

# Extended vehicle repair and service liability insurance VA2

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## 1 Coverage

This special clause deviates from sections 2.1 and 2.2 in the general liability insurance terms and conditions. The object of insurance is an entire motor vehicle or part of it that is in the insured's possession for repair or maintenance.

**1.1** The insurance covers material damage caused by the insured to the object of insurance, when

- the insured is legally liable for damages
- the damage resulted from a mistake or negligence during repair or maintenance and
- the damage is detected during the repair or maintenance or within two months of completion and delivery of the work.

**1.2** The insurance covers, under the above-mentioned preconditions, damage caused by the insured to the object of insurance in connection with a road test or regular vehicle inspection.

Insurance cover under the special clause is limited by the limit of liability, the deductible and the exclusions in section 4 of the common terms and conditions of liability insurance VY1, the exclusions in section 2 of general liability insurance and the exclusions in section 2 below.

## 2 Exclusions

### 2.1 Repeating the work

The share of work, spare parts, equipment and

accessories that are associated with repeating the work of the original assignment is deducted from the repair costs of the coverable damage.

### 2.2 Defective spare part

The insurance does not cover damage or impending damage to the insured object caused by a defective spare part, when the damage can be eliminated or prevented by replacing the spare part.

### 2.3 Unauthorised use or malicious damage

The insurance does not cover loss or damage resulting from unauthorised use or theft of the insured object, or attempted theft or malicious damage.

### 2.4 Towing

The insurance does not cover loss or damage caused by towing.

### 2.5 Fire and explosion

The insurance does not cover loss or damage caused directly or indirectly by fire or explosion.

## 3 Maximum amount of compensation

The maximum compensation is 10% of the limit of liability in the corresponding general liability insurance, but no more than EUR 200,000 per incidence of damage and for all losses in the aggregate during insurance period.

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