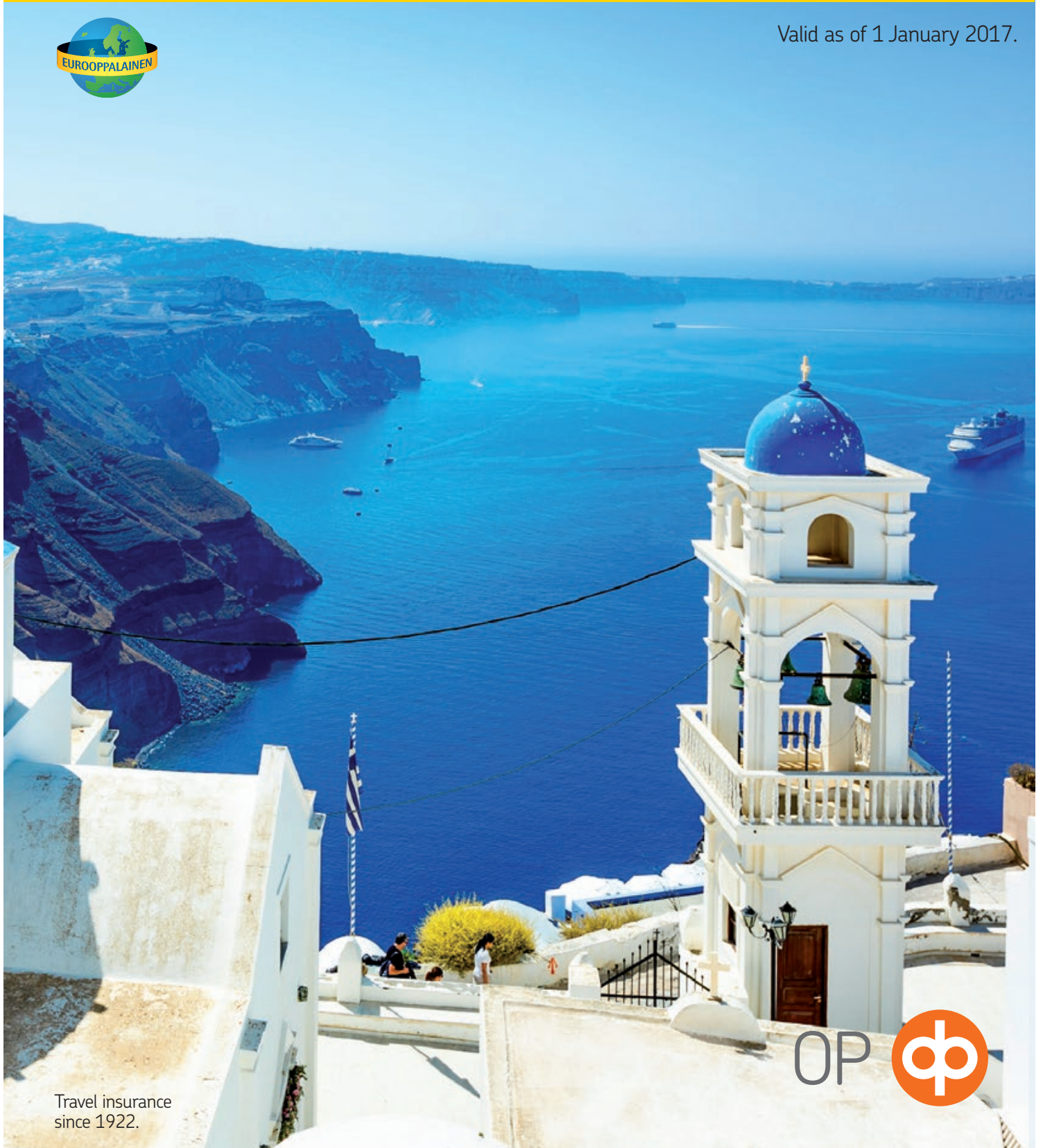


SUPEREURO TRAVEL INSURANCE

Valid as of 1 January 2017.



