



## **HELEN – Group insurance included in the Service Agreement for Households**

Effective as from 1 January 2020

This brochure outlines the main contents of Fenniaturva Group Property Insurance. The brochure gives examples of the main exclusions. This brochure is not a full description of the insurance; please read also the insurance policy and terms and conditions carefully (available in Finnish and Swedish). In the event of discrepancy between the English version and the Finnish version of the Insurance Brochure, the Finnish-language version (“tuote-esite”) shall prevail.

### **HOME INSURANCE**

The home insurance included in the Service agreement for households covers your home for most accidental damage. The insurance is intended for apartments in blocks and row houses. The home insurance includes household contents cover, together with third party liability, legal costs and identity theft insurance.

The insurance is valid at the address cited in the contract for the benefit of everyone living there permanently in the same household. A lodger living in the same apartment or students living in shared accommodation each require their own insurance.

### **PROPERTY INSURANCE**

#### **What types of damage does property insurance cover?**

Property insurance covers damages caused by:

- Fire and natural disaster
- Theft, vandalism and robbery
- Leakage
- Other sudden and unpredictable event

Examples of damages covered:

- the sewage pipe in your home springs a sudden leak and your property is damaged
- an electronic device is damaged as a result of overvoltage caused by lightning
- a candle topples over and textiles catch fire
- your apartment is broken into and your property stolen
- your luggage is delayed more than 12 hours from your arrival at a destination in the Nordic countries and you are forced to buy necessities
- a bicycle or sports equipment is damaged while being used for its correct purpose. Damages are not covered if above property is used in a competition or while training for one.

Your customary household contents are insured based on the area of the home and the maximum insurance cover determined on this basis.

Floor area of apartment (m <sup>2</sup> )	Maximum cover
1-30	EUR 37,000
31-50	EUR 46,000
51-70	EUR 56,000
71-90	EUR 66,000
91-120	EUR 80,000
121-150	EUR 92,000



### **Home insurance covers**

- household contents of the insured. Household contents means customary domestic items designed for daily use, such as furniture, home textiles, clothing, valuables, kitchen items and appliances.
- parts that are customarily detachable or customary equipment removed from a car, motor cycle, moped or boat in private use of the insured persons, if no other insurance covers insurance events affecting them
- goods permanently or temporarily stored in apartment block basement or attic stores situated outside the residential apartment to the maximum value of EUR 5,000
- interior fixtures and fittings of a rented or owned housing company apartment up to EUR 5,000

### **Settlement of claim**

Payments in settlement for contents are primarily based on the repair costs or the cost of replacing the property with an equivalent item. Payments for contents are not always based on similar new property. The age and condition of the damaged item affect the settlement amount. The insurance terms and conditions contain full details of age-based deductions and settlement of claims.

### **Excess**

An excess is deducted from the amount of settlement of a claim. The insurance does not cover claims below the amount of excess. In certain cases, a larger excess is deducted, for example if you are forced to move out of your home temporarily because of the damage being claimed.

### **Types of damage not covered**

The insurance also contains exclusions. As an example, the insurance does not cover damages that are not sudden and unpredictable. Usually, it is a case of gradually occurred damage, or one that the insured should have been able to prevent.

### **Main exclusions from insurance cover**

The household insurance does not cover damage:

- where property has been lost, forgotten or stolen in such a way that it is not possible to ascertain when and how the damage occurred.  
Example: in a restaurant, you have forgotten your handbag for a moment in the toilet, from where it disappears.
- resulting from accidental damage or blockage in a municipal water or sewage pipe
- resulting from various phenomena with slow impact or structural faults  
Example: your property is damaged by mould or smells because of too high air humidity
- where the damage entails cash and securities outside the home  
Example: cash is stolen in a car break-in.

### **Take correct action**

You can prevent or mitigate accidental damage by following the instructions included in the insurance terms and conditions, concerning e.g. fire safety, use and storage of property, and prevention of damage from natural disasters and leaks. The settlement may be refused or reduced if you fail to observe the instructions. These obligations concern not only the insured, but also others who use or borrow your property.

