insurance coverage.

Listed below are compensation examples for home content and building insurance

Event	Premium	Basic	Limited
On a trip abroad, a tablet computer falls and breaks.	Compensated through separate luggage coverage	Compensated through separate luggage coverage	Compensated through separate luggage coverage
The freezer thermostat breaks and the frozen items melt.	Compensated	Not compensated	Not compensated
Glasses fall and break.	Compensated	Not compensated	Not compensated
The overvoltage caused by a thunder-storm breaks a home appliance.	Compensated	Not compensated	Not compensated
A water heater breaks.	Compensated	Not compensated	Not compensated
A storm damages a building's roof, exterior lining, door, window or outdoor furniture.	Compensated	Compensated	Only compensated through the added natural phenomena coverage
An ordinary spring flood causes damage to a building.	Not compensated	Not compensated	Not compensated
A flood caused by heavy rain (30 mm/h or 70 mm/day) or other exceptional flood results in water flooding into a building.	Compensated	Compensated	Not compensated
A locked bicycle is stolen from outside the home.	Compensated	Compensated	Only compensated through the added theft and vandalism coverage
A flat or building is broken into by breaking down the door, and home contents are stolen and permanent fixtures are damaged.	Compensated	Compensated	Only compensated through the added theft and vandalism coverage
A car is broken into and a computer is stolen from the trunk.	Compensated up to €5,000	Compensated up to €5,000	Compensated up to €5,000 only through added theft and vandalism coverage
A dishwasher breaks and leaks water onto the floor, damaging the parquet.	Compensated	Compensated	Not compensated
An unknown perpetrator vandalises the wall, fence and outdoor furniture of a house with paint.	Compensated	Compensated	Only compensated through the added theft and vandalism coverage
An outbreak of fire, soot or smoke causes damage.	Compensated	Compensated	Compensated
A mouse gnaws on electrical wires, and the faulty wires cause a fire.	Compensated	Compensated	Compensated
A dog scratches and breaks a sofa or defecates on the parquet, ruining it.	Not compensated	Not compensated	Not compensated
A child scratches the neighbour's car with their bicycle.	Compensated through liability insurance	Compensated through liability insurance	Compensated through liability insurance
Mould damage is found in a detached home. The matter is disputed with the seller and taken to the district court.	Legal expenses insurance covers your own legal costs	Legal expenses insurance covers your own legal costs	Legal expenses insurance covers your own legal costs

Insuring home contents

A home contents insurance provides protection in the event of sudden and unforeseeable loss or damage to the contents in your home or holiday home.

What does the home contents insurance cover?

The home contents insurance covers ordinary items intended for private household use, household appliances and devices, permanent fixtures and high value items. Please note that certain items, such as car tyres and rims as well as most motorised vehicles and their parts and accessories, are not covered by the home contents insurance.

A home contents insurance also provides protection if you have to temporarily move out of your permanent residence during the repairs of the damage covered by the insurance.

Full value insurance is worth it

We recommend full value insurance for home contents, in which case movables are insured up to the maximum amount of compensation calculated according to the living area.

You can assess the adequacy of the maximum compensation amount by considering what the items would cost if you bought them all new. The maximum compensation amount of home contents indicated in the policy document is always the upper limit of the compensation. If necessary, the amount can be increased if e.g. the items in your home are more valuable than usual or you have a great deal of property.

During a move, your insurance is valid when you move from a permanent home to another permanent home. That said, please remember to update us with the new information.

You will need separate insurance coverage if e.g.

- you travel with a musical instrument, jewellery or other goods worth more than €10,000
- there are individual valuable items worth more than €15,000 in your home
- the original materials of your residence have been replaced with higher quality ones in a renovation
- you store property outside the home in a band practice room, for example
- you own an apartment that you have rented to a third party
- you permanently store household movables in storage facilities other than those connected to your home
- you travel in Finland and the value of the property with you exceeds €10,000
- you travel abroad and wish your luggage to be insured.

Permanent fixtures and parts refer to items for which the shareholder is responsible for maintenance under the Limited Liability Housing Companies Act, including:

- Fixed machines and appliances (e.g. stove, kitchen hood)
- Fixed furniture (e.g. kitchen or bathroom cabinets, bathtubs)
- Wall, floor, and ceiling coverings (e.g. parquet, tiling, wallpaper, paneling)
- Structures (e.g. a partition wall you have had built in the apartment)
- Interior decoration and improvement work done in the apartment that deviates from the building's standard level.

If you have renovated a flat in your ownership by updating the kitchen fixtures or commissioning a bathroom renovation, be sure to check the sufficiency of the insurance cover in this regard.

