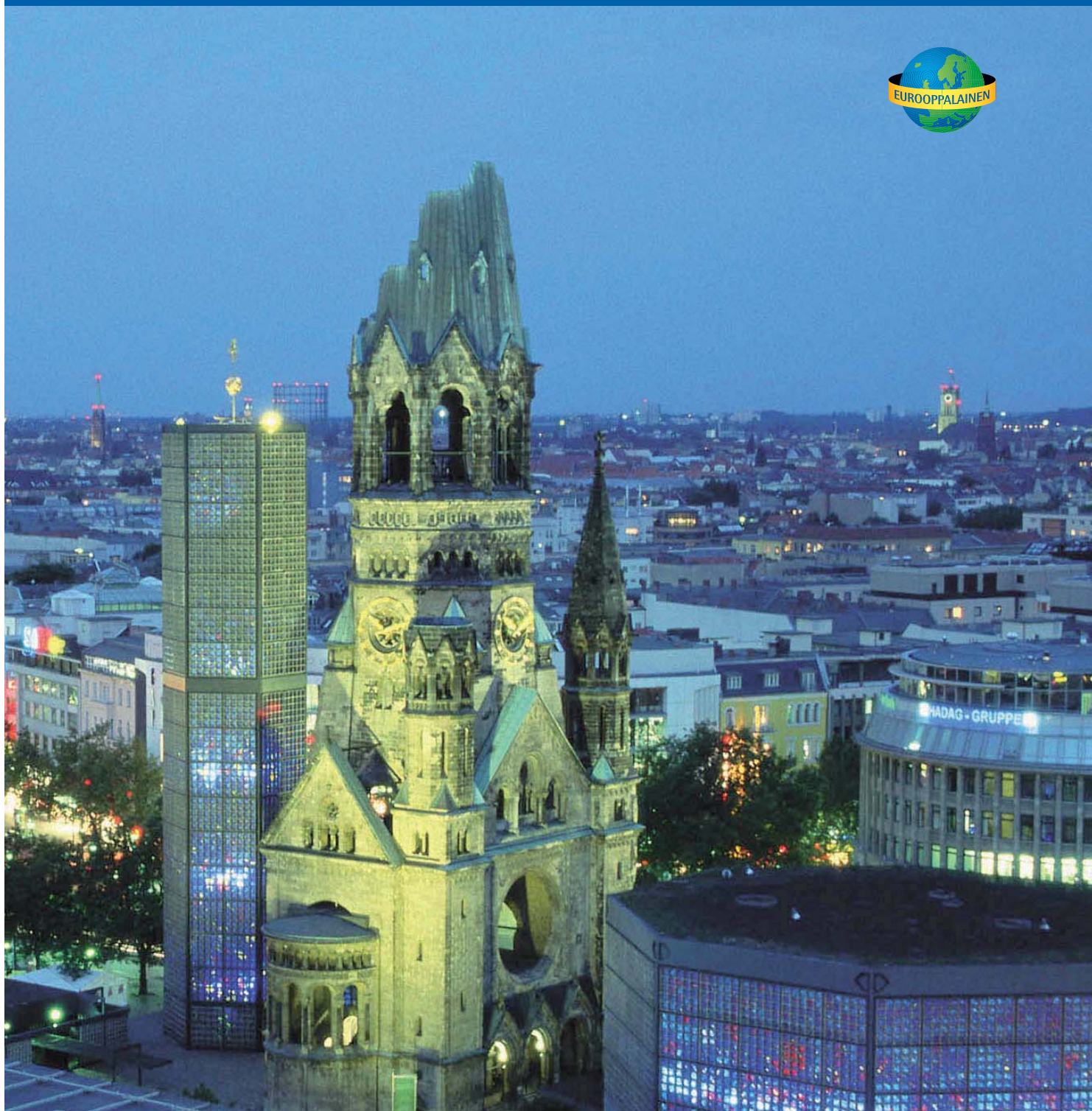


SUPEREURO TRAVEL INSURANCE



Valid as of 1 January 2006

 **POHJOLA**
Live your life.

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This product description tells you about Eurooppalainen's SuperEuro travel insurance cover. It provides an overview of SuperEuro travel insurance for private individuals

This is a translation of the original Finnish product description, which takes precedence should there be any differences between the original and the translation.

