



Travel Guard Travel Insurance

Terms and Conditions, valid as of 1 October 2009

TRAVEL GUARD
CHARTIS 

About our travel insurance services

The insurer

This insurance is provided by Chartis Europe SA (Finland Branch). We are a branch office in Finland of Chartis Europe SA, an insurance company registered in France. Chartis Europe SA is authorised to write general insurance throughout the European Union. We are based at Kasarmikatu 44, 00130 Helsinki, Finland.

Language

All contractual terms and conditions, as well as any information provided prior to the conclusion of the contract, are in Finnish and Swedish. It is possible to communicate in Finnish or Swedish in all matters related to the insurance.

Main characteristics of the travel insurance

This travel insurance provides cover for specified events that occur in connection with your trip, for example: loss of baggage, cancellation of your trip, illness or injury, and medical assistance.

Single Trip cover

Under the single trip cover you are covered for up to 90 days (the start and end dates are set out in your Certificate of Insurance). All trips must begin and end in Finland.

Multi-trip cover

Under the annual multi-trip cover you are covered for travel during an unlimited number of trips within the period of cover shown in your Certificate of Insurance. However no single trip may last for longer than 31 days. We also provide cover for up to 17 days of winter sports during the period of cover.

Cover for cancellation begins when you book your trip or pay your insurance premium, whichever is the later. Cover for all other sections begins when you leave your home address in Finland, or from the start date shown on your Certificate of Insurance, whichever is the later. Cover ends when you return to your home address in Finland, or the end date shown on your Certificate of Insurance, whichever is the earlier.

Price

The cost of this insurance cover is shown on your Certificate of Insurance.

What to do if you want to cancel your policy

If this cover is not suitable for you, please email travelguardfinland@travelguard.com within 14 days of the cover starting or the date on which you get your policy documents, whichever date is later.

There is no entitlement for the policyholder to terminate the Single Trip Cover if the validity of the policy is shorter than 30 days.

If the validity of the Single Trip Cover is 30-90 days the policyholder can terminate the policy in writing. If the policy is terminated before the trip has started, Travel Guard will refund the premium to the policyholder. In the event the policy is terminated after the trip has started, Travel Guard is entitled to premium for the period of the policy during which Travel Guard was liable to the insured persons and the remaining part of the premium shall be returned to the policyholder.

A Multi-trip cover can be terminated by the policyholder in writing. Travel Guard is entitled to premium for the period of the policy during which Travel Guard was liable to the insured persons and the remaining part of the premium shall be returned to the policyholder.

What to do if you have a complaint

Every effort is made to ensure you receive a high standard of service. If you are not satisfied with the service you have received, you should contact:

In relation to sales or administration matters:
Travel Guard / General Manager
Chartis Europe SA (Finland Branch)
Kasarmikatu 44, 00130 Helsinki, Finland

In relation to claims:
Travel Guard / Claims Manager
Chartis Europe SA (Finland Branch)
Kasarmikatu 44, 00130 Helsinki, Finland

To help us to deal with your comments quickly, please quote your Policy/Claim Number and the Policyholder/Insured Name.

We will do our best to resolve any difficulty directly with you. If you are not satisfied with the settlement decision, you should contact the claims handler. The claimant can also contact the Consumers' Insurance Office, Porkkalankatu 1, FIN-00180 Helsinki, tel. +358 9 6850 120, which then provides settlement recommendations on the basis of the consumer protection legislation.

Applicable law and legislation

This insurance will be governed by Finnish Law. You may submit Travel Guard's decision to be handled in a district court of your residence, district court of Helsinki or the district court of the damage site located in Finland, unless otherwise provided by Finland's international agreements.

Travel Insurance Policy Wording

GENERAL INFORMATION

Health agreements

In countries where reciprocal health agreements exist you should take all reasonable steps to obtain the benefit of them. For example when you are travelling to a European Union country, a European Health Insurance Card allows you to receive free or reduced cost emergency health care in European Union countries.

Your travel insurance

All insurance policies contain restrictions and exclusions that you should know about. Please make sure that the cover meets your needs.

IMPORTANT INFORMATION

Contract of travel insurance

This policy wording together with the Certificate of Insurance forms your contract of insurance. It contains certain conditions and exclusions in each section and general conditions and exclusions applying to all the sections. You must meet these conditions or we may not accept your claim.

Eligible Persons

Individual, partner and family provided the applicable premium has been paid. All persons must be permanently resident in Finland be eligible for National Health Insurance benefits in Finland and have not spent more than six consecutive months abroad during the year immediately before you bought this policy. Adults are covered while travelling independently. Children are only covered while travelling accompanied by an adult insured under this policy. Persons over 70 years of age, meaning having reached their 70th birthday at the start date of any trip, are not eligible for cover.

Health

Your insurance contains conditions that relate to your health and the health of others who might not be travelling with you. We do not cover medical problems that you or they had before the cover started.

Your belongings

Many claims for loss or theft are caused by people being careless with their belongings. If you do not take good care of your belongings your compensation under this insurance may be reduced.

Excesses

Under some sections of this insurance you have to pay the first part of any claim (an excess). This amount is shown under each of the sections where it applies.