Extensive home contents insurance

Home contents insurance coverage	Maximum compensation / individual damage or loss	Possibility for added coverage
Common items for daily use such as • furniture, clothes, household goods, interior textiles • household appliances and equipment, and entertainment and other electronics • hobby and sports equipment • bicycles and electrically assisted bicycles exempt from mandatory traffic insurance (excluding • employer-subsidised bikes) • child safety seat and stored ski-box • high-value items and collections such as jewellery, art and design items, valuable rugs, antiques, stamp and money collections	The policy document indicates the maximum amount by which all home contents will be reimbursed (maximum compensation amount)	Yes
A rowing boat and its outboard motor of up to 10 hp (or an electric motor of equivalent power), light water sports equipment such as a SUP board, kayak and canoe	Up to a total maximum of €5,000	Yes
Home contents in the housing company's dwelling-specific storage facilities and shared sports and hobby equipment storages	Up to a total of €5,000	Yes
Individual items	Up to €15,000 at the insured location	Yes
Frozen products and foodstuffs	Up to a total maximum of €1,500	No
Money, securities and other payment instruments	Up to a total maximum of €500	No
Permanent fixtures and parts of the dwelling such as parquet, tiling, wallpaper, panelling, fixed kitchen and bathroom cabinets, a stove and a kitchen hood	Up to a total maximum of €15,000	Yes
Work equipment owned by the insured, used in gainful employment from the home as a sole proprietor, trader or private individual, as well as property intended for sale or for demonstration purposes	Up to a total maximum of €5,000	Yes (Property intended for sale or demonstration purposes cannot be additionally insured.)
Outbuildings and structures with exterior dimensions of no more than 15 m^2 (excluding sauna buildings), a tended yard and its plants	Up to a total maximum of €10,000	Yes
Home contents and movable property temporarily removed from home in Finland for not longer than 12 months.	Up to a total maximum of €10,000	Yes
Ride-on lawnmowers and garden tractors (max. 15 km/h) and other electric mobility devices exempt from the motor liability insurance obligation, such as balance boards (maximum weight 25 kg or maximum speed 25 km/h)	€5,000 / device with accessories	Yes
Property stolen from a motor vehicle, trailer, tent or boat (excluding money and other payment instruments)	Up to a total maximum of €5,000	Yes
Property rented or borrowed for private use in Finland, which would be included in your own insurance	Up to a total maximum of €5,000	No
Luggage during travel abroad	Not included	Yes, with the separate Luggage coverage

Luggage cover includes the entire family's luggage

You can add luggage cover for international travel to a home insurance policy through which you have insured your home contents or the movables of your holiday home. With luggage cover, you protect your own luggage and that of family members living in the same household with you during a trip abroad. The luggage cover ends if the movable property coverages for your home and holiday home under your home insurance policy are discontinued.

For your luggage, you can choose the maximum amount of compensation and deductible per instance of damage.

Luggage includes the personal property you bring from home and acquire during the trip, as well as your passport and travel tickets. The luggage cover reimburses money up to €500, as long as you do not store it in a motor vehicle, camping or other trailer, boat or tent. Property rented or borrowed abroad during the trip is not included in the insurance.

Your luggage is insured for trips abroad lasting up to 12 months. Please note that if you stop by in Finland from abroad for a maximum of 30 days and return to the same travel destination, your continuous travel time will not be interrupted.

Luggage cover provides coverage for breakage and theft, for example. Home insurance age reductions and other provisions related to compensation also apply to this additional coverage. If you have chosen the Premium Plus for your home contents, your luggage will also be reimbursed according to its age reductions. However, even luggage insurance does not compensate for certain types of damage, such as lost or forgotten luggage, or theft, when the place or time of the event cannot be determined.

Ensure that your luggage cover is valid before your trip begins.

What if your luggage arrives late

Luggage cover also reimburses the costs of purchasing necessities against receipts if your luggage arrives at the travel destination abroad at least 4 hours later than you. Costs are reimbursed up to a maximum of €2,000. However, if you choose a maximum compensation amount of less than €2,000 for luggage cover, it is also considered as the maximum compensation for necessities.

In addition to this, additional expenses related to renewing passports, visas or travel tickets or searching for luggage lost in transit will be reimbursed, up to a maximum of €500.

Example

How Turva reimburses you

Timo applied for compensation through his home insurance for the snowmobile, summer tyres and tools stolen from a locked outbuilding. The insurance for home contents included theft and vandalism coverage, on the basis of which Timo received compensation for the stolen tools, minus the age reduction and deductible. The car tyres and snowmobile were not reimbursed because they cannot be insured with home insurance. Any damage caused to the building was covered by the building's insurance.

After arriving home in the evening, Tiina noticed that her watch had fallen off her wrist and was nowhere to be found. Tiina had no idea why it had fallen off. Apparently, the clasp had not closed properly when she had put it on in the morning. Such damage caused by falling and disappearing is not covered by the insurance.

Insuring a building

When you take out insurance for your detached house or holiday home, you protect the building itself, the technology in it and the permanent fixtures.

