

TRAVEL INSURANCE RULES

A. TRAVELLER'S INSURANCE

1. Purpose of the insurance

This insurance covers expenses arising from a sickness or an accident during a journey.

2. Insured persons and beneficiaries

- 2.1. Insured persons are the persons named in the insurance policy.
- 2.2. Children under 15 years of age travelling with their parents and named in the same insurance policy are insured free of charge. Children can be insured by only one insurance policy at a time.
- 2.3. Expenses covered by the insurance will be reimbursed to the insured him/herself. In the event of death of the insured death benefit will be paid to the insured's next of kin unless the insured has before the insured event given the insurance company in written form the name of another beneficiary.

3. Territory of the insurance coverage

- 3.1. This insurance is valid worldwide unless stated otherwise in the policy.
- 3.2. The insurance is valid on journeys between the place of residence of the insured specified on the insurance policy and other place in the country of residence or abroad, or between some other places specified in the insurance policy. A journey means a specific purpose and destination, which together prove that the insured intends to leave his/her usual place of residence using a means of transportation.
- 3.3. The insurance is valid only on trips of 50 km and over, the distance measured directly from the insured's place of residence, place of work or study or second residence specified in the insurance application.
- 3.4. The customary travelling connected with work, studying, household management, social life, hobbies, etc. inside or between the areas of the place of residence, second residence, place of work, study or a nearby area connected thereto is not considered to be a journey, which is included in the scope of the insurance cover.
- 3.5. The journey starts from the address given by the insured and specified in the insurance policy or from the insured's place of work, and ends with the return to the mentioned address or place of work.
- 3.6. The insurance does not cover travelling connected with the insured's employment, self-employment or other independent business or studying or probation work unless this has been separately agreed and specified in the insurance policy.
- 3.7. The insurance only covers expenses arising from the insured events specified in these rules.

4. Validity of the insurance

- 4.1. The insurance becomes effective at 00:00 on the day specified in the insurance policy as the starting day of the insurance coverage and expires at 24:00 on the day specified in the insurance policy as the last day of the insurance coverage. Insurance can be issued as a

temporary insurance or as a continual insurance. The temporary insurance can be issued for a maximum journey period of 365 days. The continual insurance can be issued for a maximum period of one year. The continual insurance however is valid during journeys that last no more than 45 days at a time.

- 4.2. The insurance is valid if the whole premium due has been paid prior to the effective date of the insurance.

5. Insurance validity for sports and other activities

5.1. The insurance does not cover expenses due to a sickness, injury or death that occurred during a sport competition or when training for it.

5.2. The insurance does not cover expenses due to a sickness, injury or death that occurred when engaging in the following sports or activities:

- judo, karate and other wrestling or contact sports
- weight lifting, power lifting or other similar sports
- motor racing
- bungee jumping, parachuting, gliding, hang-gliding or other air sports
- climbing, like mountain or wall climbing
- American football, rugby
- scuba diving
- speed skiing, downhill racing, and off-piste downhill skiing

- 5.3. The sports activities specified in clause 5.1 and 5.2 can be included in the insurance coverage under a separate agreement. A valid sports license is always obligatory for competitive sports. However, this insurance shall only cover expenses in so far as they are not covered under the sports licence insurance.

6. Validity during air travel

The insurance is valid when the insured is travelling as a passenger on board of a nationally registered aircraft. If the insured person has several simultaneously valid private accident insurance policies and travel insurance policies issued by one or several insurance companies, the maximum total coverage shall not exceed EUR 253.000. This does not include the indemnity payable by any separately issued special air casualty insurance. In the event of a flight accident this insurance is not valid for the flight crew members or any other person performing a job relating to the flight.

7. Insured events and restrictions

7.1. Accident during a journey

- 7.1.1. An accident during a journey is a sudden and unexpected external event occurring during a journey, which without any intent of the insured causes him/her bodily injury.
- 7.1.2. An accident during a journey is also an injury or progressing painful condition which has emerged during a maximum period of 24 hours without any intent of the insured and requires medical treatment in the course of 14 days following the occurrence.
- 7.1.3. An accident during a journey is also considered to be an unintentional drowning of the insured, heat-stroke, sunstroke, freezing, injury caused by a considerable

variation of the air pressure, gas poisoning and poisoning caused by a substance taken inadvertently.