High Risk Activities

You may not be covered when you take part in certain sports or activities if there is a high risk you will be injured or if it is the main purpose of your trip. You are covered for the following activities automatically, providing they are not the main purpose of your trip:

- Archery
- Scuba Diving (to a depth of 30 metres)
- Water Skiing/Wind Surfing/Snorkelling
- Hot Air Ballooning (pre-booked with your Tour Operator)
- Deep Sea Fishing
- Parascending (over water)
- Sailing within Territorial Waters (not as a hired member of the crew)
- Down-hill skiing

If the sport or activity you are participating in is not mentioned in the above list please check that this insurance meets your needs. Please also note the General Exclusions. For specific activities, cover under Section E, Personal Liability, will not apply.

Any questions?

If you have any doubts about the cover we provide or you would like more information, please email travelguardfinland@travelguard.com we aim to respond to your enquiry within 24 hours of receipt.

Definitions

Wherever the following words or phrases appear in this policy they will always have the meanings shown under them.

Accident

An accident is a sudden, unexpected, external occurrence beyond the control of the insured that causes bodily injury and takes place during the trip. The following events occurring during a trip are also considered to be accidents: involuntary drowning, heatstroke, sunstroke, frostbite, injury caused by a major fluctuation in air pressure, gas poisoning and poisoning caused by a substance consumed by the insured by mistake.

'Business associate'

Any person who works at your place of business and who, if you were both away from work at the same time for one or

more days, would prevent the effective continuation of that business.

'Certificate of Insurance'

The document showing the names and other details of all the people insured under this insurance. The Certificate of Insurance proves you have the cover shown in this document.

'Family'

Insured person, partner and dependent children under the age of 18 years or 23 years provided dependent and in full-time education.

'Illness'

If the Insured persons suffer an illness while travelling that requires treatment by a physician and that began, or clear symptoms which first manifest themselves during the trip, or that, on the basis of medical experience, is considered to have otherwise originated during the trip.

The costs of immediate emergency treatment resulting from the unexpected worsening of an illness that the insured had contracted before the beginning of the trip are, however, covered for a maximum of seven (7) days from the start of illness, although other costs mentioned in the terms and conditions of the policy are not. The worsening of an illness for which tests or treatment were not completed by the start of a trip is not considered to be an unexpected worsening of an illness.

'Partner'

A person whom you are permanently living with in the same household, who is your spouse, common-law spouse or partner.

'Permanent disability'

Permanent disability means a medically assessed general disability due to an injury sustained by the insured. In determining disability, only the nature of the injury is taken into account; the individual circumstances of the injured, such as his/her profession or leisure-time pursuits, do not affect the determination of disability.

The degree of disability thus caused is determined in accordance with decision 1012/86 of the Finnish Ministry of Social Affairs and Health (MSAH). Injuries are divided into disability categories 1–20, with category 20 corresponding to full disability (100 %). For full and permanent disability, an indemnity is payable equal to the sum defined in Schedule of benefits.

For partial and permanent disability, an indemnity is payable equal to as many twentieths of the sum insured as indicated by the disability category. If several parts of the body have been injured in a single accident, the maximum amount of compensation is the sum insured defined in section 4 (degree of disability 100%).

The insured is entitled to receive indemnity for

permanent disability if an accident causes permanent disability of at least 10% (disability category 2).

'Public transport'

Using rail, bus, coach, scheduled aircraft or ferry services to join the booked holiday.

'Relative'

Husband, wife, common-law-spouse, partner, child, adoptive or foster child, child of the husband/wife or common-law spouse, parent, parent-in-law, parent of common-law spouse, grandparent, grandchild, brother, sister, half-siblings, stepsiblings, daughter-in-law, son-in-law, fiancé or fiancée.

'Trip'

Your holiday or journey within countries of the geographical area starting at the time that you leave your home address in Finland or from the start date shown on your Certificate of Insurance, whichever is later. The end of your trip is defined as the date that you return to Finland or at the end of the period shown on your Certificate of Insurance, whichever is earlier. For domestic trips cover begins when you leave your home and end upon your return. Cover for cancellation starts at the time that you book the trip or pay the insurance premium, whichever is later.

Special note

Cover under this insurance ends when you return to your home in Finland.

'Valuables'

Photographic, audio, video and electrical equipment of any kind (including CDs, MDs, DVDs video and audio tapes), mobile phones, telescopes and binoculars, antiques, jewellery, watches, furs, leather goods, animal skins, silks, precious stones, articles made of or containing gold, silver or platinum.

'War'

Any war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

'We', 'us', 'our'

Travel Guard / Chartis Europe SA (Finland Branch)

'Winter sports'

Mono-skiing, heli-skiing, off-piste skiing (only when accompanied by an official guide), snow boarding, ski boarding, sledging, or tobogganing.

'Winter sports equipment'

Skis, poles, boots and bindings or snow boards.

'You', 'your'

Each insured person named on the Certificate of Insurance. Please see the Eligible Persons section on page 2.

TRAVEL OPTIONS

Single Trip

This gives you cover to travel domestically and internationally for a maximum of 90 days.

Multi-trip

This gives you cover for an unlimited number of trips within the period of cover shown in your Certificate of Insurance. However no single trip may last for longer than 31 days. We also provide cover for up to 17 days of winter sports inclusive within the period of cover.

Note: we only provide cover for travel within Finland under an Annual Multi-trip policy if you stay for at least two nights in pre-booked accommodation away from where you live. Section I, of the policy will not be applicable.