COVER FOR TRAVELLING

When travelling in foreign places, the risks are different from those in your normal living environment. Managing your affairs is also different abroad. For example, the costs and availability of medical care vary greatly from country to country. Therefore, travel insurance is particularly necessary when travelling abroad. Travel insurance is also useful for those travelling in Finland. You can get travel insurance cover for trips in Finland and the Nordic countries at almost half price.

Unique service network

SuperEuro travel insurance is granted by Eurooppalainen, Finland's only travel insurance specialist. With Eurooppalainen's travel insurance you can use Eurooppalainen's unique international service network.

- In popular holiday destinations, Eurooppalainen has Euro-Center offices which provide assistance and pay claims.
- The emergency phone services take calls 24 hours a day.
- If you show your insurance certificate or insurance card, the physicians and hospitals belonging to the service network can bill Eurooppalainen directly for your medical care.
- For assistance and claims, you can also turn to Eurooppalainen's sister companies in different parts of Europe, as well as SAS offices abroad.

For more information on our service network, consult our web pages at www.eurooppalainen.fi.

Traveller's insurance and luggage insurance

There are two travel insurance alternatives: traveller's insurance covers the insured person's bodily injuries and luggage insurance provides cover for luggage. These insurance alternatives can be taken out separately.

Traveller's insurance is personal to the insured. Children under 15 years of age who travel with their insured family member or insured grandparent are, however, insured on the basis of their travelling companion's insurance. Insurance cover for the children includes the same types of compensation as the cover taken out by the insured, apart from the daily benefit cover which is not included.

Luggage insurance covers the luggage of the travelling family members who reside in the same household.

Travel liability insurance and legal expenses travel insurance are always included in luggage insurance cover.

Choice of travel insurance cover			
	Age	Travels alone	Travels with insured family member or insured grandparent
Traveller's insurance	Under 15 yrs	Needs his/her own traveller's insurance	Family member's or grandparent's traveller's insurance also provides cover for the child
	15 yrs or over	Needs his/her own traveller's insurance	Needs his/her own traveller's insurance
Luggage insurance + travel liability insurance and legal expenses travel insurance	Regardless of age	Needs his/her own luggage insurance	Luggage insurance of a travelling family member covers the luggage of all co-travelling family members who reside in the same household with the insured

Fixed-term or continuous travel insurance

Travel insurance can be taken out as fixed-term or continuous cover. Continuous travel insurance can be granted to a person who is under 70 years of age. Fixed-term travel insurance can be granted to a person who is under 86 years of age.

Validity of travel insurance

Fixed-term travel insurance enters into force, at the earliest, when the premium has been paid. The insurance is valid from the setting out on a journey to the return, provided that the journey is made during the validity of the insurance. If the journey back to the insured's country of residence is delayed for reasons beyond the insured's control, the validity period of the insurance is extended by 48 hours.

A continuous travel insurance policy enters into force when the premium has been paid or when the policyholder has submitted or sent a written insurance application to the insurance company and it is clear that the insurance company would have approved the application. If there is no clarification of the time of day the application was submitted or sent, it is considered to have taken place at 12.00 midnight. Continuous traveller's insurance expires at the end of the insurance period during which the insured reaches 70 years of age.

Travel insurance is valid in Finland and abroad. In Finland, travel insurance is valid on trips made to places which are more than a straight-line distance of 50 kilometres from the home, place of work or study, or holiday home of the insured. The insurance cover is not, however, valid in the home, place of work or study, or holiday home of the insured, or on trips between them.

Does your trip last over three months?

Both the fixed-term and continuous travel insurance cover are valid on unbroken trips lasting a maximum of three months. If your unbroken trip lasts over three months, contact any Pohjola branch office for taking out travel insurance. The insured must submit a health declaration to Pohjola when taking out traveller's insurance for a period of over three months. In these cases, travel insurance cover is granted through a supplementary agreement and at an additional premium. Traveller's insurance cover lasting over three months is not granted for persons who have reached the age of 71.

Do you play sports?

Traveller's insurance is not valid in competitive sports or in training for such sports. Only through supplementary agreement and at an additional premium, the insurance is valid when training, even for a short period of time, for the types of sports specified in the insurance terms and conditions.

Do you travel in war risk areas?

Travel insurance does not cover any loss or damage caused by war. Through a supplementary agreement and at an additional premium, the luggage insurance and the medical expenses cover of traveller's insurance may be extended also to cover war.

To whom is insurance cover granted?

Travel insurance cover can be granted to persons who reside permanently in Finland. In addition, a valid social security card is required for taking out traveller's insurance.

Documents concerning an insurance contract can be obtained either in Finnish or Swedish.