7.2. Influence of a sickness, handicap or injury not related to the accident during a journey.

If the injury due to an accident during a journey or the recovery is significantly aggravated by a sickness, handicap or injury not related to the accident, the compensation will be paid only for those expenses which arise from the accident during a journey.

7.3. Incidents not considered as accidents during a journey

7.3.1. The insurance shall not cover

- injuries resulting from the insured's illness or handicap
- injuries resulting from surgery, treatment or other medical procedure in order to treat the insured's illness or handicap, unless the treatment was required due to an accident during a journey
- poisoning caused by the use of a medical substance, alcohol or drugs
- damage to teeth or dental prosthesis caused through biting even when caused by an external occurrence. However, the insurance will cover dental injuries according to clause 9.2.2 below.

7.3.2. Other incidents not considered as accidents during a journey

- infectious diseases from a bite or a sting
- treatment of mental disorders caused by an accident during a journey.

7.4. Sickness during a journey

7.4.1. Sickness during a journey is a sudden and unexpected sickness which begins during the journey and requires an immediate treatment by a physician, or which according to general medical experience has to be considered having begun during the journey.

7.4.2. Under these provisions, a sickness that existed prior to the journey shall not be considered a sickness during a journey. However, the insurance will cover expenses for first-aid type medical treatment due to an unforeseen complication of a pre-existing medical condition occurred during a journey. However, only expenses for a one-week first-aid treatment will be reimbursed while the other provisions of the present insurance rules do not apply. Insurance does not cover medical expenses arising from the complications of a pre-existing sickness of which- examinations or treatment have not been completed prior to the journey.

7.4.3. The insurance does not cover expenses for a medical condition arising from alcohol, medical substance or drugs abuse.

7.4.4. Venereal diseases such as HIV infection, syphilis, gonorrhoea, etc. shall not be considered a sickness during a journey.

7.5. The insurance shall not cover damage resulting from

- nuclear accidents as defined under the law on nuclear liability, regardless of the place of the accident

- acts of war or armed conflicts. This restriction shall not apply during 14 days following the beginning of the armed conflict, with the exception of the world war or the insured him/herself participating in the armed conflict.

8. Deductible

8.1. There is no deductible in continual insurance or in temporary insurance valid up to 90 days.

8.2. In temporary insurance valid more than 90 days there is a deductible per each new insured event mentioned in the insurance policy.

9. Indemnities

9.1. Treatment of sickness or injury

9.1.1. The insurance will cover expenses arising from following accidents or sicknesses occurred during a journey based on the original receipts/invoices in so far as they are not reimbursed under any prevailing legislation or law.

9.1.2. Expenses arising from a sickness during a journey are covered for a maximum period of 90 days from the beginning of the treatment. Expenses arising from an accident during a journey are covered for a maximum period of two years from the date of the accident.

9.1.3. Expenses for physiotherapy ordered by a doctor relating to a sickness or an accident during a journey shall be covered for a maximum period of one-year following the first treatment (please see clause 9.3).

9.2. Indemnity for medical expenses

9.2.1. The medical expenses arising from examinations or treatment relating to a sickness or an accident will be covered providing that the examination or treatment is ordered by a registered medical doctor and is necessary and in accordance with the generally accepted medical practice.