What does the building insurance cover?

In addition to the building, the following permanently fixed property on the same land with the building are insured:

- normal machinery and equipment such as heating, water, air conditioning, electrical and automation equipment
- electric and other cables as well as conductors and pipelines, up to the municipal or other public connection point
- solar panels and collectors, antennas, electric wires and meters, and main distribution board
- foundation bases of the building's foundation
- permanent fixtures
- charging stations of electric cars.

In addition, the building's insurance includes

- heating materials related to the maintenance of the building and property, such as heating oil and firewood
- borehole and energy well pumps, piping and equipment
- property listed below located on the same plot as the detached house or cottage up to a total maximum of €10,000
  - conventional outbuildings and structures with an external dimension of no more than 15 square metres, with the exception of sauna buildings, which must always be insured separately. Examples of yard structures are fences, flagpoles, playhouses, hot tubs, wind generators,
  - trees on the plot in an area of no more than 1 hectare and
  - a tended yard and its vegetation, such as trees, shrubs and planted vegetation.

Example

How Turva reimburses you

The electric underfloor heating in the washroom of Tiina and Timo's detached house built in 2014 suddenly broke in 2023. The underfloor heating was renewed and the floor structure of the washroom had to be partially dismantled. Repairing the damage cost a total of €6,500. Premium home insurance had been selected for the building.

The underfloor heating was subject to a 6% annual age reduction starting from 2015 until 2022, the year before the accident. The reduction was a total of 48% over a period of 8 years. In addition to the renewal of the underfloor heating, the age reduction concerned the costs of dismantling and rebuilding the washroom floor, which means that 52% of the damage was compensated, minus the €200 deductible of the building's insurance. The total compensation sum was €3,180

For new, relatively new and renovated buildings, we recommend premium insurance, which also compensates for damage caused by breakage.

If your home's domestic water pipes are old, we provide insurance with limited leakage coverage. In this case, we will reimburse leaks in equipment, sewer pipes and heating pipes, but not leaks in domestic water pipes. When you renew the domestic water pipes, we grant a more extensive leakage coverage.

Insuring a building for full value is smart

We recommend taking out a full value insurance for a building you own in Finland. It means the building is insured to its real value at the time of damage. When you renovate and maintain your home and repair any defects, you will receive compensation according to its correct value in the event of damage. If you are insuring an older building that has not been renovated, always discuss the right insurance coverage in person with a Turva representative.

Are you constructing a new building or repairing an old one?

The building's insurance is also valid during its construction and renovation. When building yourself a new home, it is a good idea to insure the building based on the information of the completed building as soon as the foundation work of the building begins. The insurance coverage will then include the construction materials brought to the site, among other things.

In addition, the insurance covers up to €5,000 the machines and equipment rented and borrowed for construction and repair work, as well as temporary site structures and buildings. However, the insurance does not include skid-steer loaders, elevating work platforms or construction and tower cranes.

The liability and legal expenses insurance included in the home insurance policy will help you if you cause damage to a third party during construction, for example. When building or renovating a building, remember to insure not only your property but also yourself, your family and your helpers! Hired employees must be insured with workers' compensation insurance.

All floors and all spaces higher than 1.6 m from outer wall to outer wall are calculated in the gross area.

The primary construction material of the building frame affects the premium. The frame structure is determined based on the structure that is the most prevalent in the above-ground floors. For example, the foundation and bottom floor are concrete, but the next floor above is made of wood. In this case, the frame structure is considered to be wood.

Please let us know if you intend to conduct hot work, woodworking or other activities that substantially increase the risk in the insured building.

We insure buildings based on surface area and technical specifications. This is why it is important that you provide us with the necessary information accurately. In this way, we are able to pay you compensation correctly in the event of any damage.

Example

How Turva reimburses you

The hot water heater in Timo and Tiina's home broke in 2023 and caused minor water damage to the floor of the technical room when it leaked. The heater had been installed in 2010, and it had to be replaced due to breakage. The surface material of the technical room floor was replaced and the floor was dried. An expenditure of €800 was incurred for replacing the water heater, and repairing the water damage cost €2,500. Premium home insurance had been selected for the building.

The hot water heater was subject to a 6% annual age reduction starting from 2011 until 2022, the year before the accident. The reduction totalled 72% over a period of 12 years. Since the floor was repaired as a result of leakage damage, the age reduction did not apply to the costs incurred as a result. The compensation covered 28% of the expenses caused by the replacement of the hot water heater, and the other expenses were reimbursed without age reduction. The building's insurance deductible of €200 was deducted from the compensation. The total compensation amount was €2,524.

If the hot water heater had been at least 20 years old, the leakage age reduction according to page 19 would be deducted from all compensations related to locating and repairing the leakage damage, up to a maximum of €3,500 or €5,000.

Please remember to update your home information! Notify us of changes when you move, extend a building, replace piping or acquire extremely valuable property for your home, for example.

