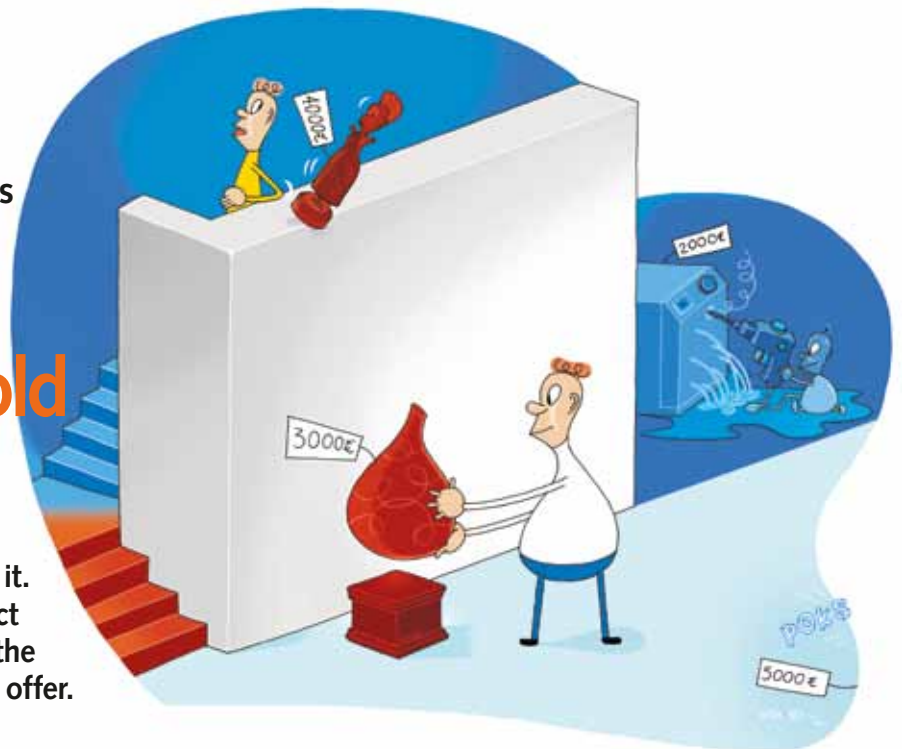


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## 1 Tailored household insurance

**Your home is always worth insuring, regardless of whether you own or rent it. The level of the insurance should reflect your own needs. It also pays to check the conditions of the insurance company's offer.**



Lisa Joensuu Illustration Anssi Keränen  
How would you cope if you had to buy everything again: furniture, rugs, curtains, TV and other electronics, crockery, clothing, lighting, domestic appliances and sports and leisure equipment? Life can change in a flash when a fire destroys all household goods. A fire can start in a few seconds, even from just a single tea light.

“All householders need to consider the risks that may threaten their home. The insurance requirements depend of the size of the family and its way of life. The insurances should be checked and adjusted when life situations change. For example, the risks grow along with children”, says Seppo Pekurinen, Loss Prevention Manager at the Federation of Finnish Financial Services.

### Easiest based on area

There are 24 insurance companies in Finland licensed to insure against loss or damage.

“Each company draws up its own terms and conditions, agreements, compensation policies and protection guidelines, but in the final

analysis, the basic principles are very similar with all the companies. Modern insurance policies are based on full replacement value coverage. The client only needs to give the building type and area in square metres. The companies have prepared calculations of the average insurance values of various sizes of home”, Seppo Pekurinen says.

The amount of the insurance cover is no longer stated separately, unless there is something exceptionally valuable in the home. Any valuables and items such as collections should be itemised separately. Pekurinen says that a common limit for a valuable is EUR 5,000.

### Limited or comprehensive cover?

Insurance companies offer various levels of home insurance, from limited to extensive cover. For example, limited insurance may only cover fire and storm damage. Most extensive home insurances cover almost all household damage, and only the eventualities not covered by the insurance are separately itemised.

There is a lot to read in insurance documents, and the terms and conditions contain clauses that may look like they are designed to trip you up. Seppo Pekurinen feels that small print is the scourge of the sector.

“If the client has paid his premiums regularly and diligently, he is entitled to claim for everything that can be reimbursed in a loss situation. If a company follows an extremely tight policy and does not honour claims in a straightforward manner, the clients will vote with their feet. All in all, home insurances in Finland are in good shape. A claim can be made online, and the payments procedure is now very quick.”