Geographical areas

Europe

The continent of Europe west of the Ural Mountains including its neighbouring islands and non-European countries bordering the Mediterranean (excluding Algeria, Israel, Jordan, Lebanon and Libya).

Worldwide

Anywhere in the world except You are not covered under this policy for any trip (or journey) in, to or through the following countries: Afghanistan, Cuba, Iraq, or Sudan.

Finland

Policy is valid only if you stay for at least two nights in pre-booked accommodation away from where you live.

CUSTOMER SERVICE

If you have any questions about the cover provided under this policy or you would like more information and in relation to claims please contact:

Travel Guard Customer Service

Tel: + 358 203 50550

Fax: + 358 9 6860 3880

E-mail: travelguardfinland@travelguard.com

Phone lines are open Mon-Fri 9am – 9pm and Sat 10am-4pm

Every effort is made to ensure you receive a high standard of service. If you are not satisfied with the service you have received, you should contact:

In relation to sales or administration matters:

Travel Guard Customer Service Centre
Chartis Europe SA (Finland Branch Office)
Kasarmikatu 44, 00130 Helsinki, Finland.

In relation to claims:

Travel Guard Claims Department
Chartis Europe SA (Finland Branch Office)
Kasarmikatu 44, 00130 Helsinki, Finland.

To help us to deal with your comments quickly, please quote your Policy/Claim Number and the Policyholder/Insured Name.

We will do our best to resolve any difficulty directly with you, but if we are unable to do this to your satisfaction you may be entitled to refer any dispute to **Vakuutusvalvontavirasto**, Finnish Insurance Supervisory Authority (ISA) | Mikonkatu 8, P.O. Box 449, 00101 Helsinki | Phone (09) 415 5950 | Fax (09) 4155 9660

Medical and other emergencies

24-hour emergency service

The emergency medical assistance company, SOS International A/S, will provide immediate help if you are ill or injured outside Finland. They provide a 24-hour emergency service 365 days a year and you can contact them on:

SOS International AS

Copenhagen, Denmark

Tel: + 45 7010 5054

Fax: + 45 7010 5056

E-mail: sos@sos.dk

Emergency service provided 24/7/365 in Finnish, Swedish and English.

When you contact SOS International you will need to say that you are insured with Chartis Europe SA (Finland Branch Office) and give the following information:

Your name, Your address, Your phone number abroad, Your certificate number shown on your Certificate of Insurance.

In certain cases we may need to contact your personal doctor. Please keep a note of your doctor's telephone number with your policy document.

Hospital treatment abroad

If you go into hospital abroad and you are likely to be kept in hospital for more than 24 hours you must contact or arrange for someone to contact SOS International for you immediately if you require direct billing. If you receive medical treatment abroad as an outpatient, you should where possible, pay the hospital or clinic and claim back your medical expenses from Travel Guard when you return to Finland. Please ensure you keep all bills and receipts.

Returning early to Finland

If you have to return to Finland under Section A (Cancelling and cutting short your trip) or Section C (Medical and other expenses) SOS International or Travel Guard must authorise this. If they do not provide prior authorisation this could mean that we will not provide cover or we may reduce the amount we pay for your return to Finland.

Note to all insured people, treating doctors and hospitals: This is not a private medical insurance. If you need any in-patient medical treatment and you need direct billing you must contact SOS International or Travel Guard as soon as possible. If you need any medical treatment, SOS International or Travel Guard may need to see all of your relevant medical records and information.

Important claims information – How to make a claim

Medical claims

If you receive medical attention for an injury or illness, you must get a medical certificate showing the nature of the injury or illness together with any original bills that you have paid. The claimant must submit to Travel Guard the original receipts for any compensation paid by the Social Insurance Institution and copies of any receipts submitted to the Social Insurance Institution by the claimant.

Any receipts against which the claimant has not received compensation under the Sickness Insurance Act or any other act and which are then submitted to Travel Guard must be original. If the entitlement to compensation under the Health Insurance Act has been cancelled, Travel Guard will deduct from the indemnity the part that would have been paid under the Health Insurance Act.

Claims for delay, loss or damage to personal belongings, money and passport

You must tell the relevant carrier about any delay, loss or damage to personal belongings, money and passport if any Carrier is carrying them. You must also get a property irregularity report for delayed baggage and any subsequent loss or damage when the baggage is returned to you.

You must report immediately any loss or theft of money or passport or loss or theft of personal belongings to the police (and hotel management/consular representative if this applies). You must also get an official written report.

General

You must register any claim to Travel Guard Claims Department within one (1) year of the date on which the claimant was informed of his/her right to obtain compensation and within ten (10) years of the occurrence of the insurance event. If no claim for indemnity is made within this period, the claimant shall forfeit his/her right to indemnity.

If you need to make a claim, the claimant must provide Travel Guard with the documents and information it needs to assess its liability. A travel loss report must be made on the insurance company's form, whenever possible, and be signed.

Please send the claims notification form and attachments to:

Travel Guard Claims Department
Chartis Europe SA (Finland Branch)
Kasarmikatu 44, 00130 Helsinki, Finland.

Travel Guard Customer Service is open every weekday from 9:00 a.m. until 9:00 p.m. and will send you a claim form as soon as you tell them about your claim. To help us prevent fraudulent claims, we store your personal details on computer and we may transfer them to a centralised system. We keep this information in accordance with our obligations under the Personal Data Protection Act (523/1999) and related privacy legislation.