Liability and legal expenses coverages as part of home insurance

Home insurance also includes liability and legal expenses insurance. They provide security to all of the insured persons, i.e. policyholder and their family members who live permanently in the same household.

Liability insurance helps when the incident does not only affect you

The purpose of liability insurance is to compensate for bodily injuries and property damage caused to another person for which the insured person is liable according to effective legislation.

The insurance is effective all over the world, but outside the borders of Finland, it does not extend beyond a maximum of 12 months from the start of the trip. If the insured person's permanent residence is not in Finland, the insurance is valid only in Finland.

In the event of an incident, Turva will determine your liability for compensation and the amount of the damage. Costs reimbursed through liability insurance can be e.g.

- in the case of property damage, the repair costs or the value of the item,
- in the case of bodily injuries, medical expenses and costs caused by lost income, temporary disability or other loss.

Liability insurance does not cover e.g.

- damage caused deliberately or damage to oneself, a family member or one's own employee,
- damage that has been caused to property that is in the insured person's possession or being borrowed, used, handled, cared for or stored by them,
- damage which the insured causes in employed work, in any independent, self-employed profession, trade, business or gainful activity, in other activity carried out for the purpose of obtaining income or in on-the-job training
- damage caused by renting out a property or housing unit.

In the event of damage caused by the prevention of water flow into the floor outlet or drain due to an obstacle on top of the drain, the deductible is always 20 per cent of the amount of loss, but in any case not less than the deductible stated in the policy document and not more than €20,000.

The maximum limit of liability insurance compensation per insured event is either €500,000 or €1,000,000, depending on your choice. The deductible is €200.

Example

How Turva reimburses you

Timo rode his bicycle carelessly and accidentally ran into a woman on a pedestrian crossing. The woman was injured in the collision and broke her leg. Since the damage was caused by Timo's negligence, he was liable for compensation. Timo's liability insurance compensated the woman for the treatment costs resulting from the broken leg, the temporary disability and the loss of earnings during sick leave.

The resident tripped while in the toilet and broke the water tank of the toilet bowl upon falling. The housing company demanded compensation from the resident. However, according to the law, the resident was not responsible because the incident was accidental and there was no fault involved. The housing company disputed the case, Turva handled the trial on behalf of the resident and paid the resulting costs.

Legal expenses insurance will help you in many legal matters

Legal expenses insurance covers necessary and reasonable representation and legal expenses if you need legal aid in disputes, criminal cases and non-contentious civil cases that concern your private life. A dispute materialises when it has been established that a claim, the merit and the quantum of which have been set out, is contested as regards the merit or the quantum of that claim.

Like other insurance, legal expenses insurance also contains compensation exclusions. The insurance policy does not cover e.g.

- costs in a case where the contest of the claim cannot be demonstrated,
- disputes related to work or other income generation, divorce or dissolution of a relationship,
- legal costs of the opposing party, which the insured person is ordered to pay.

The costs of disputes related to child custody, child support, visitation rights and living arrangements are reimbursed by the insurance only with certain exceptions specified in the terms and conditions.

The legal expenses insurance is effective in the Nordic countries, and it can be used in cases in which cause has arisen during the validity period of the insurance and which can be directly referred to a district court in Finland or corresponding Nordic court. If an insurance policy has been in force for less than two years when an insured event arises, the factors on which any dispute is based must have occurred during the validity of insurance.

Events covered by legal expenses insurance can be e.g.

- legal disputes related to real estate transactions,
- criminal matters related to assault in which you are the victim of a crime.

The maximum of legal insurance compensation per insured event is either €10,000, €20,000 or €50,000, depending on your choice.

The deductible is 15% of the expenses to be reimbursed. By separate agreement, you can also extend your insurance to cover the legal expenses of the opposing party.

Extension for the lessor's and property owner's liability and legal expenses

You need extensions to your liability and legal expenses insurance if you own or co-own flats, detached houses or holiday homes that you are not using yourself. With the extensions, you get coverage for such residential properties located in Finland. You need extensions whether the property is rented, vacant or in the possession of a relative for no charge. An extension can be granted if you own up to five such properties. The extension of liability compensates for damages for which you are legally liable related to the ownership, possession and maintenance of these properties. The extension of legal expenses reimburses reasonable representation and legal aid costs in disputes and criminal cases related to the ownership or leasing of rental properties, such as rental disputes related to investment property homes.

If damage covered by the liability insurance leads to legal proceedings, please notify Turva immediately! This ensures that Turva will take care of litigation on your behalf and pay the resulting costs.

You can find more information about liability and legal expenses insurance in the insurance terms and conditions.

What affects the premium for home insurance?

Insurance coverages are priced separately and in such a way that the prices reflect as closely as possible the damage risk of each coverage, which is why the premium can either decrease or increase in the future. Building and home contents insurance premiums are slightly higher where incidents are more likely and lower where they are less likely.