### The client has obligations, too

An insurance agreement also places certain obligations on the client. The agreements contain directions and injunctions aimed at avoiding losses. As an example, household appliances must not be left on if you are going out, faulty electrical equipment must not be

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## 2 Responsible consumption and production

Sensible energy use and reduction of consumption wherever it is genuinely possible are significant factors in climate change mitigation. We all can have an impact on these. We at Helsingin Energia want to ensure that we make good energy decisions on the basis of reliable consumption data and forecasts. That way, we sell energy for a genuine need and not for wasting. This is a sustainable way to operate from both our customers' and our own point of view.

The vigorous expansion of the capital region encourages residents to improve the energy efficiency of buildings and to reduce their energy consumption. In the future, it will be possible to provide heat with the same amount of energy for an increasingly larger city.

Through research and development, we are discovering new innovations to minimise energy consumption. At Viikinmäki in Helsinki, we have just launched a survey of energy consumption in heating and water use in low-energy houses. Sealing, insulation and heat recovery in ventilation form the basis for energy efficiency in buildings. For economic and environmental reasons, district heat has been selected as the heat source for the property. District heat is also utilised in underfloor heating and reheating in heat recovery.

District heat is the most efficient and environmentally sustainable way to meet the heat requirements of major cities, and we are constantly developing its diverse possibilities. In Helsinki, we are already operating the world's largest heat pump and heat recovery system under the Katri Vala Park. The waste heat of the waste water purified at the Katri Vala heating and cooling plant is utilised as district heat. In the Uspenski computer hall, the heat produced by servers is recovered into the district heating network and the servers are cooled with sea water. These, if any, are testimony to open-minded development work.

Helsingin Energia's targets for the coming years include a significant increase in renewable energy and carbon neutral energy production by 2050. At the time of writing this, our development programme on production reforms is being processed by the City of Helsinki's political decision-makers.

Once implemented, the development programme will bring pellets or other biomass to be used next to coal in the Salmisaari and Hanasaari power plants. Environmental investments in accordance with the EU directive on industrial emissions, aimed at improving air quality, are also under preparation in Salmisaari. Further studies on the possibility of increasing the use of wood-based fuels in the future are currently under way.

Progress in energy efficiency is needed on many fronts, in both consumption and production.

Seppo Ruohonen  
Managing Director



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used, and it is forbidden to dry laundry in the sauna. You must look after your property as well as possible. Being present is important in spotting a potential fire and extinguishing it.

“The most common cause of damage in home fires is electrical fires. They number about a thousand a year. For example, the cooker and oven must be used under supervision, in other words the resident must be at home when they are turned on. A borderline case may be roasting the Christmas ham at night while the resident is asleep, but even then the most important thing is that the resident is on the premises.”

A dishwasher or washing machine should never be left on when leaving the house or apartment. They carry risks of both fire and leaks. The majority of cases of water damage are caused by dishwashers, because kitchens do not have floor drains to take the leaking water. Last year, payments of leakage damage claims in households were higher than those of fire claims for the first time.

“After accidental damage has taken place, you must contact your insurance company immediately. It has the right to inspect the damage. As an example, goods damaged by fire can only be thrown away with the insurance company's permission.”

The Federation of Finnish Financial Services (FK) is an industry association representing banks, insurance companies, finance companies, brokers, investment fund companies and financial sector employers in Finland.

The Finnish Financial Ombudsman Bureau Fine advises consumers in insurance, banking and securities matters. Information, guidelines and comparisons at [www.fine.fi](http://www.fine.fi)



## 3 Sensations of light

The lighting designer complements the performer's work in the same way as the set designer. On occasions, lighting takes the principal role.

When the curtain rises or TV transmission begins, Lighting Designer **Mikki Kunttu** knows exactly what is coming.

Kunttu's third light artwork will make its debut on New Year's Day 2011 on Senate Square in Helsinki, as part of the Season of Light (Valon vuodenaika) event.

"That will be the moment when I see whether or not the installation works", the designer says. He is mainly referring to the artistic effect and the experience of the audience, not so much the technology.

### The artist's brushes

Mikki Kunttu uses a 3D modelling program for designing a light installation. On his computer, he has three-dimensional images of the buildings on Senate Square. He even has a scale model of Helsinki Cathedral in his studio.

After selecting the form, rhythm and colours for his story, Kunttu starts working on the soundscape. Finally, he defines the light sources and combines them into a whole directed by the computer. The technology provides the brushes for producing art.

"The designer must master the technology before he can express himself."

Kunttu learned the basics of lighting technology in the early 90s at the Tampere Polytechnic, but his career in lighting design evolved through his work in the theatre and television.