The insurance company may also reduce the settlement or refuse to pay it at all, if you have caused the damage

- deliberately or through gross negligence
- under the influence of alcohol or other narcotic
- by committing a crime or attempting a criminal act.



## THIRD PARTY LIABILITY INSURANCE

**What kinds of damage does third party liability insurance cover?** Anyone can have an accident, and sometimes the consequences also affect outsiders. Third party liability insurance gives you security if you are held liable for personal injury or material damage you have caused someone else.

In the event of an accidental damage claim, we ascertain whether or not you are legally liable and negotiate with the claimant. We also take care of possible litigation or reimburse the legal costs incurred.

The third party liability insurance is valid in Finland.

If several persons are liable for the claim, the insurance covers the share of the damage attributable to the insured party.

### **Types of damage covered**

The insurance covers material damage or personal injury caused by negligence of a private individual towards another. A condition of the cover is that you are liable for the damage under current legislation.

Additionally, the insurance covers damage caused deliberately to another by a child under 12.

Example: You ride a bicycle contrary to traffic rules and run into a pedestrian who is injured.

### **Types of damage not covered**

The insurance contains exclusions under which some types of damages are not covered. For example, third party liability insurance does not cover damages caused or affecting

- property that was in your possession because you had borrowed it or were otherwise using when the damage occurred
- property you had received in order to repair, look after, store or otherwise handle or take care of it
- using a motor vehicle in traffic
- using a sail boat or a boat requiring registration
- through occupational or business activity

Moreover, the insurance does not cover damage for which the insured is responsible as the owner or holder of a real property.

## LEGAL PROTECTION INSURANCE

Legal protection insurance covers, in accordance with the insurance terms and conditions, the necessary and reasonable cost of legal advice and litigation incurred when you need legal assistance in disputes, criminal and application issues related to private life. The insurance gives you security in matters that in Finland may be taken to a District Court.

Typical insurance events covered are:

- disputes related to sale or purchase of real property
- contested wills and disputes related to inheritance



If the insurance has been in force in your benefit for less than two years, the facts on which the dispute, demand or claim is based must also have arisen during the period of validity of the insurance. The insurance is deemed to have been valid for the period which this insurance alone or subsequent to other expired legal protection insurances of equivalent content have been continuously in force and providing cover for the insured.

The insurance does not cover the costs of cases concerning, e.g.

- remunerated activities
- an investment property or one that is not in your own use
- divorce or other ending of cohabitation
- child access rights, care, maintenance or living arrangements
- membership in the administrative organs of a company or community, for example a housing company
- criminal case in which you are the accused
- guarantee or pledge on a debt or other commitment concerning a liability to which another party has committed in business practice.

Furthermore, the insurance does not cover

- legal costs of the opposing party
- costs incurred before the dispute arose
- costs incurred by reporting an offence or submitting an investigation request, or those of preliminary investigation of a criminal matter

## **IDENTITY THEFT INSURANCE**

### **What kinds of damage does identity theft insurance cover?**

For example, identity theft insurance provides you with help in limiting the damage, if you become a victim of identity theft. Identity theft is deemed to have taken place if someone uses your personal details, ID card or equivalent without permission in order to obtain instant loans or open mobile phone connections, order goods, reserve a hotel room, open accounts or order a credit card in your name.

In many cases, your personal ID code or name and e.g. your address are all the thief needs. A forgotten or stolen wallet may provide the thief with an opportunity to use your personal data. Moreover, it often takes a while before you realise that your identity has been stolen. This is when the actual detective work begins, when you set about assessing and limiting the damage.

cxLoyalty helps you to assess the damage.

### **What does the insurance cover?**

- you have access to the cxLoyalty phone service for detecting cases of identity theft and limiting the damage
- the phone service helps you, for example, in notifying the police of the theft and informing payment card providers and banks
- you also receive help in rejecting false demands for payment and in removing false payment default notices

if the cxLoyalty options are insufficient and you need further help, the insurance covers reasonable legal costs up to EUR 2,000 per identity theft event, without excess.



## GOOD TO KNOW ABOUT INSURANCE

### Claims register

We pass information on claims submitted to our company on to the insurance companies' joint claims register. At the same time, we check the claims submitted to other insurers. We use the information only when processing the claim, to prevent criminality targeted at insurance companies.