The premium for **home contents** is affected e.g. by the extent of the insurance coverage, the maximum amount of compensation, the age of the policyholder, your chosen deductible, the area of the flat and the municipality in which the flat is located.

Factors affecting the **building's** insurance premium include e.g. the extent of the insurance coverage, the age of the policyholder, the age of the building and its service water pipelines, the building's location, purpose of use and technical properties, and the possible maximum compensation amount. In the case of full value insurance, the insurance premium is especially affected by the size of the building, which is calculated based on the gross area.

The insurance premium is also affected by the deductible. With a higher deductible, you are liable to pay more for any damage, but your insurance premium is lower. If the damage is caused simultaneously to both the building and home contents insured with this insurance, only the highest deductible is deducted.

By updating the piping, you save on insurance premiums and reduce the risk of leakage damage. It is also a good idea to protect the pipes well. In the case of building damage, an increased deductible (+20%) is deducted in addition to the standard deductible if the leakage damage was caused by freezing. However, the deduction cannot exceed €5,000. No deduction is made if the freezing was caused by a heating device failure or another sudden and unforeseeable event.

Property should be protected with safety devices such as burglar alarms and leak detectors as well as a drain pan placed under the dishwasher and refrigerator. If a device of this nature has substantially reduced the amount of damage, the deductible can be waived in the compensation. Certain safety devices also entitle you to a discount on the insurance premium. Each security device reduces the payment by 2%. The maximum for the total discount is 10%. Safety devices that entitle you to a discount include a leak detector, stove detector, automatic fire suppression system, camera surveillance, burglar alarm and extensive alarm system.

The insurance premiums change with the renewal of the insurance period as the ages of the building, piping and policyholder change.

Turva has the right to make changes to the insurance premium due to the rules regarding customers who have concentrated their insurance policies, or other similar rules. The insurance premium is also affected by possible other customer benefits and discounts, the amounts, granting criteria and validity periods of which may change. Other situations in which Turva has the right to change the insurance premium are detailed in the general terms and conditions.

Building insurance premiums and maximum compensation amounts are linked to the building cost index. The premiums for liability and legal expenses insurance are determined according to the selected insurance amount (maximum compensation amount).

You can pay your insurance in one or more instalments. Dividing your annual premium to 6 or 12 instalments requires paperless service and e-invoice. 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.

What to do in the event of damage?

If your building or movable property is damaged, you can find instructions in the TaskuTurva app or on our website at turva.fi.

A claim must be submitted within one year of becoming aware of the damage and your potential entitlement to compensation. You can file the claim, for example, via the TaskuTurva app or by logging into our online service. Turva will issue a compensation decision within one month of receiving all the necessary documents and information. If the payment of compensation is delayed, we will pay interest in accordance with the Interest Act.

Intentional damage

Turva does not compensate any damage or loss 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 also be reduced or not paid at all.

Remember to prevent losses!

Please remember to take care of your home and property – follow the safety regulations. By striving to prevent or reduce damage through your own actions, you can avoid major damage and, in that respect, ensure that you receive full compensation for any damage incurred.

- Keep a close watch on open fires as well as indoor and outdoor candles. Make sure that any housing units and premises used for overnight accommodation have a working smoke alarm.
- Do not leave valuable or theft-prone items exposed in a car, trailer or boat. Instead, store them locked away, in the trunk or otherwise covered or hidden. Control your belongings so that they are not stolen.
- Lock windows and doors carefully.
- Store engine-driven equipment, such as garden tractors and ride-on lawnmowers in a locked shelter, or lock them with a steering, cable, chain or brake lock that prevents use.
- Make sure that spilled liquids do not damage your computer, mobile phone or other electronic devices. When traveling, pack liquids so that they do not cause damage to other items of luggage.
- Make sure that water has unobstructed access to the floor drain.
- Do not smoke in bed or on the sofa, and do not dry laundry above a sauna heater or in its immediate vicinity.
- Place a drain pan under the washing machine or refrigerator if the space does not have a floor drain or if the floor structure prevents the immediate detection of possible leaks.
- Do not leave the washing machine on when you leave the flat, turn off the valve after use and plug the inlet water pipe that remains open after disconnecting. Close the main shut valve or turn off the service water pump if the building is uninhabited or unused for more than a week.
- Take care of the water supply system and protect it from freezing. Do not thaw frozen pipes and similar equipment with an open flame or hot air blower.
- Monitor heat-producing devices (e.g. stove, oven, grill, smoker), turn them off every time you leave your home and when going to bed, and do not store flammable objects in their immediate vicinity.
- Do not replace a fixed electrical installation with extension cords, and do not connect any extension cords together. Outdoors, use only extension cords designed for outdoor use.
- Only charge the batteries of electric mobility devices with the charging equipment intended for each specific device and follow the manufacturer's instructions. Turn off the charger when you leave the insured location.
- Check with an electrician that your home's electrical network is suitable for charging an electric car and only use charging cables or equipment designed for charging an electric car.
- Before drilling or nailing structures, establish the location of pipes and wires.
- Do not weld or do other hot work in a garage or other enclosure for motor vehicles or home contents.