Travel insurance
since 1922.



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This product description is about Eurooppalainen's SuperEuro insurance, providing a general picture about SuperEuro travel insurance for private individuals.

When travelling in foreign places and unfamiliar circumstances, the risks differ from those we face in our daily lives. Practices vary from country to country, and for example, the costs and availability of medical care may be very much different from that in Finland. This is why a travel policy is highly recommended for travels abroad, and useful even in domestic travel. Travel policies for trips within Finland and the Nordic Countries are almost half the price compared to regular policies.

Unique service network

Illness or accident abroad

Travel Emergency Service 24h +358 102 530 011

- Use this phone number to find out where you can go and see a doctor when you are abroad.
- Ask the Travel Emergency Service to provide you with your payment commitment or ask the hospital staff to call if you need hospital treatment or more expensive examinations or treatment.

The service is available in Finnish, Swedish and English. Take along your travel insurance card and identification when you go and see a doctor.

Illness or accident domestically, or need for treatment immediately upon return to Finland

Vahinkoapu.op.fi

- You can find the contact details of our partner doctors near you.
- Report the loss.

To file a loss report, you need the login identifiers and key code for your online bank.

Traveller's insurance and traveller's luggage insurance

There are two types of travel insurance: traveller's insurance compensates for the insured person's personal injuries, while luggage insurance compensates for luggage losses. These can be taken out regardless of each other.

Traveller's insurance is personal. In fixed-term, that is, journey-specific, traveller's insurance policies, children under 15 years of age travelling with their family member or grandparent are, however, included under their travelling companion's policy. Children's insurance cover has the same claim types as the policyholders.

Luggage insurance also covers the luggage of family members who are living in the same household with the insured person.

Travel liability insurance and legal expenses travel insurance are always incorporated into the luggage insurance.

Traveller's insurance		
	Travelling alone	Travelling with the insured as family member or with a grandparent
Under 15 yrs	Requiring traveller's insurance of their own	The fixed-term traveller's insurance of a family member or grandparent provides cover for children, too.
Children aged 15 or more	Requiring traveller's insurance of their own	Requiring traveller's insurance of their own
Luggage insurance + travel liability insurance and legal expenses travel insurance		
Regardless of age	Requiring luggage insurance of their own	The insurance of a family member living in the same household who is your travelling companion covers everyone's luggage up to the sum insured.

Fixed-term or continuous travel insurance

Travel insurance can be taken out as a fixed-term policy or a continuous policy. This product description only concerns fixed-term travel insurance.

A fixed-term travel insurance policy can only be taken out for up to a three-month continuous journey.

If you travel regularly, we recommend that you take out a continuous traveller's insurance. You can calculate its price and buy it at op.fi.

Note that a continuous Eurooppalainen traveller's insurance must be taken out for each family member separately. Any accompanying children or grandchildren are not automatically included under their parents' or grandparents' policies.

Validity of travel insurance

A fixed-term travel insurance policy comes into effect no earlier than the moment it has been paid for. The policy is valid from the beginning of your journey until you get back, provided your journey does not exceed the validity period. Should your return journey be delayed for a reason that is beyond your control, we will extend the validity by 48 hours.

The insurance cover is valid on journeys abroad and in Finland made during working hours and leisure time to places which are more than a straight-line distance of 50 kilometres from the home, place of work or study or holiday home of the insured.

Do you do sports?

Traveller's insurance does not cover sport games or matches arranged by a sports association or club, or in training arranged according to a training programme or in training typical of the sports. Without a separate agreement and premium, the insurance does not cover sports and activities specified in the insurance terms and conditions.

Are you travelling to a high-risk area?