9.2.2. Medical expenses covered

- reasonable expenses arising from examinations and treatment provided by a doctor or a qualified health care person at a public health service facility
- expenses for medicines prescribed by a doctor and bought in a pharmacy holding a valid licence granted by the medical institution or a corresponding foreign authority
- daily hospital charges
- reasonable expenses for travelling to a local doctor or a medical treatment facility
- expenses for the repair or replacement of the spectacles, hearing aids, dental prosthesis or protective helmet which were in use at the time of the accident and were broken in connection with and as a result of the accident, if the impact of the accident was directed at the head area and required medical aid, providing that the broken object was repaired or replaced within two months after the occurrence
- expenses for the necessary treatment or examinations administered or ordered by a dentist and expenses for reasonable local travel arising from a dental injury caused by an accident during a journey

- in the event of a dental injury or breakage of dental prosthesis caused through biting during a journey, the expenses for emergency dental treatment and local travel expenses will be paid up to a maximum of EUR 200
- expenses for the necessary dental treatment and local travel expenses in the event of a sudden toothache will be paid up to a maximum of EUR 100. The indemnity will be paid under the condition that the toothache started and the treatment was provided during the journey.

9.2.3. In addition to the above-mentioned medical expenses and subject to a prior consent and agreement with the insurance company, the following can be covered in excess of the sum insured mentioned in the insurance policy

- the evacuation of the insured to his/her home country and necessary travelling and accommodation expenses of an accompanying person, whose presence is stipulated by a doctor
- reasonable travel and accommodation expenses of one close relative of the insured to visit the insured, and his/her return journey, if the insured's attending doctor considers the insured to be in a life-threatening condition and the insurance company has received a written medical statement from this doctor
- expenses arising from measures taken by the insured which prove to have restricted the damage following the insured event or have reduced the costs indemnified by the insurance

9.3. Expenses for the following services, treatments or conditions are excluded from the insurance coverage

- physiotherapy or equivalent treatment given elsewhere than at an authorised treatment facility
- physiotherapy or equivalent treatment beyond five treatment sessions per each accident or sickness during a journey (see clause 9.1.3)
- rehabilitation or psychotherapy, functional therapy, neuro-psychotherapy, speech therapy or other similar treatment or therapy
- expenses for permanent medical devices
- expenses arising from staying in a medical rehabilitation establishment, a health spa, a natural health clinic or other such corresponding establishment
- routine health check-ups, vaccinations, or preventive treatment of a sickness or an injury
- micro-nutrient examinations, nutritive substance products, vitamins, micronutrients, medical herbs, natural health care products, homeopathic or antroposofic products or other such corresponding examinations or products
- expenses arising from cosmetic or plastic surgery or treatment
- examinations, treatment or corrective surgery relating to weakening of vision or refractive error
- purchase of spectacles or contact lenses
- loss of work income or expenses arising from day care, home care, household management or other similar expenses

9.4. Other expenses covered

9.4.1. Indemnity for the cancellation of a journey

The cancellation of a journey means circumstances under which it has become impossible for the insured to start the scheduled journey. The cancellation expenses will be covered if the journey had to be cancelled due to a sudden sickness, accident or death of the insured or insured's close relative. The necessity to cancel the journey is evaluated on medical grounds. Cancellation expenses will also be covered due to a substantial damage to the insured's property prior to the scheduled journey, which necessarily requires cancelling the journey.

The insurance covers 50% of the amount the insured has paid for the journey to the travel agency before the beginning of the journey under the terms and conditions of the travel agency agreement. However, based on the terms and conditions of the travel agency agreement, the required advance booking fee shall be reimbursed in full.

The indemnity is paid provided

- the insurance was agreed and premium due paid no later than 5 days prior to the scheduled start of the journey
- the reason for cancellation emerged after the insurance was agreed and paid for

9.4.2 Indemnity for the interruption of a journey

The indemnity for the interruption of a journey applies only to a person who has bought his/her holiday journey from an official and approved travel agency, and the price of the journey includes both travelling and accommodation.

The interruption of a journey refers to a situation when the insured has to return home before the scheduled ending of a journey or is admitted to a hospital during a journey. The insurance covers interruption of a journey if the interruption is based on a doctor's order due to a serious accident, sudden serious sickness or death of the insured during a journey and it imperatively causes the interruption of the journey. The necessity to interrupt the journey is evaluated on medical grounds. Interruption of a journey due to a close relative of the insured, either travelling with him or staying in Finland, has sustained a similar insured occurrence, is also covered by the insurance. The insurance also covers journey interruption due to a substantial damage to the insured's property.