The terms and conditions of the home insurance feature the section 'Safety regulations' with everyday practical instructions. Minor measures can prevent major damage. Please study the instructions!

How is the value of your property determined?

Insurance can never compensate for the emotional or functional value associated with damaged property, but home insurance will provide compensation for its monetary value at the time of the damage.

In most compensation cases, the value of the property is determined based on age reductions. The value of the property can also be defined according to the replacement value, current value or fair value. For example, most building damages are compensated according to the replacement value or current value. The deductible is also deducted from the compensation.

Keep your insurance up to date and check your insurance information after receiving the policy document. In building and home contents insurance, an excessively low insurance premium charged based on incorrect or incomplete information can affect the amount of compensation in proportion to the difference between the charged and actual premium.

Age reduction is a deduction from the compensation based on the service life of the property.

Replacement value for home contents and movables, refers to the amount of money needed to obtain new identical property, or property with the closest equivalent features of usage.

The replacement value of a building refers to the amount of money needed to build a new building of the same size, same purpose and similar in characteristics to the original, made with modern structural components, building materials commonly sold in Finland and conventional working methods.

Current value means that the compensation takes into account the age, use, obsolescence, condition or similar aspects of the property. When the value of the building or part thereof at the time of the damage is less than half of the price of a new equivalent, the compensation is based on the current value. The current value is usually not enough to compensate for the acquisition of a new similar asset to replace the damaged one.

Fair value is the market price of the property at the time of damage. In case of damage to home contents, compensation is paid according to the market price for the property listed separately in the insurance terms, such as musical instruments. Even in the case of building damage, the fair value can be the upper limit of the compensation in the cases mentioned in the terms and conditions.

Deductible is the amount of money that you decide, upon taking out an insurance policy, to be liable to pay in the event of a damage or loss. It is always deducted when compensation is paid. The deductible also affects your insurance premium.

The upper limit of the compensation is determined based on the full value of the property or the maximum compensation amount. The maximum compensation amount can be calculated according to the surface area of the housing unit or indicated in the insurance terms and conditions. It can also be a separately defined upper limit for the compensation.

The impact of age reductions

Age reductions affect the compensation depending on the type and age of the property in question. For example, telephones and computers depreciate faster than equipment belonging to a building. The reduction is calculated by multiplying the percentage in the table on the next page by the number of full calendar years between the property's year of acquisition and the year the damage or loss occurs. The exception is mobile phones and mobile devices, for which the age reduction is also calculated for the year in which the damage occurred.

In Premium Plus coverage, no age reductions are made on mobile phones, mobile devices, computers and their peripherals, smart watches, smart bracelets, smart rings, clothes, footwear, bags and other accessories, equipment, tools and other property used in gainful and entrepreneurial activities for the first year of use and for one calendar year after the first year of use or for the year in which the damage occurred. For the other home contents and movables mentioned in the table, age reductions are not made for the first year of use, the following four full calendar years or the year of the damage. When the age of the property warrants age reductions, the normal age reduction calculation is observed (without Premium Plus benefits), starting from the item's first year of use.

The normal age reduction calculation is also applied when calculating compensation for separately insured property, such as a valuable bicycle. You can insure such property without the additional Premium Plus coverage.

Under the home contents insurance, the value of the property after age reductions remains at no less than 20% of the price of corresponding new property.

Example

How Turva reimburses you

Kaija's mobile phone bought in 2020 broke beyond repair in 2023. The premium home insurance policy for home contents covered breakage damage. The compensation was paid based on the price of a new phone, which was €1,000. A 25% age reduction was deducted from the price of the new phone for three years, i.e. a total of 75%, or €750. In addition, a deductible of €200 was taken into account, and the compensation paid was €50 (€1,000 – €750 – €200).

If the customer had had Premium Plus additional cover for home contents, the same age reductions would have also applied in that case. The device was already old enough that the age reduction benefit of the Premium Plus no longer applied to it.

If the phone had been acquired in 2021, 2022 or 2023, it would have been replaced under the Premium Plus cover according to the price of a new equivalent phone without age reductions. The only reduction would have been the deductible.

Example

How Turva reimburses you

A washing machine Tiina bought in 2020 broke in 2023. The premium home insurance policy for home contents covered breakage damage. The maintenance shop had estimated the repair costs of the machine to be €450. The price of a new equivalent machine was €500. An 8 % age reduction was deducted from the price of the new washing machine for two years, i.e. a total of 16% or €80. In addition, a deductible of €200 was taken into account, and the compensation paid was €220 (€500 – €80 – €200).