THE INSURANCE

The policy wording together with the terms and conditions of the insurance, Certificate of Insurance and the Insurance Policy forms the basis of your contract of insurance.

The insurance cover is divided into Sections A – N. The terms and conditions and exclusions concerning particular section are set out below each section. In addition, general conditions and general exclusions relate to each section.

General conditions

The following conditions apply to this insurance.

1. You must be permanently resident in Finland, be eligible for National Health Insurance benefits in Finland and have not spent more than six consecutive months abroad during the year immediately before you bought this policy.
2. You must give true and complete answers to our questions.
3. You must keep to all the terms, conditions, warranties and endorsements of this insurance. If you do not, we may not pay your full claim or withdraw from the Policy.
4. You must take all reasonable steps to avoid or reduce any loss that may mean that you have to make a claim under this insurance.
5. You must supply all the documents that Travel Guard Claims Department reasonably requests to deal with any claim. You will be responsible for any costs involved in doing this.
6. You must take reasonable care of your property.
7. You must take all reasonable steps to get back any lost or stolen articles and you must help the authorities in their efforts to catch and prosecute any guilty people.
8. If you try to make a fraudulent claim or use any fraudulent means in trying to make a claim we will not cover your claim or any part of your claim.
9. You must, where practical, keep any articles that are damaged and send them to Travel Guard if they ask.
10. The claims handling may require that you have a medical examination. We will pay your reasonable costs of attending the examination and we will pay for the examination itself. If you die, we are entitled to have a post mortem examination. You or your legal representatives are responsible for any costs resulting from these examinations.
11. You must pay us back, within one month of asking, any amounts that we have paid which are not covered by this insurance.

12. You must obtain prior authorisation from Travel Guard or SOS International if you have to return to Finland under Sections A) Cancelling and cutting short your trip, or C) Medical Expenses. If you do not, we may reduce the amount we pay for your return to Finland or we may not provide cover.

GENERAL EXCLUSIONS

We will not cover the following:

1. Any claim arising from or resulting from, a trip that you take or, any person who your travel depends on, if:
 - a. the claim relates to a medical condition or any illness related to a medical condition which you or they knew about before you bought this insurance (except of medical expenses defined in section Definitions, illness;)
 - b. you are travelling against medical advice;
 - c. you are travelling to receive medical advice or treatment;
 - d. you are on a list awaiting hospital treatment; or
 - e. you have been given a terminal diagnosis, or
 - f. pregnancy or childbirth where the pregnancy would have been more than 28 weeks at the start of or during the trip or 24 weeks in the case of a known multiple pregnancy.
2. Any claim arising out of war, civil war, invasion, insurrection, and revolution, use of military power or usurpation of government or military power.
3. Loss or damage directly or indirectly caused by any government, public or local authority legally taking or damaging your property.
4. Any claim arising from or as a result of civil commotion, strike, lock-out, blockades, riots of any kind, actions of any government of any country or threat of such event.
5. Loss, or damage to any property, or any loss, expense or liability arising from:
 - a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel; or
 - b. the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or any part of it.
6. Loss, destruction or damage directly caused by pressure waves resulting from any aircraft or other flying object travelling at or above the speed of sound.
7. Any claim arising from you being in, or entering, or leaving any aircraft other than as a fare-paying passenger in a fully-licensed passenger-carrying aircraft.
8. Any other loss connected to the event you are claiming for unless we provide cover under this insurance.
9. Any claim arising directly or indirectly from your financial problems.
10. Any claim resulting from the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation.
11. Any claim arising or resulting from you being involved in any illegal or criminal act.
12. Competitive racing of any kind (except on foot).

13. Any claim relating to winter sports (see Section Definitions) unless the cover has been extended to include this.
14. Any claim arising or resulting from canyoning, mountaineering or pot holing or any equipment used for these events. You are also not covered for the following: Abseiling, being a crew member on a vessel sailing from one country to another, being on an expedition, gliding, hang gliding, heats, hunting, jet biking, jet skiing, parachuting, professional or semi-professional sport, racing (not on foot), scuba diving below 30 metres, white water rafting above level 3. Other sports and activities may not be covered. Please check that this insurance meets your needs
15. Any claim arising or resulting from
 - (i) your suicide or attempted suicide, or
 - (ii) depression, anxiety, mental strain, psychotic mental illness, your depressive illness of any type, or
 - (iii) injuring yourself deliberately or putting yourself in danger (unless you are trying to save a human life).
16. If the insured has caused the loss event through gross negligence, Travel Guard's liability may be reduced depending on what is reasonable in the circumstances.
17. A trip involving your manual work or hazardous occupation of any kind.
18. Any claim where you are not able to provide claims evidence as requested by us and which may be reasonably required to provide taking into consideration the opportunities available to us to obtain such evidence.
19. For any expenses that you would normally incur regarding your trip.
20. Claims arising from any person(s) who have reached the age of 70 at the start date of any trip.
21. You are not covered under this policy for any trip (or journey) in, to or through the following countries: Afghanistan, Cuba, Iraq or Sudan.
22. You are not covered under this policy if you are on any official government or police database of suspected or actual terrorists, members of terrorist organisations, drug traffickers or illegal suppliers of nuclear, chemical or biological weapons.
23. You are not covered under this policy for any medical expenses incurred in a private facility or from private medical treatment in Finland.

