

Extended traveller's insurance

What does extended traveller's insurance include?

LocalTapiola's traveller's insurance covers illnesses and accidents during travel. In addition, the traveller's insurance covers cancellations, interruptions and missed trips, in accordance with the Insurance Terms and Conditions.

The traveller's insurance for the company's employees may also be extended to cover the following events:

(Sections **A to G** apply to both business and holiday trips. Section **H** applies to business trips only.)

- A. Compensation for permanent handicap or death caused by illness during travel
- B. Crisis therapy
- C. Legal expenses insurance
- D. Evacuation cover
- E. Travel delay compensation
- F. Extended cover for trip interruption and cancellation
- G. Substitute's travel expenses
- H. Purchase costs of necessities on a business trip after one hour of waiting

A Compensation for permanent handicap or death caused by illness during travel

Handicap benefit shall be paid for a handicap resulting from an illness during travel. Handicap refers to a general handicap assessed in medical terms that results from illness. In the assessment of handicap, only the nature of the handicap resulting from the illness shall be taken into account and not any personal circumstances of the person who has fallen ill, such as his or her profession or hobbies. In the assessment of handicap, any deficiencies or illnesses of the insured not resulting from the compensable illness shall not be considered.

The extent of handicap shall be determined on the basis of the handicap classification issued by the Ministry of Social Affairs and Health, based on the Accident Insurance Act, in force when the treatment of the illness contracted during travel begins. In the handicap classification decision, injuries and illnesses are divided on the basis of their seriousness into handicap classes 1–20. Class 1 corresponds to a 5% medical handicap and the subsequent classes each to a further 5% handicap. Handicap class 20 equates to full, 100% medical handicap. The compensation payable shall total the proportion of the agreed handicap benefit corresponding to the level of handicap.

Permanent handicap caused by an illness during travel can be diagnosed no earlier than 12 months after the first visit to a physician. No additional compensation for worsening of a handicap shall be paid if the change in handicap class takes place later than 12 months after payment of the insured lump sum. No compensation shall be paid for a handicap that occurs after three years from the illness during travel.

Compensation for death caused by illness during travel

The agreed death benefit shall be payable in respect of death caused by an illness during travel. Such compensation shall be deducted with any lump-sum benefit for permanent handicap already paid for the same illness.

The death benefit shall not be paid in the event that the insured dies after a year has elapsed from the compensable insured event.

Section 6.3 of the Traveller's Insurance Terms and Conditions states that in the event of worsening of a pre-existing illness of the insured or other change in the state of such illness during travel, compensation shall only be paid for treatment equivalent to first aid provided during travel, as specified in the Insurance Terms and Conditions. Death benefit shall not be paid in such cases, as they are not caused by an illness during travel.

B Crisis therapy

In cases where a compensable illness or accident during travel has caused an acute and unexpected post-traumatic stress reaction in the insured, compensation shall be paid for necessary individual therapy provided by a professional for a treatment period of up to ten sessions. Treatment must begin within one month of the insured event. Medical expenses for crisis therapy shall be compensated up to EUR 2,000 / insured / insured event for medically accepted forms of therapy.

C Legal expenses insurance

Covers essential and reasonable legal expenses incurred by the insured in the capacity of a private person during travel if the insured needs to use a legal representative in disputed civil cases, criminal cases and non-contentious civil cases.

The insured may use the insurance in matters that can be directly brought before a district court in Finland or a corresponding foreign court. The insurance applies to the insured in matters related to his or her private life that have occurred during travel and are solely related to the journey and travelling. A compensable insured event must occur during the term of validity and within the territorial limits of the insurance. Travel legal expenses insurance is subject to general travel insurance regulations and, in other respects, to the terms and conditions of travel legal expenses insurance for corporations. Travel legal expenses insurance may be taken out only in conjunction with travel liability insurance.

D Evacuation cover

The insurance covers reasonable expenses arising from trip interruption when these are the result of a recommendation – in the form of a travel notice – made by a Finnish authority to leave a destination due to it being unsafe.

If a trip is cancelled due to a recommendation made by a Finnish authority in a travel notice, compensation shall also be paid for expenses arising from trip cancellation.

Compensation shall be paid in accordance with sections 7.3 and 7.5 of the Traveller's Insurance Terms and Conditions. The evacuation cover does not include compensation for a new trip to the destination following evacuation or compensation for lost travel days.