With Premium Plus, the washing machine would have been replaced according to the value of a new equivalent machine without age reductions, minus the deductible. If the washing machine had been purchased in 2017 or earlier, the device would have been old enough for the age reductions to have also applied to the Premium Plus coverage. The reduction from the price of the new corresponding device would have been 5 years x 8% = 40% in both cases. In addition, the deductible would have been taken out of the compensation.

How Turva reimburses you

Timo's locked 3-month-old mountain bike, which had cost €700, was stolen from the yard during the night. Timo reported the offence to the police and filed a claim with Turva. The premium home insurance for home contents included theft and damage coverage. As compensation, Timo received the price of a new corresponding bicycle, minus the deductible. The compensation would have been the same through The Premium Plus extension.

Table 1: Age reductions

Of the building's HPAC, electrical and automation equipment, piping, electric wires, electricity meters, fiber optic cables, solar panels, and fuel and wastewater tanks (except in cases of fire damage)	3% a year
Heat pumps and related systems, excluding ground source heat pumps (except in cases of fire damage)	9% a year
Other building HPAC and ground source heat pumps and their related systems (except in cases of fire damage)	6% a year
Furniture, home textiles and consumption utensils, rowing boats, outboard motor (up to 10 hp), light aquatic hobby items such as SUP boards, canoes and kayaks	6% a year
Household appliances, entertainment and other electronic equipment, stereos, TV, cameras and other optical appliances, as well as camping and fishing gear	8% a year
Bicycles, their parts and accessories, tools and work equipment, motorised vehicles and mobility devices, driving suit, driving helmet, driving gloves, driving boots, prostheses and personal assistive devices, such as hearing aids and wheelchairs	10% a year
Sports and hobby equipment, gear and device, remote-controlled aircrafts and drones, clothing, footwear, bags and other accessories, spectacles and sunglasses	20% a year
Mobile phones, mobile devices, computers with peripherals, smart watches, smart bracelets, smart rings and tools, work equipment and other property used in gainful employment	25% a year

Age reduction in the event of leakage damage

If the leak of an HPAC equipment or piping has caused damage to the building or its permanent fixtures, a deduction will be made from all costs of repairs and fault detection incurred by leakage according to the age of the equipment or pipe that caused the leak, as per Table 2. These costs include e.g. the costs of opening and drying the structures, as well as the costs of reconstruction and surface coverings. The age reduction is calculated from the first year of use.

If the leak does not damage the building, all costs related to repair or renewal (e.g. the costs of locating the fault, installation, excavation and filling) are subject to an age reduction according to Table 1.

Table 2

Age of the piping, equipment or tank	Deduction from the amount of loss	Maximum deduction
0–19 years	0%	€0
20–29 years	20%	€3,500
30–49 years	30%	€3,500
50 yearsor more	50%	€5,000

In addition to age reductions, the deductible indicated in the policy document or stated in the terms and conditions is always deducted from the compensation.

Repairing the old, purchasing a new or monetary compensation?

When your property suffers damage, Turva will primarily provide compensation by repairing it, if possible. However, compensation can also be provided by purchasing a replacement or paying money. Turva will pay the compensation without delay – no later than 30 days after we have received all the necessary documents and information to settle the claim. The compensation takes into account the value of the property at the time of the damage and the deductible.

Repairing property

If the damaged property can be repaired, the repair costs will be paid as compensation. In the case of damage to mobile devices, the cost of purchasing a replacement device can also be regarded as a repair cost. Repair costs are paid up to the value of the property at the time of the damage or up to the maximum compensation amount.

Turva can choose a repair shop; for mobile phones and computers, Turva uses its own trusted partners. Customers who wish to do so can use the repair technician of their choice for household appliances, for example. The costs are determined according to the price at which the insurance company could have had the damaged item repaired or constructed.

Purchasing a new replacement or receiving monetary compensation

If the damaged property cannot be repaired or the repair would cost more than the value of the property at the time of the damage, the claim can also be settled by obtaining new property or in cash.

Interrupted residence

If you have to move out of your permanent home during the repairs of damage covered by your home insurance, please contact Turva.

Additional living costs caused by temporary accommodation that have been approved by Turva in advance will be reimbursed from the home contents insurance up to a maximum of €3,000/month for no more than a year – 18 months in the case of fire damage. The insurance also covers transport, storage and other similar costs, provided you have agreed on them in advance with Turva.

As a deductible, you must pay the deductible for your home contents and 10 % of the costs of the temporary housing.

Premium Plus reimburses the costs of temporary housing without an additional 10% deductible.