SECTIONS OF INSURANCE

Section A - Cancelling and cutting short your trip

What you are covered for

We will pay up to the overall limit shown on the Schedule of Benefits for travel and accommodation expenses, unused services, excursions and travel at the destination that you have paid or have agreed to pay under a contract and which you cannot get back if it is necessary and unavoidable for you to cancel or cut short your trip as a result of the following.

1. You dying, becoming ill or injured.
2. The death, injury or illness of a relative, close business associate or a person with whom you have booked to travel or a relative or friend living abroad with whom you plan to stay.
3. If you are called for jury service (and your request to defer has been rejected), attending court as a witness (but not as an expert witness) or you are put in compulsory quarantine.
4. An accident to a vehicle in which you were planning to travel which happens within seven days before the date you planned to leave and which leaves the vehicle unusable (this applies to self-drive holidays only).
5. If you are made redundant as long as you are entitled to payment under the current redundancy payments law and that, at the time of booking your trip, you had no reason to believe that you would be made redundant.
6. If the police or the Insurers of your home need you to stay after a fire, flood or burglary at your home within 48 hours before the date you planned to leave.
7. The extra cost for you to return home following the death, serious injury or serious illness of a relative or business associate in Finland.

What you are not covered for

1. You not wanting to travel.
2. Any extra costs resulting from you not telling the holiday company as soon as you know you have to cancel your holiday.
3. Cancelling or cutting short the trip because of a medical condition or any illness related to a medical condition that you knew about or should have known about before the start of this insurance. This applies to you, a relative, close business associate or person you are travelling with and any person you were depending on for the trip.
4. The cost of your original return trip if this has already been paid and you need to cut short your journey.
5. If you have to cut short your trip and do not return to Finland.
6. Failure to obtain the required inoculations, vaccinations, passport or visa. Any costs incurred due to fluctuation in exchange rates.
7. Any loss incurred where payment has been made using Airline Mileage or similar reward schemes.
8. Pregnancy or childbirth where the pregnancy would have been more than 28 weeks at the beginning of the trip or 24 weeks in the case of a known multiple pregnancy (unless the pregnancy was confirmed after the date your travel tickets or confirmation of booking were issued or in the case of single trip policies, the start date of your policy) and cancellation or cutting short your trip is confirmed medically necessary.

Please read the general conditions, exclusions and Schedule of Benefits.

Section B - Abandoning your holiday and travel delay

What you are covered for

We will pay up to the overall limit shown on the Schedule of Benefits if the start of your pre-booked outward or return international journeys by aircraft, sea vessel or cross-channel train are delayed, due to circumstances outside your control. You must be delayed by at least four hours on each occasion.

Travel delay outside of your control

We will pay €25 per hour after 4 hours and subject to the maximum in the Schedule of benefits, after each complete hour of delay, as long as you eventually go on the trip.

Abandonment

If it is necessary for you to have to cancel your outward trip as a result of a delay lasting more than 24 hours, we will pay an amount equal to the cost of your trip up to the overall limit shown on the Schedule of Benefits less any amounts that you can get back.

Special conditions which apply to section B

It is a condition of the cover provided under this section that:

1. You must have checked in for your trip at or before the recommended time; and
2. You get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.

What you are not covered for

Any claim that results from strikes or industrial action that were public knowledge before the start of your trip.

Please read the general conditions, exclusions and Schedule of Benefits.

Section C - Medical and other expenses

What you are covered for

We will pay up to the overall limit shown on the Schedule of Benefits for the following necessary and reasonable costs as a result of you being injured or ill during your trip.

1. Emergency medical, surgical and hospital treatment. (Emergency dental treatment is covered up to €200 as long as it is for the immediate relief of pain during the trip only.)
2. The cost of returning your body or ashes to Finland to the overall €30,000 limit, or for the cost of burial or cremation in the country where you die if this is different from the country where you normally live.
3. Expenses occurring because of Injury during international travel, outside of Finland, for up to 3 years inside of Finland, from the date of the accident.
4. Expenses arising from Illness during International travel, outside of Finland, for up to 120 days inside of Finland from the date of the first onset of the Illness.

5. Extra accommodation and travel expenses (Economy class) authorised by SOS International to allow you to return to Finland if you cannot return as you originally booked provided this has been approved by us.
 - a. Extra accommodation (on a bed and breakfast basis only) for someone to stay with you and travel home with you, if this is necessary due to medical advice, and authorised in advance by us.
 - b. Or expenses for one relative or friend to travel from the Finland to stay with you and travel home with you, if this is medically necessary, and authorised in advance by us.
6. We will pay to return you to Finland if we think this is medically necessary, and SOS International arrange this for you.

What you are not covered for

1. Any treatment or surgery that is not immediately necessary and can wait until you return home.
2. Any expenses for treatment or surgery carried out more than 3 years from the accident and 120 days from the onset of the illness.
3. The extra cost of single or private room accommodation unless it is medically necessary.
4. Any claim arising for costs you incur, if you are travelling to any country with a reciprocal arrangement and you do not register for treatment under the national equivalent scheme of those countries if you become ill.
5. Any extra costs from abroad after the time when, in our medical advisor's opinion, you are fit to be returned to Finland.
6. Any medical treatment or associated costs of any kind occurring after an Insured Person has refused the offer of repatriation when in the opinion of our medical advisor he/she is fit to travel.
7. Any expenses incurred in a private facility or from private medical treatment in Finland.