Traveller's insurance

Traveller's insurance always includes medical expenses indemnity. You can also incorporate daily benefit, handicap benefit and death benefit in the cover.

Medical expenses indemnity

Travel-time illness and travel-time accident

Medical expenses incurred from an accident which occurred during the trip or from an illness which began during the trip are covered without a deductible and without an upper monetary limit. Treatment expenses incurred from a travel-time accident are covered for a maximum of three years after the accident. Treatment expenses incurred from a travel-time illness are covered for a maximum of 120 days from the outset of treatment.

Expenses incurred from acute, emergency-type treatment given during a trip for a maximum of one week are covered, provided that the insured suffered from a sudden and unexpected worsening of an existing illness. If the medical condition was likely or expected on the basis of general medical experience, no compensation is paid.

Travel-time illness is defined as any illness which started during the trip and for which medical treatment was given during the trip or within 14 days of the end of the trip. The time limit of 14 days is not applied in the case of an infectious disease with a longer incubation period.

A travel-time accident is a sudden, external occurrence which is beyond the control of the insured and which causes bodily injury. A strain injury of muscles and ligaments immediately caused by sudden exertion and movement during the trip, for which medical treatment was given within 14 days of the occurrence of the injury, is also deemed to be caused by a travel-time accident. Indemnity is paid for a maximum of six weeks from the occurrence of the strain injury. The following are also considered to be travel-time accidents: unintentional drowning, heatstroke, sunstroke, hypothermia, injury caused by considerable variation in atmospheric pressure, gas poisoning sustained by the insured, and poisoning caused by a substance taken inadvertently.

If an illness, defect, injury, or degeneration of musculoskeletal system, which is not related to the travel-time accident, has materially contributed to the emergence of an injury sustained in the accident or to its delayed recovery, compensation is only paid in so far as the treatment expenses are deemed to have been caused by the travel-time accident.

Travel-time accidents not coverable under the insurance include infectious diseases caused by a bite or sting and the psychic consequences of an accident.

Treatment expenses are covered provided that medical examination or treatment is prescribed by a physician and that the examination or treatment procedures are in accordance with the generally accepted medical practice:

- examination and treatment procedures carried out by physicians or healthcare professionals
- medication sold in a pharmacy on the basis of a permit issued by the Finnish National Agency for Medicines
- daily hospital charges and other similar expenses
- treatment of a dental injury
- expenses incurred from treatment of an injury caused by biting on a tooth or dentures are covered up to EUR 120
- expenses incurred from treatment of a sudden toothache are covered up to EUR 120
- reasonable travel expenses to a local physician or hospital
- spectacles, hearing aids, dentures and safety helmets in use and broken in the accident
- necessary expenses incurred, during the trip and related to the medical treatment, from telephone calls and from the purchase of essential commodities are covered up to EUR 170.

Subject to the insurance company's advance approval, coverable treatment expenses also include:

- expenses for repatriation of the insured patient to Finland and travel expenses for an escort where necessary
- travel expenses for one close relative to visit the insured and return home, plus accommodation, if the insured is fatally ill or injured.

Coverable treatment expenses do not include costs of acquiring micronutrient, mineral, nutritive, medicinal or vitamin preparations, anthroposophic or homeopathic products, or basic creams or lotions.

Expenses incurred from physiotherapy are only covered to a limited extent.

Cancellation and curtailment of a trip

Traveller's insurance covers cancellation of a trip, i.e. prevention of the insured's departure from Finland due to a compelling reason, such as the sudden illness, accident or death suffered by the insured, the insured's spouse, common-law spouse or registered partner, child, parent, sibling, grandparent, or the travel companion together with whom the insured has reserved the trip. The insured's absence from the trip or untimely or delayed return to Finland is only covered if it was deemed necessary by a physician. The insurance terms and conditions specify in detail those who are considered next-of-kin.

Cancellation and curtailment are also covered if they are due to a compelling reason, such as substantial loss of or damage to the insured's property in Finland.

In the event of cancellation, the insurance covers any costs paid in advance for which the insured is liable in view of the tour operator's or service provider's conditions, as follows:

- in package tours arranged in compliance with the Package Travel Act, office expenses as per the general terms and conditions of package tours
- in special package tours arranged in compliance with the Package Travel Act, reasonable expenses as per the special terms and conditions but not more than 25% of the tour price
- in other travel services, contractual expenses up to a maximum total of EUR 1 000 per trip and per insured.

