

We are a trusted partner for your company's property and interruption insurance and we acquire all the necessary additional information.

With our outstanding partner network, you are guaranteed a no-fuss process to damage inspection and repair.

In case of property loss or damage

- In the event of fire, call the fire brigade (112). After this, call a company specialised in damage limitation to come over.
- In cases of leak damage where water damages other property, call a company specialised in damage limitation to come over.
- To prevent or mitigate smoke, smell and moisture damage, take care of protecting or/and removal of the inventory and capital assets so that the property in question remains marketable and usable.
- With losses arising from a criminal offence, such as with burglary or vandalism losses, take the necessary measures to prevent further losses – this might include calling security to come over or repairing any broken windows. Furthermore, report the crime to the police.
- If production machinery or other machinery is broken, strive to ensure that the machinery is repaired or replaced with other machinery as soon as possible. If the machinery cannot be repaired, seek to establish how to acquire similar machinery as quickly as possible.
- If the loss is caused by storm, prevent further damage (such as by clearing any fallen trees from roofs) and take care of protecting the property from rainwater.
- If the property is owned by someone other than that who has taken out the insurance, notify the owner of the loss.

In case of business interruption loss or damage

In every case of loss or damage, seek to prevent completely or to mitigate the interruption loss or damage to the company's operations. Methods to minimise an interruption loss or damage include:

- temporarily transferring operations to other facilities,
- leasing equipment equivalent to the broken equipment or, if possible, making a temporary and quick repair.

LocalTapiola is there for you

Report to us material damage and any interruption loss or damage as soon as possible.

Report a loss via email

- suurasiakkaidenoma@lahitapiola.fi
- Please note that the email connection is not secure. You can send us a secure message at <https://secure.lahitapiola.fi>

Call us

- +358 9 453 4150 (weekdays 8am–4pm)

In case a loss or damage occurs outside our service hours, LocalTapiola's 24-hour on-call service is available in cases of fire and leak damage on +358 9 453 2080.

Report a loss online at

<https://www.lahitapiola.fi/yrittys/hae-korvausta>

You can also submit a loss report in the corporate customers' online service.

Please submit the following information to us for smooth processing of your claim:

- the policyholder's business ID and insurance number
- a description of the incident, and the exact loss date
- the address where the loss occurred
- the property the loss concerns
- the contact information of the policyholder's contact person