Please read the general conditions, exclusions and Schedule of Benefits.

Section D - Personal accident

What you are covered for

We will pay up to the amount shown on the Schedule of Benefits to you or your executors or administrators if you are involved in an accident whilst on a trip, which within 12 months of the accident results in one or more of the following:

- Permanent Disability due to an accident
- Accidental Death

The death benefit is reduced to €5000 for each insured child aged under 16.

The policy covers compensation up to the overall limit shown on the Schedule of Benefits in the event of permanent disability due to an accident.

Permanent disability means a medically assessed general disability due to an injury sustained by the insured.

In determining disability, only the nature of the injury is taken into account; the individual circumstances of the injured, such as his/her profession or leisure-time pursuits, do not affect the determination of disability.

The degree of disability thus caused is determined in accordance with decision 1012/86 of the Finnish Ministry of Social Affairs and Health (MSAH). Injuries are divided into disability categories 1–20, with category 20 corresponding to full disability (100 %). For full and permanent disability, an indemnity is payable equal to the overall limit shown on the Schedule of Benefits For partial and permanent disability; an indemnity is payable equal to as many twentieths of the sum insured as indicated by the disability category. If several parts of the body have been injured in a single accident, the maximum amount of compensation is the sum insured defined in the Schedule of benefits (degree of disability 100%).

The insured is entitled to receive indemnity for permanent disability if an accident causes permanent disability of at least 10% (disability category 2).

Permanent disability is determined one (1) year after an accident, at the earliest. If the degree of disability is raised by at least two disability categories before three (3) years have elapsed since the indemnity for permanent disability was paid for the first time, a revised amount of indemnity will be paid corresponding to the rise in the disability category.

A change in the degree of disability after the stated period will not affect the amount of indemnity paid. No indemnity for permanent disability is payable if the permanent disability becomes manifest for the first time more than three (3) years after the accident.

We will pay only one personal accident benefit per insured person during the period of insurance, as shown on your certificate of insurance.

Please read the general conditions, exclusions and Schedule of Benefits.

Section E - Personal liability

What you are covered for

We will pay up to the overall limit shown on the Schedule of Benefits for all losses in the aggregate during the period of insurance as shown on your Certificate of Insurance, if you are legally liable for damages incurred by you which are caused by an accident that happened during the trip, and leads to claims made against you as a result of:

1. Accidental bodily injury to a person who is not a member of your family, a travelling companion, or employed by you;
2. Loss of or damage to any property which does not belong to you, is not in the charge of, and is not in the control of you or any member of your family, household or employee;

3. Loss of or damage to temporary holiday accommodation that does not belong to you, or any member of your family, household or employee.

We will manage and monitor your defence or negotiate on your behalf in relation to the claim.

Special conditions which apply to section E

It is a condition of the cover provided under this section that:

1. You must give us notice of any cause for a legal claim against you as soon as you know about it and send us any other documents relating to any claim; and
2. You must help us and give us all of the information we need to allow us to manage and monitor your defence. You must not negotiate, pay, settle, admit or deny any claim unless you get our written permission.

What you are not covered for

1. Fines imposed by a Court of Law or other relevant bodies;
2. For anything caused directly or indirectly by:
 - a) liability that you incur as a result of an agreement that you made which would not apply in the absence of that agreement;
 - b) injury, loss or damage arising from:
 - i) ownership or use of aircraft, horse-drawn or mechanical/motorised vehicles, water craft (other than rowing boats, punts or canoes), animals or weapons or firearms
 - ii) the occupation (except temporarily for the purpose of the trip) or ownership of any land or buildings
 - iii) the carrying out of any trade, profession or business
 - iv) racing of any kind
 - v) any deliberate, criminal, malicious or illegal act.

NOTE: If you are using a mechanical/motorised vehicle, make sure that you are adequately insured for third party liability, as you are not covered under this insurance.

Please read the general conditions, exclusions and Schedule of Benefits.

Section F - Legal expenses

What you are covered for

We will pay up to the overall limit shown on the Schedule of Benefits in respect of all insured persons in connection with any one event giving rise to a claim for legal costs and expenses arising as a result of pursuing claims for compensation and damages resulting from your death, illness or injury during your trip.

Special conditions which apply to section F

It is a condition of the cover provided under this section that:

1. We will have complete control over any legal representatives appointed and any proceedings;
2. You follow our advice or that of our agents in handling any claim.

What you are not covered for

1. Any claim where we or our legal representatives believe that an action is not likely to be successful or if we believe that the costs of taking action will be greater than any award.
2. The costs of making any claim against us, our agents or representatives or against any tour operator, accommodation provider, carrier or any person with whom you have travelled or arranged to travel.
3. Any costs or expenses which have not been agreed in advance.
4. The costs of following up a claim for bodily injury, loss or damage caused by or in connection with your trade, profession or business, under contract or arising out of you possessing, using or living on any land or in any buildings.
5. Any claims arising out of you owning, possessing, or using motorised/mechanically-propelled vehicles, water craft or aircraft of any description, animals, firearms, explosive devices or weapons.
6. Any claims arising out of your criminal, malicious or deliberate acts.

Please read the general conditions, exclusions and Schedule of Benefits.