Cancellation of a trip is not covered if the insurance contract was concluded later than three days prior to the beginning of the trip, or if the reason for the cancellation became apparent before entering into the insurance contract, or if the reason for the cancellation was the insured's phobia.

Where a trip is curtailed, the insurance covers, up to EUR 1 700, unavoidable additional travel and accommodation expenses, and unused services and excursions for which the insured has paid separately in advance.

Daily benefit is paid to the insured for travel days lost on account of hospital treatment or untimely return. If the insured who is hospitalised is under 15 years of age and the treatment of the illness or injury requires, on the order of a physician, the guardian's assistance, the corresponding benefit is paid to the guardian.

If the insured who has been on a package tour has lost over half of his/her travel days, he/she can be given a new tour instead of the per diem indemnity if he/she so wishes. A new tour will also be given to the insured's spouse, common-law spouse or registered partner or to one of the other parents of the insured aged under 15 years who accompanied the insured on the package tour and lost more than half of his/her travel days as a result of the insured's illness, provided that the accompanying person has been insured under Eurooppalainen traveller's insurance.

Missed departure

If the insured fails to arrive at the departure point or connection flight of a trip to a foreign destination because a public conveyance is delayed or because the vehicle used by the insured is involved in a traffic accident or develops a technical malfunction, the insurance covers the necessary and reasonable expenses required to make sure the insured will be able to depart as scheduled, or if the insured is too late to take part in the trip, the price of the trip. The indemnity for missed departure is a maximum of EUR 1 700 but must not exceed the price of the original trip.

Indemnity for delay

Expenses compensation is paid to the insured if he/she is delayed for more than six hours at the departure or return location of a trip to/from a foreign destination because the public conveyance with which he/she intended to travel is delayed.

Traveller's insurance

Type of compensation	Coverable insurance event	Compensation
Medical expenses indemnity (fixed part)	Travel-time illnesses Travel-time accident	Treatment expenses for a maximum of 120 days Treatment expenses for a maximum of 3 years
Other compensation included in medical expenses indemnity (fixed part)	Cancellation of trip	In package tours arranged in compliance with the Package Travel Act, office expenses as per the general terms and conditions of package tours In special package tours arranged in compliance with the Package Travel Act, reasonable expenses as per the special terms and conditions but not more than 25% of the tour price In other travel services, contractual expenses up to a maximum total of EUR 1 000 per trip and per insured.
	Curtailement of trip	Additional travel and accommodation expenses EUR 43 per travel day lost or a new package tour if over half of the travel days are lost. Unused excursions etc. up to a maximum of EUR 1 700
	Missed departure	Additional travel and accommodation expenses or the price of the trip, a maximum of EUR 1 700
	Indemnity for delay	Expenses compensation from EUR 34 to a maximum of EUR 340
	Assault	A maximum of EUR 42 500
	Repatriation of the deceased	Expenses compensation
Daily benefit	Disability caused by travel-time accident	Agreed indemnity for a maximum of 360 days
Handicap benefit	Permanent handicap caused by travel-time accident	Lump-sum indemnity up to the selected sum insured
Death benefit	Death caused by travel-time accident	Selected sum insured

Luggage insurance

Type of insurance	Coverable insurance event	Compensation
Luggage insurance	Damage to luggage, theft	Without a deductible, up to the selected sum insured
	Luggage lost or left behind	A maximum of EUR 120
	Luggage delay of over 2 hours	EUR 85 for purchase of necessities, up to a maximum of EUR 340 per insured
	Theft of passport, visa or travel tickets	Expenses up to EUR 170
Travel liability insurance	Liability for damages	A maximum of EUR 170 000, deductible EUR 50
Legal expenses	Legal proceedings	A maximum of EUR 8 500, travel insurance deductible 15% but not less than EUR 151

Assault

In addition to treatment expenses, the insured is paid indemnity for pain and suffering and for loss of income if he/she has suffered bodily injury abroad as a result of assault by a person who is unknown or unable to pay damages.

Repatriation of a deceased

If the insured dies abroad, the insurance covers the repatriation of the deceased to Finland or funeral expenses abroad regardless of the cause of death.

Daily benefit, handicap benefit and death benefit

SuperEuro traveller's insurance can incorporate daily benefit, handicap benefit and death benefit. They provide cover for accidents sustained on trips.

Daily benefit

is paid for the days on which the insured is unable to work due to a travel-time accident. Daily benefit is taxable income. This benefit is granted to those insured aged 18 to 60 years.