### Energy-miser LED

The lighting designer's choices affect both the expression and energy consumption. Mikki Kunttu says that the balance comes naturally.

"Devices that expend less electricity make our work easier."

He introduces new, more energy-efficient light sources as soon as they become available on the market. The brightest star is the LED technology, favoured by Kunttu also in the Season of Light installation.

"LEDs have developed at a brisk pace, and the outputs have multiplied", Kunttu says. He doesn't think LED floodlights are yet a match for the most powerful traditional light sources, but in terms of colour reproduction, they are already very well suited to his purposes.

### Turn off the television

If energy consumption is a hot topic for designers, so it is for lay people. What would be easier energy saving than turning off the light artwork? Should we also plunge theatre stages into darkness, and how about TV studios? Where do we draw the line?

"Everyone can apply energy-efficient solutions in his own work and life."

Last January, the Season of Light enticed tens of thousands Helsinki residents, hungry for the experience, to Senate Square. The unique atmosphere of the event also stopped many a chance passer-by in his tracks.

"Light possesses a power of abstraction. It can be experienced in a variety of ways. In a light installation, the same dramatic elements and laws are at work as in any performing art."

During the week, the light work on Senate Square consumed about 10,000 kWh in electricity. The same amount was saved, if the

work tempted 50,000 people away from their TV sets to see it.

When considering the emissions from power generation, a light installation might be compared to a tourist. The Senate Square artwork produced about one ton of carbon dioxide during the week, which is a little less than a single person's share of a return flight to Thailand.

### A rare treat

Although technological advances offer more and more opportunities for saving energy, Kunttu hopes that new inventions won't completely sweep away old light sources from the market.

"They are a good standby, if a certain light quality cannot be achieved with any other means. At best, the new techniques extend the available palette, at the same time reducing the use of energy-greedy techniques."

"Of all the world's lights, my favourite is perhaps the light of an incandescent bulb. It's a pity that it will be removed from use", Kunttu says.

"The light from an incandescent bulb is the nearest to candle light, the spectrum of fire. Man has a really primitive tendency to enjoy being by a fire."

### Light for the city people

The Season of Light installations will light up Helsinki in January 2011 more extensively than before. Several top designers of lighting art from abroad will also participate in the free city event. The stages of the light works will be Senate Square and Parliament House.

## 4 Use your many customer benefits!

As a Helsingin Energia customer, you have a variety of customer benefits. Are you making full use of them?

### Up-to-date with energy usage

The Sävel Plus reporting service is designed for all Helsingin Energia electricity and district heating consumers. If your household has a remote-readable meter, the Sävel Plus service gives you hourly information on your energy use. If you don't have a remote-readable meter, the service gives you monthly consumption information.

The reporting can help you to make a difference to your own energy consumption, save money and at the same time the environment.



The exhibition also displays examples of all compact fluorescent bulbs currently on the market. The energy advisers provide information on which bulb is suitable for which position.

You can take impartial information home with you, such as home appliance guides. They contain information like the energy consumption of the appliance, its external measurements and prices for each model. Individual customers may visit the Energy Advisory Centre without an appointment. The energy advisers and sales negotiators also provide a telephone service.

Energy Advisory Centre  
Kampinkuja 2  
Telephone 09 617 2726

### Insurance against electrical accidents

As a Helsingin Energia electricity sales customer, your family is insured against electrical accidents.

The insurance covers, without an excess, personal injury caused by an electrical accident that takes place inside or outside the home during leisure time. Compensation may be claimed for e.g. medical treatment costs and a permanent disability.



### Compare before buying

The Energy Advisory Centre in Sähkötalo offers free guidance in all matters related to household energy usage. The Energy Advisory Centre also has an extensive exhibition of domestic appliances, allowing you to examine the home appliances, heaters and thermostats on the market.

### Borrow meters free of charge

The Energy Advisory Centre lends customers various home meters for free. A surface thermometer measures temperatures of surfaces, structures or heating equipment. A consumption meter is used to measure energy consumptions of plug-in electric equipment, helping to identify the electricity guzzler in your home. A moisture meter helps to locate possible water damage in the house structures or in 'wet' areas. A wall scanner is useful for jobs like hanging a picture on the wall. It detects the timber frameworks, electric cables, water pipes or iron fittings. A radon meter registers the radon content in the room. The indoor radon content is measured between November and April. A light intensity meter reveals the intensities of lighting around the home, and a decibel meter measures sound levels.

Reserve a meter at [www.helen.fi](http://www.helen.fi) or by telephone 09 617 2727. The meter is collected from Kampinkuja 2, 3rd floor.