Example

How Turva reimburses you

Tiina lived in a rented two-room flat, and a leaking sewer pipe caused damage in the flat. The housing company took care of repairing the damage, but the kitchen was inaccessible for two months, so Tiina moved to a substitute flat during the renovation. Since the flat was not fully available to Tiina, the lessor provided a total discount of €200 on two months of rent. The rent for the substitute flat was €500 per month. Tiina normally walked to work but, from the substitute home, she had to take a bus to work, which resulted in a total of €100 in extra expenses. Over a period of two months, Tiina incurred a total of €1,100 in additional housing expenses. Tiina had premium home content insurance.

The €200 in saved rent and the €300 deductible of the home contents insurance were deducted from the extra expenses of €1,100. An additional 10 % deductible, €60, was also deducted from the remaining amount. The total compensation sum was €540.

If Tiina had had Premium Plus additional cover, the 10% additional deductible would not have been deducted, in which case the amount of compensation would have totalled €600.

When does home insurance not provide compensation?

The insurance terms and conditions indicate factors that exclude certain events from the scope of the insurance compensation. These include

- property being lost or forgotten
- an unlocked bicycle, electric mobility device, boat or outboard motor being stolen
- money or other payment instruments being stolen from a locked car, trailer, boat or tent
- sports or hobby equipment, gear or device breaking in use
- a remote controlled model aircraft, drone or similar device breaking during flight
- apart from fire and leakage damage, a pet or domestic animal or other small animal (such as an insect, bird, hare, vermin or rodent) causing damage or costs arising from their control or extermination
- animals causing damage to plants or vegetation in the yard area
- malware, user error, data breach, data loss or inoperability causing damage to IT or smart devices, software or files
- damage being caused by design, installation, use, foundation or construction errors
- the floor drain, its elevation ring, wall drain or the pipe penetration in the wet room leaking or damage being caused by insufficient waterproofing
- damage being caused by mould, decay or other gradual phenomenon
- damage being caused by rain, flood, freezing, frost heave, weight of snow, groundwater, surface water or melt water
- damage being caused by roof breakage, except for damage caused by a storm or hail
- the building or housing unit rented to another party or the movable property there being subjected to vandalism or theft, except in connection to break-in or robbery.

Read the insurance terms and conditions for more details on the things that are not covered by home insurance!

Among other things, the insurance does not cover

- home contents and other movable property rented or loaned to a third party
- parts of the housing unit that fall under the maintenance responsibility of the housing or real estate company
- property used for gainful employment, which is insured by the employer – for example the property of a company other than a sole proprietorship
- property owned by an employer, public-sector entity or company other than the insured person's own sole proprietorship and property made available to the insured for business and private use
- employer-subsidised bicycles or other employee benefits
- motor vehicles, motorised mobility devices and their parts, equipment and attachable machinery and devices, with the exception of child safety seats and stored ski boxes
- skid-steer loaders, elevating work platforms or construction and tower cranes
- data and files, and software packages other than those which are publicly available, relating to or included in data carriers
- theses, dissertations, manuscripts and similar documents
- statues and art objects or other similar special purpose constructions located in yard areas
- bodies of water, piers and shoreline structures (e.g. terraces built entirely or partially over water),
- structures located beneath the building foundation bases
- subsurface drainage piping and wastewater disposal system fields and their piping, piling
- boreholes and energy wells, excluding the pump and its equipment.

Turva has the right to send all information and materials related to your insurance 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.

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

For matters related to granting insurance, our customer service team is here to assist you. If you are dissatisfied with Turva's compensation decisions, please first contact our claims service and request a review. The contact details can be found in the compensation decision.

If the matter is not settled in a satisfactory manner, you can send Turva's Client Ombudsman a written appeal, 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's Client Ombudsman is by sending a message either through the TaskuTurva app or by logging into our online service at turva.fi/kirjaudu. You can also send mail to: Turva's 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.

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 data management and data processing practices. In Turva, personal data is processed for offering 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 customers themselves, from parties authorised by them (e.g. trade unions), from public registers of authorities and from the credit register. Privacy statements 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 statements on Turva's website.

Data about the customer is only disclosed to third parties with the customer's explicit consent or under a legislative provisions. Customer information and other personal data may be used to investigate, expose and prevent money laundering and terrorist financing. In addition, data may be disclosed to the authorities for the purpose of investigating money laundering and terrorist financing, as well as for the purpose of investigating criminal offences committed to obtain any property or proceeds of crime subject to money laundering or terrorist financing.

Personal data is disclosed to the common claims and fraudulent claims registers of insurance companies. The purpose of these registers and data disclosure is to prevent and expose 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.

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

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. 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 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.

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 ®

Smile,
you're safe with Turva.

We have the most satisfied insurance customers in Finland. Welcome on board!

Here at Turva we provide the best service in the field. And it's not just us saying that, our customers do, too. Many times now, the annual EPSI Rating customer satisfaction surveys have shown that Turva is the number one Finnish insurance company for customer service.

Learn more at turva.fi

FINNISH SERVICE ®

turva

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