Section G - Missed departure

What you are covered for

We will pay up to the overall limit shown on the Schedule of Benefits for the necessary and reasonable extra costs of travel and accommodation you need if you cannot reach the original departure point of your booked journey on the outward or return journey because public transport services fail or the vehicle in which you are travelling is involved in an accident or breaks down.

Special conditions which apply to section G

It is a condition of the cover provided under this section that:

1. You must allow enough time to arrive at your departure point at or before the recommended time;
2. You must get confirmation of the reason for the delay and how long it lasts from the appropriate authority; and
3. If your claim relates to a vehicle breaking down, you must give us evidence that the vehicle was properly serviced and maintained and that any recovery or repair was made by a recognised breakdown organisation.

What you are not covered for

Any claim, which is the result of a strike or industrial action that you knew about before you booked your trip.

Please read the general conditions, exclusions and Schedule of Benefits

Section H - Personal belongings, baggage and money

What you are covered for

We will pay up to the overall limit shown on the Schedule of Benefits for the following (individual limits apply).

H1 - Personal belongings and baggage

1. Your personal belongings and baggage if damaged, stolen, lost or destroyed on your trip.
 It will be our decision to pay either:
 the cost of repairing your items;
 to replace your items; or
 the cost of replacing your items, less an amount for wear, tear and loss of value.
 - a. Property owned by you up to the overall limit shown in the Schedule of Benefits.
 - b. All valuable items (please see definition) that are owned by you up to the overall limit of €300 with a limit for any one item set or pair of €250.
 - c. Loss or theft from unattended motor vehicles, trailers or caravans provided the articles are kept in a locked boot or glove compartment. We will pay up to the overall €350 limit for buying essential items if your baggage is delayed or lost during an outward journey for more than 4 hours. You must get written confirmation of the length of the delay and receipts for any items that you buy. We will take any payment we make for delayed baggage from the amount of any claim if your baggage is permanently lost.

H2 - Personal money

We will pay for the following.

We will pay up to the €300 limit for the loss or theft of cash, or traveller's cheques, if you can give us evidence that you owned them and evidence of their value. The most we will pay for the loss or theft of cash is €250. The most we will pay for each insured child under 16 years of age is €100.

H3 - Passport and travel documents

We will pay for the following.

We will pay up to the €300 limit for the cost of replacing your passport, travel tickets, Green Cards and admission tickets prepaid before your departure.

What you are not covered for under Section H:

1. The first €50 of each claim for each sub-section, for each insured person.
2. Breakage of fragile articles (including china, glass, sculpture and video equipment) or sports equipment whilst in use.

3. Theft, loss of or damage to household goods, pedal cycles, motor vehicles, marine equipment and craft and their accessories.
4. Wear and tear, loss of value, mechanical or electrical breakdown or damage caused by any process of cleaning, repairing or restoring, or damage caused by leaking powder or fluid carried within your baggage.
5. Shortages due to mistakes, neglect, omission or depreciation in value.
6. Any loss or theft which you do not report to the police within 24 hours of discovering it and for which you do not get a written report.
7. If your belongings are delayed or held by any customs or other officials legally taking your belongings.
8. Cash not being carried by you (unless it is held in a locked safety deposit box).
9. Theft, loss or damage to photographic, electrical equipment, electrical items or valuables left in checked in baggage
10. Theft, loss of or damage to dentures, bridgework, corneal/contact lenses, spectacles, sunglasses, mobile telephones or artificial limbs or hearing aids.
11. Property you leave unattended in a public place.
12. Any loss, theft or damage to items carried on a vehicle roof rack.
13. Theft, loss or damage to baggage or personal belongings during a journey unless you report this to the carrier and get a property irregularity report at the time of the loss.
14. Damage caused to suitcases, holdalls or similar carriers unless the item is damaged beyond economical repair.
15. Loss or theft or damage of personal belongings or baggage while not in your control or in the control of any person other than an airline or transport company.
16. Loss of your passport if you do not report the loss to the Consular representative of your country of nationality within 24 hours of discovery and obtain a report confirming the date of loss and the date on which a replacement passport was obtained.

Please read the general conditions, exclusions and Schedule of Benefits.

Section I - Hospital benefit

(This section does not apply for trips within Finland)

What you are covered for

We will pay up to the overall limit shown on the Schedule of Benefits if, after an accident or illness that is covered under Section C (Medical and other expenses) of this insurance, you go into hospital as an in-patient outside Finland. We will pay up to € 10 for each complete 24-hour period whilst you are in hospital.

Please read the general conditions, exclusions and Schedule of Benefits.

Section J – Hijack

What you are covered for

We will pay up to €40 for each full 24-hour period if the aircraft or sea vessel in which you are travelling is hijacked on the original, pre-booked, outward or return journey for a period over 24 hours. We will only pay up to the limit shown on the Schedule of Benefits.

Special exclusion which applies to section J

You are not covered for any claim resulting from you acting in a way which could cause a claim under this section.

Special condition which applies to section J

It is a condition of the cover provided under this section that you must give us a written statement from an appropriate authority confirming the hijack and how long it lasted.

Please read the general conditions, exclusions and Schedule of Benefits.