### Pure Plussa

You earn Plussa points for the electricity sale price inclusive of value added tax. Remember to give your Plussa card number to Helsingin Energia's customer service.



### New electric heaters economically

As a Helsingin Energia electricity customer, you can take advantage of a special deal to have your old electric radiators replaced with new electric heaters. The installation is carried out by Helsingin Energia's partner contractor.

If you are thinking of updating, contact Helsingin Energia's customer service.

### Helen magazine to your home

Helen magazine is sent to your home four times a year. Helen is a solid reading package and a useful guide for the householder, with information and tips for the smooth running of daily lives and sensible energy use.



## Opt for an e-invoice

Do your paper bills have a tendency to vanish among other mail? Such problems are over when you opt for e-invoicing. The e-invoice or e-bill is an easy way of taking care of your bills. It also helps the environment by saving unnecessary paper bills.

The e-invoice is sent direct to your internet bank. All your bill details are pre-filled, so that you don't need to key in long reference and account numbers, the due date or invoice amount. All you need to do is approve the bill after checking it. You can also opt for a bill to be paid automatically once a month, so that you don't need to worry about the due dates of the bills.

If you want to make changes to the details of an e-invoice, such as bring the payment date forward or pay an amount in excess of the one entered, this is easily done, too. Just key in any changes you want, after which you approve the invoice.

The bill is automatically archived in the online bank, and no paper waste is created. It is not possible to inadvertently pay an e-bill twice: once you have approved a bill for payment, it won't accept another approval.

Visit your own internet bank to find out more about e-invoices.

Additional information: [www.e-lasku.info](http://www.e-lasku.info)

### How to receive e-invoices

1. Next time you are paying a paper bill at your internet bank, select 'e-invoice' as your billing preference.
2. The next bill may still arrive by post, but after that you will receive an e-invoice direct to your online bank.

### An e-invoice is

- EASY:** no need to key in invoice details, but can alter the due date and increase the payment amount.  
**QUICK:** the invoice is paid with one click or by mobile phone.  
**SAFE:** the bill can't get lost in the post, no keying errors, reliable identification with bank ID codes, bill cannot be paid without your approval.  
**ECOLOGICAL:** the bills are electronically archived in the internet bank without creating unnecessary waste.



## Christmastraditions in Helsinki

Christmas has officially arrived in Helsinki when the festive lights on Aleksanterinkatu are lit. This takes place a week before the first Sunday in Advent, and the lights stay on until Twelfth Night. The chains of lights hung in the shape of a series of As on Aleksanterinkatu are a tradition, and people flock to see them year after year.

The Seurasaari Christmas Path is one of the most popular events of the winter, visited during the day by more than 10,000 children

and adults to enjoy the Christmas atmosphere at Seurasaari. There are many activities along the path, with singing, games, story-telling, horse-drawn rides, gingerbread-eating and pulla-baking on sticks. Father Christmas with his elves is in attendance. A candle path and burning logs bring a warm glow to the darkening afternoon. It's best to use public transport, as there isn't much space for private cars!

Seurasaari Christmas Path 1  
2 December 1-5 p.m.

## ● AT YOUR SERVICE Service numbers and price info

### Helsingin Energia

Telephone 09 6171  
Sähkötalo, Kampinkuja 2,  
FI-00090 Helen  
[www.helen.fi](http://www.helen.fi)

### Customer service, 3rd floor

Mon-Fri 8.30-16  
Telephone service Mon-Fri 8-18  
Domestic customers 010 802 802  
Business customers 010 802 803  
Electricity meter readings 010 802 804

### Fault reports

Breakdowns in electricity supply  
08001 80808

Breakdowns in district heating supply 08001  
60602

Faults in outdoor lighting 08001 73173  
Telephone calls received by Helsinki

Energy customer service are recorded.

Call charges for numbers beginning with 010:

- from landlines: 8.28 c/call + 5.95 c/min.
- from mobile phones, all operators:  
8.28 c/call + 17.04 c/min.

The prices include VAT at 23%.

Our free e-services are available on our  
website: [www.helen.fi](http://www.helen.fi)

### Advisory services

Energy Advisory Centre 09 617 2726

Advice on how to choose and use domestic  
appliances. You can also borrow energy,  
moisture, structural, surface temperature and  
light meters from us:

[energiakeskus@helen.fi](mailto:energiakeskus@helen.fi)

Advice on electricity use and energy saving  
09 617 4010

### District heating

New connections to district heat

09 617 2961

Advisory service on heat use

09 617 2969

Billing and consumption enquiries

09 617 2856

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