Indemnity for the interruption of a journey is admitted for lost journey days due to the insured's hospital stay during the journey or due to the necessary return home before the scheduled ending of the journey. However, indemnity due to the insured's hospital stay will only be admitted to that particular insured who has been in hospital during the journey.

The indemnity is 50% of the amount of the journey expenses paid before the journey to the travel agency which the ratio of the lost journey days and the total of all journey days indicates.

9.4.3 Indemnity in the event of accidental death

The right to indemnity due to accidental death applies if an accident during a journey, which is indemnified

by the insurance, results in the death of the insured. The insured amount in the event of accidental death is specified in the insurance policy.

The indemnity is 50% of the insured amount specified in the insurance policy in the event of accidental death of a child under 15 years of age referred to in clause 2.2.

The indemnity in the event of accidental death shall not be paid if death occurs later than three years after the date of the accident.

9.4.4 Costs of repatriation in the event of death

If an accident or a sickness during a journey results in the death of the insured, the insurance will cover the reasonable expenses for the repatriation of the deceased to his legal domicile or place of residence. In special cases, subject to an agreement with IngoNord, the expenses for the repatriation of the deceased to some other place can also be covered. The insurance company must be informed in advance of the repatriation of the deceased. The insurance company is entitled to determine the limit for the covered repatriation expenses and arrangements.

9.5 Sum insured

The sum insured as specified in the insurance policy is the upper limit for the liability of IngoNord in any one insured event.

B. LUGGAGE INSURANCE (an additional insurance)

The insurance can be extended to include luggage insurance which will be specified in the insurance policy.

1. Contents

The luggage insurance indemnifies sudden and unexpected damages caused to the luggage as described below.

2. Insured persons

The insured persons are the persons named in the insurance policy as well as the members of their family travelling with them and living in the same household with them.

3. The insured property

The object of the insurance is luggage, which means herein the property taken by the insured along on a journey or property acquired by the insured during a journey. Luggage includes a passport, a visa and travel tickets carried along during the journey.

The property listed below is not considered luggage

- motor powered vehicles or machines, trailers, caravans or other similar vehicles, watercraft and aircraft, or their parts or equipment
- merchandise, samples, advertising materials, commercial or training films and tapes, photos and drawings, prints or stamps
- EDP-programs or files or parts of them, floppy disks or similar devices
- manuscripts, collections or parts of them.

- money, credit cards or other means of payment, bonds or comparable articles, articles of value or antiques. However, means of payment kept in a locked safe-deposit box are indemnified up to EUR 500.
- property moved when changing residence or in similar circumstances or separate freight shipments.
- animals, plants or seeds
- property rented or borrowed during the journey
- property intended for professional practice
- special machines or equipment used in competition sports

4. Validity of the insurance

4.1 The insurance becomes effective at 00:00 on the day specified in the insurance policy as the starting day of the insurance coverage, and expires at 24:00 on the day specified in the insurance policy as the last day of the insurance coverage. The insurance will be issued for a maximum period of 90 days.

4.2 The insurance is valid if the whole premium due has been paid prior to the effective date of the insurance.

5. Insured events and restrictions

5.1 Insured events

The insurance indemnifies direct material damage caused to the property by a sudden and unexpected incident.

5.2 Exclusions

The insurance does not cover

- loss or damage resulting from the property being lost or left behind
- loss or damage resulting from the normal use of the property, wear and tear, scratching or inadequate packaging
- loss or damage to bicycles, skis or other sports or hobby equipment when they are being used to their normal purpose.
- loss or damage caused by normal weather conditions or ordinary natural phenomena, unless the property was at the time of damage or loss under the charge of a hotel, carrier, transportation company, travel agent or corresponding party
- loss or damage resulting from measures imposed by authorities
- loss or damage resulting from a manufacturing fault or faulty usage or loss or damage covered on the basis of an especial legal act, warranty or any other insurance.

