

Motor liability insurance is compulsory

The motor liability insurance covers bodily injury and damage or loss caused to property of a third party in accordance with the Motor Liability Insurance Act. The motor liability insurance does not cover damage caused to own vehicle.

Motor vehicle insurance covers the car and auxiliary equipment

The motor vehicle insurance covers fixed and customary auxiliary equipment and accessories relating to the use of the car, e.g. audio equipment, car racks and child seats.

The motor vehicle insurance does not cover e.g.

- Belongings in the car, e.g. clothes, CDs or books
- Unfixed phones, radios, CD players etc.
- Equipment for car competitions, e.g. special gauges
- Equipment violating authorities' regulations, e.g. when installing tyres and rims of another size without having them inspected
- Decorative and special paintings, e.g. chameleon paintings.

Exclusions in motor vehicle insurance

For example, the motor vehicle insurance does not cover the following occurrences:

- Load is moving and damaging structures of the car.
- Water is causing damage for example on engine when the vehicle is driven on road covered with water.
- The vehicle is damaged when filling up the tank with wrong fuel or when using wrong fuel or when filling fuel in the wrong place.
- Damage caused by weight of snow, weight of ice, frost or heat.
- When driving the vehicle on race track or during driving practice or speed practice in another area or on portion of road.
- Damage caused by fraud or embezzlement.
- Bodily injuries.

The motor vehicle insurance does not cover damage or loss that has been caused intentionally. Compensation can be reduced or rejected if the damage or loss has been caused by gross negligence or under the influence of alcohol or other intoxicant.

Deductibles

- Collision insurance: €200. In Comprehensive motor cover it is possible to select a deductible of €400.
- Legal expenses insurance: 15% of amount of loss, €200 minimum.
- Financial insurance: €500.
- The windscreen cover is not subject to deductible if the windscreen is repaired. If the windscreen is replaced, the deductible is €200.
- Deductible for write-off cover is determined on the basis of the damage or loss leading to salvage.

- The consequential loss insurance has no waiting period.
- The motor car rescue insurance and comprehensive substitute car insurance have no deductibles.
- In other insurances, e.g. fire insurance and theft insurance, the deductible is €200 or €400 according to your choice in collision insurance.

Theft abroad is subject to an increased deductible being 20% or 40% of the amount of loss. A list of countries is included in the insurance terms and conditions.

Insurance premium and no-claims bonus

The premiums are affected by car data, e.g. make and model, cylinder volume and engine power as well as the age and domicile of the policyholder.

No-claims bonus is accrued when compensable motor liability accidents or collisions do not occur, and the vehicle has been used in traffic at least 120 days during the insurance period.

The no-claims bonus of the motor liability insurance is determined on the basis of your own insurance and damage history and your driving license. The initial no-claims bonus for a customer with no accidents is at least 20% and can be even 30%. The no-claims bonus increases by 5 percentage points per insurance period without accidents. If you have driven for 4 years without claims, you get LocalTapiola prize bonus +5% on top of your current no-claims bonus. After 8 years you get another +5%. The maximum no-claims bonus is 80%.

The no-claims bonus decreases by 15 percentage points in case of damage or loss. The no-claims bonus cover of the motor liability insurance takes effect when the no-claims bonus has been 80% during three insurance periods. When the no-claims bonus cover is valid, the no-claims bonus percentage does not decrease after the first motor liability accident.

Regarding motor vehicle insurance, the no-claims bonus is applied on the premium for the collision insurance. The no-claims bonus in motor vehicle insurance increases 10 percentage points or decreases 20 percentage points in case of damage or loss.

Taking effect

The motor liability insurance takes effect when the insurance contract is made or on an agreed later date. The insurance cannot be taken out retrospectively. In some situations, granting of motor liability insurance requires that the premium for the first insurance period is paid in advance. Credit default or unpaid insurance premiums can prevent granting of motor vehicle insurance. If insurance cannot be granted, LocalTapiola is not liable for damage or loss.

Suitable motor vehicle insurance

Loistokasko, Comprehensive motor cover and Basic cover are granted for cars no older than 20 years. Car insurance with limited cover has no restrictions regarding the age of the car.

	Loisto kasko	Compre hensive	Basic cover	Limited cover
The comprehensive substitute car insurance makes it possible to get a substitute car when your own car is repaired due to malfunction interrupting the trip or motor vehicle insurance damage covered by the insurance.	X			
Parking insurance covers damage to your parked vehicle, caused by a motor vehicle that remains unknown.	X	X		
Windscreen cover compensates damage caused by hit in windscreen or car window from outside.	X	X		
The write-off cover pays additional compensation in addition to the vehicle current value provided that the conditions for compensation are met.	X	X		
The no-claims bonus cover keeps the no-claims bonus unchanged after a road accident or collision. The no-claims bonus cover for motor vehicle insurance takes effect when you have driven three years without a collision having a valid Loistokasko or comprehensive motor cover during this period. A used no-claims bonus cover is restored after a new period of three years without collision.	X	X		
The collision insurance covers damage or loss caused when the vehicle has collided, swerved off the road, tipped or fallen.	X	X	X	
The natural disaster insurance pays compensation when a tree falls over the vehicle due to a storm, when hail damages the external surface of the vehicle or when floodwater or an object loosen by a storm causes damage to the vehicle when it stands still.	X	X	X	
Animal collision insurance pays compensation if the vehicle collides with other animal than deer. Damage or loss due to steering clear of animal is compensated on the basis of the collision insurance.	X	X	X	X
The elk damage insurance pays compensation if the vehicle collides with an elk, a reindeer, a roe or a wild reindeer. Damage or loss due to steering clear of the animal is compensated on the basis of the collision insurance.	X	X	X	X
The fire insurance covers damage or loss caused by outbreak of fire and stroke of lightning hitting the vehicle directly.	X	X	X	X
The theft insurance pays compensation for the vehicle if it is stolen. The insurance also covers damage on the vehicle in connection with theft, unauthorized use or attempt of these.	X	X	X	X
The malicious damage insurance pays compensation for damage and loss caused by intentional vandalism. Damage or loss caused with another vehicle is not covered by the malicious damage insurance.	X	X	X	X
Liability insurance for abroad supplements the motor liability insurance. If the owner, possessor or driver of the car is abroad obliged to compensate property or bodily injury caused in traffic to a third party, compensation can be sought on the basis of the liability insurance for abroad.	X	X	X	X
The legal expenses insurance compensates legal expenses in disputes, criminal cases and non-contentious civil cases relating to owning, driving and possessing the vehicle.	X	X	X	X
The motor car rescue insurance compensates expenses due to interrupted trip. Compensation is paid e.g. in case of vehicle malfunction. Compensable expenses are e.g. expenses for lifting the vehicle back on the road and transporting it to the nearest repair shop as well as expenses for travelling home.	X	X	X	X
The financial insurance can pay compensation for lost vehicle or vehicle damage to the owner (car dealer or finance company) or the leasing company if the compensation otherwise would be rejected or adjusted.	X	X	X	
+ The expenses cover pays €20 per day for a maximum period of 14 days.	*	*	*	
+ The consequential loss insurance pays compensation for the period the vehicle is repaired due to damage or loss compensated on the basis of collision insurance, elk damage insurance, animal collision insurance, natural disaster insurance, fire insurance, malicious damage insurance or theft insurance, and when the windscreen or a car window is replaced on the basis of the windscreen cover. Daily compensation is €50.		*		

* Optional; can be included in the motor vehicle insurance.

Please read the insurance terms and conditions for detailed information of the insurances.

The insurance is granted by LocalTapiola regional companies.