WINTER SPORTS BENEFITS

– SUBJECT TO THE APPROPRIATE ADDITIONAL PREMIUM BEING PAID UNDER THE ANNUAL MULTI-TRIP POLICY OR SINGLE TRIP POLICY. COVER IS AVAILABLE FOR UP TO 90 DAYS UNDER THE SINGLE TRIP POLICY AND FOR UP TO 17 DAYS WITHIN THE PERIOD OF INSURANCE FOR THE ANNUAL MULTI-TRIP POLICY.

Section K – Winter sports equipment

What you are covered for

We will pay up to the €600 limit shown in your Schedule of Benefits (with a limit for any one item, set or pair) if your winter sports equipment is damaged, stolen, lost or destroyed on your trip. Depending on the age of the equipment, we may make a deduction for wear, tear and loss of value.

What you are not covered for under Section N:

1. The first €50 of each claim for each insured person.
2. Any loss or theft which you do not report to the police within 24 hours of discovering it and for which you do not get a written report.
3. Winter sports equipment you leave unattended in a public place.
4. Any loss, theft or damage to winter sports equipment carried on a vehicle roof rack.
5. Theft, loss or damage to winter sports equipment during a journey unless you report this to the carrier and get a property irregularity report at the time of the loss.
6. Loss or theft or damage of winter sports equipment while not in your control or in the control of any person other than an airline or transport company.

Please read the general conditions, exclusions and Schedule of Benefits.

Section L – Piste closure

(This only applies for the period 15 December to 15 April).

What you are covered for

We will pay up to the €250 limit shown on the Schedule of Benefits if, as a result of not enough snow in your pre-booked holiday resort, all lift systems are closed for more than 24 hours. We will pay for either:

1. The cost of transport to the nearest resort up to €20 for each full 24-hour period; or
2. Up to €30 for each full 24-hour period if you are unable to ski and there is no other ski resort available.

Special conditions which apply to section L

It is a condition of the cover provided under this section that:

1. You get a written statement from the management of the resort confirming the reason for the closure and how long it lasted;
2. The pre-booked holiday resort where you are staying is at least 1000 metres above sea level; and
3. If you buy this insurance within 14 days of the date you plan to leave, coverage is subject to confirmation that no ski-lifts or ski-schools in your pre-booked resort were closed at the time the policy was issued.

Please read the general conditions, exclusions and Schedule of Benefits.

Section M - Avalanche cover

What you are covered for

We will pay up to the €320 limit shown on the Schedule of Benefits for reasonable extra travel and accommodation expenses that you need to pay if your pre-booked outward or return journey is delayed for more than 12 hours from your scheduled arrival time because of an avalanche.

Special condition which applies to section M

It is a condition of the cover provided under this section that you get a written statement from the appropriate authority confirming the reason for the delay and how long it lasted.

What you are not covered for

You are not covered for the first €50 of each claim, for each insured person.

Please read the general conditions, exclusions and Schedule of Benefits.

Section N - Ski hire

What you are covered for

We will pay €25 for each full 24-hour period for the costs of hiring other ski equipment. We will pay up to the € 150 limit shown on the Schedule of Benefits if:

1. The skis that you own are lost or delayed during your trip for over 12 hours from the realized landing time of the airplane; or
2. The skis that you own are lost or damaged during the course of your trip.

Special condition which applies to section n

It is a condition of the cover provided under this section that we take any payment made under this section from any claim under sub-section H1 (Personal belongings and baggage) of this insurance.

What you are not covered for

1. Any claim involving damage to your skis where you do not bring them back to Finland so we can inspect them.
2. Any theft or loss which you do not report to the police within 24 hours of discovering it and get a written report.
3. Any theft, delay, loss of or damage to your ski equipment while it is transported unless you report this, at the time, to the carrier and get a property irregularity report.

Please read the general conditions, exclusions and Schedule of Benefits.

Schedule of Benefits

The following cover is provided for each insured person. It is important that you refer to the terms and conditions of the policy for full details of cover.

Section	Benefit	Sum insured	Policy Excess
A	Cancelling and Cutting Short your Trip	€5,000 (or up to the cost of the original trip, whichever is lower)	-
B	Travel Delay	€25/hour, up to €500	4 h delay
	Abandonment	€5,000 (or up to the cost of the original trip, whichever is lower)	-
C	Medical Expenses for sickness	No upper limit, up to 120 days	-
	Medical Expenses for accident	No upper limit, up to 3 years	
D	Personal Accident - Accidental Death - Permanent Disability due to an accident	€40,000 The death benefit is reduced to €5000 for each insured child aged under 16.	-
E	Personal Liability	€100,000	-
F	Legal Expenses	€10,000	-
G	Missed Departure	€2,000 (or up to the cost of the original trip, whichever is lower)	
H	Personal Belongings	€1,000	€50
	Valuables Limit	€300 (single article limit €250)	€50
	Delayed Baggage	€350	4 h delay
	Personal Money	€300	€50
	Cash Limit	€250 (for children under 16 years)	€50

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Chartis Europe, SA

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		€100)	
	Passport	€300	€50
I	Hospital Benefit	€ 10/24h, up to maximum of € 1000	-
J	Hijack	€ 40/24H, up to maximum of €2000	
K	Winter sport equipment	€ 600	€ 50
L	Piste closure	Cost of transport up to € 20/24 h / up to € 30/24 h when not possible to ski. Maximum up to € 250	-
M	Avalanche closure	€ 320	-
N	Winter sport equipment hire	€ 25 /24 h up to maximum of € 150	