Traveller's Insurance is not valid in a high-risk area, that is, a country or area to which the Ministry for Foreign Affairs of Finland recommends avoiding travelling or which the Ministry recommends leaving. To see a list of high-risk areas, go to eurooppalainen.fi > Private Customers > Insurance > Traveller's insurance or op.fi > Private Customers > Insurance > Are you travelling to a high-risk area?

If you have arrived in a high-risk area before the recommendation was issued, the insurance will be valid for 10 days from the date the recommendation by the Ministry unless a major war is in progress or you have taken part in an armed conflict, a peacekeeping operation organised by the United Nations, the European Union or other organisation, or in some other military operation.

Traveller's Insurance is valid in high-risk areas normally if, for example, your travel illness is in no way connected to the reason to either not travel to or to leave the area.

Agree separately if you need temporary insurance coverage in a high-risk area.

Who is the insurance granted to?

Travel insurance can only be granted to a person under 86 years of age who resides permanently in Finland. Anyone in the Finnish population register whose actual place of residence is in Finland is considered to reside permanently in Finland. The requirement for 'actual residence' is not fulfilled if, within the past two years, the person has spent the majority of time (that is, over 12 months) at the same destination abroad. In order to be granted a traveller's insurance, the applicant must have a valid Kela card.

Note! Remember to take out travel insurance before your journey.

You can have the insurance contract documentation in either Finnish or Swedish.

Traveller's insurance

Travellers insurance always includes medical expenses indemnity, to which you can also include a handicap and death benefit.

Medical expenses indemnity

Travel-time illness and travel-time accident

The insurance covers, without a deductible and without an upper monetary limit, medical expenses incurred due to a travel-time accident requiring medical treatment or an illness which began during the trip and required medical treatment during the trip or within 14 days following the end of the trip. The time limit of 14 days does not apply to an infectious disease with a longer incubation period. The insurance does not cover expenses arising from treatment of mountain sickness, examination or treatment of infertility or from complications caused by these events or conditions, or other treatment related to pregnancy unless it is the question of an unexpected change in pregnancy which necessitates treatment. Nor does the insurance cover illnesses caused by abuse of intoxicants.

Travel accidents not coverable under the insurance include infectious diseases caused by a bite or sting and the psychic consequences of an accident. Treatment expenses incurred due to a travel accident are covered for a maximum of three years after the accident. Treatment of travel-time illness are covered for a maximum of 120 days from the outset of treatment. Expenses incurred due to acute, emergency-type treatment given during a trip for a maximum of one week are covered, provided that the insured suffered from a sudden and unexpected worsening of an existing illness. If the medical condition was likely or expected on the basis of general medical experience, no compensation is paid.

For example, the following treatment expenses are covered provided that medical examination or treatment is prescribed by a doctor and that the examination or treatment procedures are in accordance with generally accepted medical practice

- Examination and treatment procedures carried out by physicians or healthcare professionals
- pharmaceutical products and wound dressings sold at pharmacies
- daily hospital charges
- reasonable travel expenses to a local doctor or hospital
- treatment of dental injury caused by travel accident

- Expenses incurred due to treatment of an injury caused by biting to a tooth or dentures for up to EUR 120
- expenses incurred due to treatment of a sudden tooth-ache, including reasonable local travel expenses, are covered up to EUR 120
- Spectacles, hearing aids, dentures and safety helmets in use and broken in the travel-time accident
- costs of the acquisition of an orthopaedic brace if it was the first orthopaedic brace that was acquired after a coverable operation or accident. In cases like this, these expenses are only covered up to EUR 500 per operation or accident.
- Necessary expenses incurred, during the trip and related to the medical treatment, due to telephone calls up to EUR 170
- Expenses for repatriation of the insured patient to Finland and travel expenses for an escort where necessary
- Travel expenses for one close relative to visit the insured and return home, plus accommodation, if the insured is fatally ill or injured.

Expenses incurred due to the insured patient's repatriation to Finland and the close relative's travel to the place of the insured patient, including expenses for the escort, are subject to the insurance company's prior approval.