The insurance indemnity can be reduced or refused altogether, if the loss or damage was caused by the insured

- intentionally or through gross negligence
- under the influence of alcohol or other intoxicating substance

6. Regulations of indemnities

6.1 Scope of the insurance coverage

The basis for the indemnity is the actual damage to the property. The sum insured specified in the insurance policy is the upper limit of the liability of In-

goNord for each claim; the total value of the luggage does not affect the amount of the indemnity.

The following costs and expenses shall be compensated, independent of the sum insured:

- reasonable costs of searching for the lost luggage up to EUR 500, if the luggage was under the charge of a hotel, carrier, transportation company, travel agent or similar.
- reasonable costs for saving and limiting the damage to the luggage up to EUR 500.
- purchase of necessary articles for daily personal hygiene and living if the delivery of the insured's transported luggage to the place of destination is delayed more than 12 hours. Indemnity shall be paid up to EUR 100 per person but the total compensation shall not exceed EUR 400.

Compensation is payable in cases mentioned above subject to an independent person (e.g. a travel agent or a representative of the carrier) has confirmed the necessity of the costs.

6.2 Amount of the indemnity

The basis for the indemnity is the actual damage resulting from an insured event; therefore used property will not be indemnified according to the value of new property.

The lost property or property damaged beyond repair is indemnified according to its current value. The current value means the resulting amount of money when the property's value loss due to age, use, depreciation of the usability or other comparable reason has been deducted from the replacement value of the property. The replacement value means the amount of money needed for acquiring new similar or corresponding property.

If the damaged property can be repaired, the amount of loss is equal to the reasonable repair costs. The repair costs will be compensated up to the amount equal to the current value of the property.

IngoNord is entitled to repair or replace the lost or damaged property instead of paying the indemnity in money.

Per each new insured event there is a deductible mentioned in the insurance policy. The amount of indemnity is the amount of loss after the deductible.

If the insured has several insurances containing the same benefits, the total indemnity cannot exceed the amount of loss after deduction of the deductible.

6.3 Other regulations concerning the indemnity

The insured must notify the insurance company IngoNord of the insured event without delay. In case of a crime, the loss or damage must also be reported to the police. If the property was damaged or lost during transportation, the damage should be reported to a representative of the carrier or transportation company and IngoNord should be provided with a copy of this report.

The broken or damaged property should not be destroyed without special reasons, and IngoNord must be given an opportunity to inspect the damage.

The claim for insurance indemnity must be accompanied with an account of the price and place and time

of the purchase of the lost or damaged property (e.g. a payment receipt or guarantee certificate, if available). If lost property is recovered after the indemnity has been paid, the policyholder must without delay hand the property over to IngoNord or return the indemnity for that part.

7. Instructions relating to safety measures

7.1. Meaning of the instructions relating to protective measures

The policyholder must follow the instructions relating to protective measures provided in the insurance policy, insurance rules or other relevant documents. If the insured neglects such instructions, the insurance indemnity can be reduced or denied based on the General Terms and Conditions of the Contract.

7.2. Measures against theft and break-in

The luggage must be kept under surveillance to prevent theft. It should not be left without continuous surveillance in public places, e.g. stations, hotel lobbies, restaurants, beaches or during sightseeing.

Any object or equipment with a value exceeding EUR 300 should be under continuous surveillance when kept in a car, caravan, trailer, boat or tent. In a hotel room or other living premises such objects or equipment should be kept separately in a locked place (e.g. locked closet or suitcase), when their use, size and circumstances allow it.

The doors, windows, hatches or other openings of the living premises must be protectively closed in order to prevent break-in and theft. Closing should be done in such a way that breaking-in is not possible without damaging the constructions or locks of the storage place. The keys to the flat, living premises or storage places should not be left or hidden near the mentioned premises.

Property intended for transportation should be packed in such a way that it can withstand the customary exertion of weather and transportation. Liquids and staining or corrosive substances should be transported separately and packed protectively to avoid damaging other goods in the luggage.

If property has been damaged or lost during transportation or safe-keeping, the damage or loss should be reported to the representative of the carrier or transportation company.

The instructions of local authorities, travel agents or corresponding persons must be followed.

This insurance is also governed by the IngoNord General Terms and Conditions of Contract (INY.00).