

Working machine extra and Accessory extra

Insurance Product Information Document

Company: Pohjola Insurance Ltd, 1458359-3,
Helsinki, Finland

Product: Working machine extra
Accessory extra

Full pre-contractual information about the product that must be provided concerning the contract are in the product description, insurance terms and conditions and the policy document.

What kind of insurance is this?

Working machine extra supplements working machine insurance by compensating damage to movable property used in machine contracting. In addition to property insurance, working machine extra also includes crisis insurance that covers the costs of crisis support following, for example, a road accident, a serious injury or robbery. You can choose the extent of working machine extra property insurance according to your needs.

You can also supplement working machine insurance by taking out Accessory extra. It covers fire, theft and vandalism losses of loose accessories used in the working machine of a business or a private person and provides cover during the transportation of accessories.



What is insured?

Working machine extra covers

- ✓ specified accessories intended to be used in the working machine
- ✓ machinery, tools, small power tools and equipment used in repair and maintenance
- ✓ furniture, office equipment and documents related to one's occupation
- ✓ working machine spare parts and other accessories
- ✓ fuels and lubricants separate from the working machine.

Working machine extra covers loss or damage to the movable property of a business in accordance with the extent of cover you have chosen, up to the sum insured entered in the policy document.

- ✓ Oil damage insurance – covers damage caused by a sudden leakage of liquid from a tank.
- ✓ Crisis insurance – covers expenses arising from crisis support, up to the sum insured entered in the policy document. Crises support can be given, for example, following a work-related road accident, injury, robbery or assault.
- Extensive property insurance – covers sudden and unforeseeable losses, such as fire, theft, vandalism and breakage losses.
- Limited property insurance – covers fire, theft and vandalism losses to property.

Accessory extra covers loss or damage to loose accessories intended for use with the working machine, such as scoops, grapples or forestry and harvesting heads.

- ✓ Property insurance – covers fire, theft and vandalism losses to property, up to the sum insured entered in the policy document.
- ✓ Transportation cover – covers damage caused by the overturning, running off the road or collision of a motor vehicle transporting a loose accessory, or collapse of the ground.



What is not insured?

Property insurance does not cover, for example

- ✗ wear and tear and other gradually occurring losses
- ✗ loss or damage caused by property disappearing or being left behind if, for example, the time and place of loss cannot be determined
- ✗ losses caused by work error or deficient equipment or material.

Oil damage insurance does not cover, for example

- ✗ damage to a tank or pipes or other equipment related to it
- ✗ loss of liquid.

Crisis insurance does not cover, for example

- ✗ indirect expenses, such as loss of income or travel and accommodations costs, incurred by the policyholder, employee or family member.

Transportation cover does not cover, for example,

- ✗ loss or damage to a loose accessory caused when it is being loaded into or onto a transportation vehicle or being unloaded from the transportation vehicle.



Are there any restrictions on cover?

- ! We may reduce compensation or not pay any if you have overlooked the safety regulations or if damage has been caused deliberately or through gross negligence.
- ! Similarly, we will reduce or reject compensation if the vehicle has been driven under the influence of alcohol or other intoxicant or by someone without a driving licence.



Where is the insurance valid?

- ✓ Property insurance is valid either within the Nordic countries, in Europe or in a wider area, as entered on the insurance policy.
- ✓ Oil damage insurance is valid in Finland.
- ✓ Crisis insurance is valid in work-related road accidents, injuries or, for example, robberies that occur in Europe, after which crisis therapy is given in Finland.
- ✓ Transportation cover is valid either within the Nordic countries or in Europe, as entered on the insurance policy.



What are my obligations?

- When applying for the policy, you must submit the correct information, such as information on the value of the property to be insured.
- The insurance company must be informed if any information you submitted when applying for the policy or what is entered in the policy document is not complete or if significant changes have taken place.
- The safety regulations issued by the insurance company about loss prevention and limitation must be followed.
- The information requested must be provided when claiming compensation.



When and how do I pay?

The insurance premium must be paid by the due date. It can be agreed whether the annual premium is paid in one or several instalments.



When does the cover start and end?

The insurance is valid earliest from the date when it was applied for. The insurance ends when the policyholder terminates it. The insurance company also has the right to terminate the insurance cover under certain conditions.



How do I cancel the contract?

You can terminate the insurance or a cover included in it on the online service or by submitting a written notice of termination to the insurance company. You may not terminate the insurance policy by telephone.