Coverable treatment expenses do not include costs of acquiring micronutrient, mineral, nutritive or vitamin preparations, or anthroposophic or homeopathic products. Coverable treatment expenses do not include medical equipment or other aids or artificial limbs or orthopaedic braces or bandages, unless no more than two weeks have elapsed from a coverable operation or accident as a result of which such a brace or bandage is required. In cases like this, too, these expenses are only covered up to EUR 500 per operation or accident. We do not cover expenses arising from treatment of withdrawal, either.

Expenses incurred due to physiotherapy are coverable after surgical operation or cast treatment, provided that The treatment must be prescribed by a physician. The insurance covers a maximum of one physical treatment period which may include a maximum of ten treatment sessions.

Cancellation and interruption of a journey

Travellers insurance covers cancellation or curtailment of a journey if the insured or the insured person's spouse, child, parent, sibling or the travel companion together with whom the insured has reserved the trip becomes seriously ill or is severely injured in an accident or dies. The insured person's absence from the journey or untimely return to Finland is only covered if it was deemed necessary by a physician. The insurance terms and conditions specify in detail those who are considered next-of-kin.

Cancellation and curtailment are also covered if they are due to a substantial loss of or damage to the insured person's property in Finland.

In the event of cancellation, the insurance covers any costs paid in advance for which the insured is liable in view of the tour operator's conditions, as follows:

- In package tours arranged in compliance with the Package Travel Act, office expenses as per the general terms and conditions of package tours.

- In case of cancellation of tours arranged in compliance with the special terms and conditions referred to in the general terms and conditions for package tours, reasonable expenses are covered, but no more than 75% of the tour price.

For cancellation of other travel services, contractual expenses paid in advance are covered up to a maximum total of EUR 1,000 per journey and per insured person.

Cancellation of a trip is not covered if the insurance contract was concluded later than three days prior to the beginning of the journey, or if the reason for the cancellation became apparent before entering into the insurance contract, or if the reason for the cancellation was the insured person's phobia.

Where a journey is curtailed, the insurance covers, up to EUR 1,700, additional travel and accommodation expenses and expenses for an unavoidable, new journey to the place of work or study, and unused services and excursions for which the insured has paid separately in advance. If the insured becomes seriously ill or is severely injured and thereby loses travel days due hospital treatment or untimely return, he/she will paid daily benefit (EUR 43 per day) for the lost travel days.

Insured persons on a package tour who have lost over half of their travel days have a choice between a new tour or the daily benefit. A new tour is also offered to the patient's spouse or one of the parents of a child under 15, provided they are covered by traveller's insurance.

Missed departure

If the insured fails to arrive at the departure point of a journey to a foreign destination because a public conveyance is delayed or the vehicle used by the insured is involved in a road accident or develops a technical malfunction, the insurance covers the necessary and reasonable travel and accommodation expenses required to make sure the insured will be able to depart as scheduled, or if the insured is too late to take part in the journey, the price of the journey.

The indemnity for missed departure is a maximum of EUR 2,000.

Delayed departure

If the insured is delayed for more than six hours at the departure or return location of a journey to/from a foreign destination because of the delay of the public conveyance, he/she is entitled to expenses compensation of EUR 34 for each 6-hour period or part thereof exceeding the qualifying period, or up to EUR 340.

Assault

The insured is paid compensation for pain and suffering and for loss of income if he has suffered bodily injury abroad as a result of assault by a person who remains unidentified or is unable to pay damages. Compensation for assault amounts to a maximum of EUR 42,500.

Repatriation of a deceased

If the insured dies abroad, the insurance will cover reasonable expenses for transportation of the deceased to Finland, or for a funeral abroad, regardless of the cause of death.

Handicap benefit and death benefit

Handicap and death benefits may be included under SuperEuro traveller's insurance. They provide cover for accidents when travelling.

