

Liability insurance for property under care, custody and control VA9

1 Insuring clause

Deviating from sections 2.1 and 2.2 of the terms and conditions of general third party liability insurance, the insurance covers sudden and unexpected property damage caused to property in the possession or under the care of the insured or being handled by him/her.

The insurance shall not cover damage

1. to rented or borrowed machines, equipment or means of transport required for the business;
2. to goods to be forwarded, stored or transported;
3. caused to the goods due to wear and tear or aging or during a long period of time;
4. caused by reduced or interrupted production or turnover or loss of income or other indirect loss;
5. caused by the fact that the damaged goods cannot be used for the purpose for which it was designed;
6. to property subject to the insured's protection or

loss prevention obligation, when the damage has been an unavoidable consequence of the insured's work;

7. which was caused by an action, a fault or circumstance based on which the damage was foreseeable;
8. which arises from similar and repeated acts of carelessness by the insured.

Insurance cover is limited by the sum insured, the deductible, and the exclusions set out in section 4 of the common terms and conditions of liability insurance VY1 and in section 2 of the general third party liability insurance VA1 as well as any special clauses.

2 Subsidiarity of insurance cover

This insurance is subsidiary in relation to the property insurance covering the property referred to in this condition.

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