### Dissatisfaction with settlement decision

In the event that you are dissatisfied with our decision, you may appeal it by contacting us by email or phone:

Customer service: tel. 010 80 81 88\* Email: [vakuutus@Fennia.fi](mailto:vakuutus@Fennia.fi)

\*From landline 8.35 c/call + 3.20 c/min.

From mobile phone 8.35 c/call + 19.20 c/min.

If you are still dissatisfied with our solution, you may consult the Finnish Financial Ombudsman Bureau (FINE) free of charge for independent advice and guidance. The FINE Advisory Office and Insurance Complaints Board also provide recommendations for solutions in disputes between insurance companies and their clients. Further information [www.fine.fi](http://www.fine.fi) The Consumer Disputes Board provides solution recommendations in disputes concerning insurance. Further information at [www.kuluttajariita.fi](http://www.kuluttajariita.fi)

You can also make a claim against an insurance company at a District Court. More detailed instructions on appeals on our website <http://www.Fennia.fi>, or the appeal instructions appended to our decision.

### Insurance company

'Insurance company' refers to Keskinäinen Vakuutusyhtiö Fennia.

### We handle clients' personal data in confidence

At Fennia, we treat our clients' personal data in accordance with **the legislation on data protection and insurance**, as well as ensuring our clients' privacy in our general handling of their personal information.

More information on how Fennia handles personal data at [www.fennia.fi/tietosuoja](http://www.fennia.fi/tietosuoja). The page also contains the details of the personal registers kept by Fennia, as well as information on your rights.

During the processing and settlement of a claim, Fennia may use automated decision-making protocols to ensure the correctness or efficiency of its decision-making.

You have the right to view and check your own personal data in our online service and request that incorrect or outdated information is corrected.

We only disclose or pass on your data in accordance with legislation or by your consent. In providing our services and handling personal data, we are assisted by carefully selected external service providers, to which we transfer data inasmuch as it is necessary for them to execute their services.

Clients' ID details and other personal data may be used to prevent, reveal and investigate money laundering and funding for terrorism, as well as aiding an investigation of money laundering, funding of terrorism, and any crime through which property or criminal gains linked to money laundering or funding of terrorism has been obtained.



In order to prevent criminality targeted at insurance companies, we enter all claims concerning natural persons into the **insurance companies' joint register**.

General information on handling personal data is available on request by email from tietosuoja@fennia.fi. You can also contact the head of data protection at the Fennia Group, t. 010 5031.

### **WE RECORD PHONE CALLS**

We record phone calls in order to verify business transactions in insurance, claim, special assessment and investment functions, to maintain good customer relations, and to verify the contents of discussions. Calls may also be recorded for use in training to improve customer service.

### **APPLICABLE LEGISLATION AND REGULATORY AUTHORITIES**

Fennia Group companies: **Keskinäinen Vakuutusyhtiö Fennia, Vakuutusosakeyhtiö Henki-Fennia and Fennia Varainhoito Oy, along with Fennia-palvelu Oy** have been licensed in Finland and apply the current legislation of Finland in their operation.

The languages of the companies' contracts are Finnish and Swedish.

#### **Regulatory authority**

Financial Supervisory Authority

Snellmaninkatu 6

BOX 103

00101 Helsinki

Telephone +358 10 831 51 finanssivalvonta@finanssivalvonta.fi www.finanssivalvonta.fi

#### **The Fennia Group companies are listed in the following public registers:**

Trade Register, Tax Administration, tax prepayment register, register of companies liable for insurance premium tax, and register of employers.

#### **See our contact details at [www.fennia.fi](http://www.fennia.fi)**

Keskinäinen Vakuutusyhtiö Fennia, Helsinki

Postal address: 00017 Fennia, t. 010 5031, Reg.No. 0196826-7 | Head Office street address: Kyllikinportti 2, 00240 Helsinki

#### **Phone call charges**

Call to 010 5 -service numbers 8.35 c/call + 16.69 c/min.

Call to 010 19 -service numbers from a Finnish landline is charged as local network call and from a mobile phone as own operator's mobile call.