Handicap benefit

is paid to the insured for a permanent physical handicap caused by a travel accident. The benefit for full handicap is the agreed sum insured, and for a partial handicap a corresponding proportion of it. Permanent handicap is determined

three months after the accident at the earliest, and three years after the accident at the latest. The medical handicap classes specified by the Ministry of Social Affairs are applied. Individual circumstances, such as profession and hobbies, are ignored when determining the handicap class.

Death benefit

will be paid if the insured person dies within three years of the injuries sustained in a travel accident.

Traveller's insurance		
Types of compensation	Coverable event	Compensation
Medical expenses indemnity (fixed part)	Travel illness Travel accident	Medical treatment expenses for a maximum of 120 days. Medical treatment expenses for a maximum of 3 years.
Other compensation included in medical expenses indemnity (fixed part)	Journey cancellation	In package tours arranged in compliance with the Package Travel Act, office expenses as per the general terms and conditions of package tours. In case of cancellation of tours arranged in compliance with the special terms and conditions referred to in the general terms and conditions for package tours, reasonable expenses are covered, but no more than 75% of the tour price For cancellation of other travel services, contractual expenses paid in advance are covered up to a maximum total of EUR 1,000 per journey and per insured person.
	Journey interruption	Additional travel and accommodation expenses EUR 43 per travel day lost or a new package tour if over half of the travel days are lost. Unused excursions etc. up to a maximum of EUR 1,700
	Missed departure	Additional travel and accommodation expenses or the price of the journey, a maximum of EUR 2,000.
	Delayed departure	Expenses compensation from EUR 34 to a maximum of EUR 340.
	Assault	Max. EUR 42,500,
	Repatriation of a deceased	Expenses compensation
Handicap benefit	Permanent handicap caused by injuries suffered while travelling	Lump-sum compensation up to the selected sum insured.
Death benefit	Death caused by travel accident	Selected sum insured.
Luggage Insurance		
Insurance	Coverable event	Compensation
Luggage insurance	Damage to luggage, theft	Without a deductible, up to the selected sum insured.
	Luggage lost or left behind	Up to EUR 150.
	Luggage delay of over 2 hours.	Purchase of necessities EUR 100, up to EUR 400 per insured person.
	Theft of passport, visa or travel tickets	Expenses up to EUR 200.
Travel liability insurance	Liability for damages	A maximum of EUR 170 000, deductible EUR 50.
Legal expenses travel insurance	Legal proceedings	A maximum of EUR 8,500, deductible 15% but not less than EUR 151.

Luggage insurance

Luggage insurance covers the luggage of the insured person and those family members living in the same household travelling with him/her.

The insurance covers the breakage and theft of and other sudden and unforeseeable losses to luggage. The insurance covers any loss arising from luggage disappearing or being left behind up to EUR 150, provided that the loss was noticed at the place where it occurred and an outsider was informed about it immediately. Cases of theft where the actual event is unclear are considered disappearances.

The insurance does not cover any damage caused by wear and tear and scratching and chafing, for example. Neither do we compensate damage caused to sports equipment when they are used for their intended purpose.

Luggage delay

The luggage insurance also compensates for costs due to luggage being delayed. If luggage handed in for transportation is delayed by at least two hours after the passenger arrived at the destination, we compensate the purchase of necessities. These expenses will be covered up to a maximum of EUR 100 per day or part thereof and to a maximum total of EUR 400 per person insured.

Theft of travel documents

The insurance covers travel, accommodation and telephone expenses for up to EUR 200 during travel resulting from the theft of travel tickets, passport or visa.

What does luggage include?

Luggage includes the insured person's normal personal effects, but excludes motorised vehicles, tools used in gainful employment, merchandise, drawings, manuscripts, computer software and files, removal goods or separate consignments, animals or plants. For a complete list, see the insurance terms and conditions.

Money and valuables are compensated up to EUR 100, when you carry it on your person, and up to EUR 500 when locked inside a safe-deposit box.