E Travel delay compensation

Compensation shall be paid if the insured is forced to wait more than six hours at the point of departure of a trip (business or holiday trip) to or from a foreign country due to adverse weather conditions, a technical fault, a criminal act, an act of the authorities or a traffic accident preventing the use of the intended mode of public transport.

The compensation is up to EUR 50 for each period of six hours after the waiting time mentioned above. The maximum amount of compensation is EUR 500. In addition to this additional cover, travel delay compensation in accordance with section 7.4 of the Traveller's Insurance Terms and Conditions shall not be paid for an insured event.

F Extended cover for trip interruption and cancellation

Extended cover for interruption

In addition to the events specified in section 7.5 of the Traveller's Insurance Terms and Conditions, the insurance covers trip interruption if the insured is part of a company's top management and the company is faced with sudden, unexpected and significant financial damage. Compensation shall be paid if the insured's presence is necessary in order to resolve the situation. The event causing the interruption must have occurred after the commencement of the journey. Additional travel expenses arising from the trip being interrupted shall be compensated in accordance with section 7.5 of the Traveller's Insurance Terms and Conditions, up to EUR 2,000 per insured event.

The insurance does not cover lost travel days.

Extended cover for cancellation

In addition to the events specified in section 7.3 of the Traveller's Insurance Terms and Conditions, the insurance covers trip cancellation if the insured is part of a company's top management and the company is faced with sudden, unexpected and significant financial damage. Trip cancellation is covered if the insured's presence is necessary in order to limit or assess the damage and if the reason for the cancellation that has prevented the commencement of the insured's journey is compelling. The event causing the cancellation must have occurred after the reservation of the journey and the taking out of the insurance. Travel expenses paid prior to the commencement of the journey shall be compensated due to trip cancellation in accordance with the Traveller's Insurance Terms and Conditions.

G Additional travel expenses of a substitute

The insurance covers reasonable expenses for a journey to and from the destination for an employee designated as the insured's substitute and working for the policyholder, if it is necessary to send a substitute there due to a compensable insured event specified in the insured's insurance terms and conditions.

The precondition for compensating for the substitute's travel expenses is that the insured is unable to perform his or her employment duties due to an early return to Finland or hospital treatment resulting from a compensable insured event. A further precondition for compensation is that more than two weeks remain of the insured's stay at the destination. The maximum amount of compensation is EUR 2,000.

H Necessities

Luggage insurance covers the acquisition cost of any necessities where the luggage was in the custody of a carrier, transportation company or tour organiser and arrived at the destination after the insured.

On a business trip, compensation shall be payable if the luggage is delayed for more than one hour.

The maximum amount of compensation is EUR 500 for each insured person. Necessities shall be covered to the maximum value endorsed in the policy document.

In case of any dispute under these terms and conditions the original Finnish wording shall prevail.

Insurance is granted by the following mutual insurance companies in
LocalTapiola Group (business ID):

LähiTapiola **Etelä** (0139557-7) | LähiTapiola **Etelä-Pohjanmaa** (0178281-7) | LokalTapiola
Sydkusten - LähiTapiola **Etelärannikko** (0135987-5) | LähiTapiola **Itä** (2246442-0) |
LähiTapiola **Kaakkois-Suomi** (0225907-5) | LähiTapiola **Kainuu-Koillismaa** (0210339-6) |
LähiTapiola **Keski-Suomi** (0208463-1) | LähiTapiola **Lappi** (0277001-7) | LähiTapiola
Loimi-Häme (0134859-4) | LähiTapiola **Lännen** (0134099-8) | LähiTapiola **Pirkanmaa**
(0205843-3) | LokalTapiola Österbotten - LähiTapiola **Pohjanmaa** (0180953-0) | LähiTapiola
Pohjoinen (2235550-7) | LähiTapiola **Pääkaupunkiseutu** (2647339-1) | LähiTapiola **Satakunta**
(0137458-1) | LähiTapiola **Savo** (1759597-9) | LähiTapiola **Savo-Karjala** (0218612-8) |
LähiTapiola **Uusimaa** (0224469-0) | LähiTapiola **Varsinais-Suomi** (0204067-1) |
LähiTapiola **Vellamo** (0282283-3) | LähiTapiola Keskinäinen Vakuutusyhtiö (0211034-2)

On 1.1.2021 LähiTapiola Lännen and LähiTapiola Satakunta will merge and become
a new regional company LähiTapiola Länsi-Suomi (0134099-8)

The companies' contact details are available at www.lahitapiola.fi.