Prevent losses

The insurance terms and conditions contain safety regulations for the purpose of preventing losses. The safety regulations must be followed. Compensation may be reduced or a claim may be rejected if the safety regulations have been ignored.

Here are some of the key points:

- Close any doors, windows and hatches so that nobody can get it without breaking them.
- Place valuables in the hotel safe, at least your passport, tickets and money.
- Always keep an eye on property you are carrying with you.
- Carry as hand luggage any money, other payment instruments and securities and valuables – such as jewellery, precious metal items and works of art, furs and valuable collections – and any fragile items.

- If you leave any valuables, optical instruments or electronic equipment in a car, caravan or boat, place them in a separate, locked storage space that cannot be accessed without breaking the structures or locks.
- Secure skis, snowboards and any other sports gear with a lock on to a fixed object if you have to leave them outdoors or in common storage places.
- Pack any corrosive and smearing substances and fluids so that they will not get into contact with other property.

Compensation of luggage losses

Losses are compensated either on the basis of replacement value or current value. By replacement value we mean the cost of buying equivalent property, whereas the current value means the fair value.

Luggage which just before the loss was worth at least half of the replacement value and which is repaired within two years of the loss, will be compensated at replacement value.

Luggage worth less than half of the replacement value will be compensated at current value. Any compensation will be subtracted with the damaged property's residual value, that is, the value it has after the loss.

Age reductions will be made from the replacement value of the property to be indemnified. See the insurance terms and conditions what age reductions are made and how many per cent they are.

The age reduction is not applied to the costs stated in the repair bill or written repair estimate for the object. The indemnity will not, however, exceed the value of the property.

Compensation in the form of cash or property

The insurance company may compensate for the loss not only in cash but also by repairing the property or buying an equivalent item.

Travel liability and legal expenses travel insurance

Travel liability insurance and legal expenses travel insurance are always incorporated in luggage insurance. They provide cover for the insured person and accompanying family members living in the same household.

Travel liability insurance

The insurance pays compensation for the insured person for bodily injury or material damage he/she is liable to pay by law for any loss occurring during travel.

Travel liability insurance covers any bodily injury or material damage that the insured, as a private individual, causes to a third party. Loss or damage caused by a child is covered even when the child is not liable to pay damages because of his/her age, and also if a child under the age of 12 caused such deliberately. In addition, the liability insurance covers certain special cases defined in detail in the insurance terms and conditions.

Liability insurance does not cover any injury or damage to the insured or to property in the possession of the insured at the time of the loss event. Nor does the insurance cover professional, business or gainful employment, the use of a

motor vehicle in traffic, the use of a boat or other vessel to be registered or the use of an aircraft. These and certain other restrictions have been stated in detail in the insurance terms and conditions.

In addition, travel liability insurance also covers up to EUR 350 of any damage caused by the insured to a rented bicycle, moped, scooter or corresponding watercraft. The insurance also covers damage to skis, ski poles or snowboards during overseas travel for up to 14 days.

The insurance company will determine your liability on your behalf and negotiate with the claimant. This requires that you hand over the handling of the matter to the insurance company immediately and make no agreements concerning the matter on your own.

Legal expenses travel insurance

Travel legal expenses insurance covers legal expenses arising from the use of legal experts in order to settle private disputes, or criminal and non-contentious civil cases in which the insured is involved as a traveller. The legal expenses of the counterparty are not compensated.

If the insured wishes to use the legal expenses insurance, he/she must inform the insurance company thereof in advance and in writing.

Loss events covered under the insurance have been defined in detail and precisely in the insurance terms and conditions.

Cancellation and termination of travel insurance

Policyholders may cancel a policy in writing before its inception date.

The policyholder has the right, at any time, to terminate the insurance contract during the insurance period. Such termination must be made in writing to the insurance company. The policy will terminate when the notification has been given or sent to the insurance company, unless the policyholder has specified a later termination date. A premium will be collected for the time of validity of the insurance which always amounts to at least EUR 8. The right to terminate a travel insurance policy does not, however, apply to fixed-term policies valid for less than 30 days.

Erroneous information provided by the policyholder

The insurance company has the right to terminate a traveller's insurance policy during the insurance period if, for example, the policyholder is found out to have provided erroneous information when applying for it, meaning that the insurance company would not have granted the policy, or if the policyholder has otherwise acted fraudulently but the contract was still binding to the insurance company. A policy may also be terminated if the policyholder has neglected the duty to inform the insurance company about an increase in risk. Factors increasing risk may be, for example, a new hobby or change of residence.

What to do in case of loss or injury

Illness or accident abroad

Travel Emergency Service 24h +358 102 530 011

- Use this phone number to find out where you can go and see a doctor when you are abroad.
- Ask the Travel Emergency Service to provide you with your a payment commitment or ask the hospital staff to call if you need hospital treatment or more expensive examinations or treatment. The service is available in Finnish, Swedish and English. Take along your travel insurance card and identification when you go and see a doctor.

Journey cancellation

You must first contact the tour operator in order to claim compensation for the cancelled trip. Office expenses are paid from the traveller's insurance. The luggage insurance premium will be refunded upon request.

Damage or loss related to my luggage

In the case of luggage loss or damage, inform the guide, tour leader, hotel management or the transport company official immediately. Ask for a certificate of the loss or damage. In the event of a crime, report it without delay to the local police and ask for a certificate for the insurance company. Luggage losses are usually compensated in Finland. If you need to be compensated immediately, for example in order to be able to continue your trip, contact the nearest Eurooppalainen service point.

Apply for compensation once you are back home.

Fill in and send a loss report or claim electronically to our Claims Settlement service at www.eurooppalainen.fi or report the loss by phoning +358 (0)10 253 1333.

For advice concerning compensation and insurance policies,

We advice you on insurance policies and claims at +358 (0)10 253 1333.

The Finnish Financial Ombudsman Bureau (FINE)

- provides external advice, tel. +358 (0)9 685 0120, www.fine.fi

If you wish to file a complaint or an appeal, please contact

- Customer ombudsman
asiakasiamies@op.fi
- The Finnish Financial Ombudsman Bureau and Insurance Complaints Board (FINE), tel. +358 (0)9 685 0120, www.fine.fi
- Consumer Disputes Board, tel. +358 (0)10 366 5200, www.kuluttajariita.fi
First visit: www.kuluttajaneuvonta.fi.

You may also submit the case to court within three years of our decision.

Insurance sales commissions

The insurance company will pay a commission that is either a percentage of the insurance premium or a fixed fee based on the number of policies sold.

The commission and its amount is affected by the insurance product and sales channel.

The commission is paid to the agent or insurance company employee.

Confidentiality

We will handle your personal data according to the law, Privacy Statement and Privacy Policy and also make use of automatic decision-making in insurance and claim settlement decisions.

When you buy an insurance policy, any automatic decision to grant the policy will be based on the information you have submitted, our customer register and the credit information register, in accordance with our customer selection guidelines. Should a loss occur, any automatic decision by us will be based on the loss details you have provided, on the insurance terms and conditions and our customer register. The insurance policy is also be terminated automatically in the event of the non-payment of premiums.

Read more about privacy protection at uusi.op.fi/dataprotection.

Customer service

Insurance and Claims Settlement +358 (0)10 253 1333

Travel Emergency Service 24h +358 (0)10 253 0011

eurooppalainen.fi

Call rates:

Insurance services number +358 (0)10 253 133

- From mobile phones and landline networks in Finland, EUR 0.0835 per call plus EUR 0.12 per minute.

Travel Emergency Service

- From mobile phones and landline networks in Finland, EUR 0.0835 per call plus EUR +0.17 per minute.

We record customer calls to assure the quality of customer service, among other things. Read more about the subject at uusi.op.fi/dataprotection.



You Travel We Care