Handicap benefit

is paid to the insured for a permanent physical handicap caused by a travel-time accident. The benefit for full handicap is the agreed sum insured, and for partial handicap the corresponding proportion of the sum insured. A permanent handicap is determined within three months of the accident, at the earliest, and within three years, at the latest. The degree of handicap is determined in accordance with the Ministry of Social Affairs and Health handicap classification system which is based on medical grounds. The individual circumstances of the injured, such as his/her occupation or hobbies are not taken into account when determining the handicap.

Death benefit

is paid if the insured dies within three years of a travel-time accident from injuries caused by the accident.

Luggage insurance

Luggage insurance covers the luggage of the insured and his/her family members who travel with the insured and reside in the same household with him/her.

The insurance covers breakage, theft and other sudden and unexpected losses caused to luggage. The insurance covers any loss arising from luggage disappearing or left behind up to EUR 120, provided that the loss was noticed at the place of occurrence and that an outsider was immediately informed of the loss. Losses caused by theft, where the events remain unclear, are considered to be disappearance of luggage.

The insurance does not cover losses arising from, for instance, wear and tear, scratching and chafing. In addition, the insurance does not cover losses caused to sports equipment when they are used for their intended purpose.

Luggage delay

Luggage insurance also covers expenses incurred from luggage delay. If the luggage handed in for transportation on an outward trip is delayed for at least two hours after the insured has reached the destination, the insurance covers expenses incurred from purchasing necessities. These expenses are covered up to a maximum of EUR 85 per day or part thereof and to a maximum total of EUR 340 per insured.

Theft of travel documents

The insurance also covers, up to EUR 170, travel, accommodation and telephone costs incurred from theft of travel tickets, passport or visa.

What does luggage include?

Luggage comprises the insured's normal personal effects. Luggage does not include, for example, motorised vehicles, professional equipment, merchandise, drawings, manuscripts, removal goods or separate consignments, animals or plants. For a complete list, see the insurance terms and conditions.

Money and securities are considered luggage up to a total of EUR 85 when carried by the insured, and up to a total of EUR 505 if kept in a locked safe-deposit box.

How to prevent losses

The insurance terms and conditions contain safety regulations which aim at preventing the occurrence of losses. The safety regulations shall be complied with. The indemnity may be reduced or disallowed if the safety regulations have been disregarded.

Some key points of safety regulations:

- Close doors, windows and hatches in such a way that the building cannot be entered without damaging the structures and locks.
- Use a safe deposit box at your hotel. Keep at least your passport, travel tickets and money in the safe.
- Supervise continuously any property with you.
- Carry your cash, other payment instruments, securities and valuables (such as jewellery, precious metal objects, objects of art, furs and valuable collections) and easily breakable objects as hand luggage.
- Whenever you leave valuables, optical instruments and electronic equipment in a motor vehicle, caravan or boat, place them in a separate locked storage space which cannot be entered without damaging the structures or locks.
- Lock skis, snowboards and other sports equipment to a stand intended for this purpose if they need to be left out of doors or in public places.
- Pack corrosive and staining substances and liquids safely and separately from the accompanying property.

Indemnity for loss of or damage to luggage

Loss of or damage to luggage is indemnified either on the basis of the replacement value or the current value. The replacement value refers to the cost of acquiring new equivalent property. The current value means the market value of the property.

Luggage whose value was at least half of its replacement price immediately before the loss and which is repaired within two years from the loss is indemnified in accordance with the replacement price.

Luggage whose value is less than half of the replacement price is indemnified in accordance with the current value. The residual value, which is the value that the property still has after the loss, is subtracted from the indemnity.

Age reductions are made from the replacement value of the item to be indemnified. The insurance terms and conditions specify the objects from which the age reductions are made and the percentage of the reduction.

The age reduction is not applied to the costs stated in the repair bill or a written repair estimate for the object. The indemnity shall, however, not exceed the value of the property.

Indemnity in money or goods

In addition to paying out the indemnity in money, the insurance company can cover a loss by repairing the damaged property or by replacing it with a new one.

Travel liability insurance and legal expenses travel insurance

Luggage insurance always includes travel liability and legal expenses travel insurance cover. The cover is valid for the insured and his/her family members who travel with the insured and reside in the same household with him/her.

Travel liability insurance

Travel liability insurance pays, on behalf of the insured, compensation for bodily injuries or material damage which the insured is liable to pay under existing law and which result from a loss sustained during the insured's trip.

Travel liability insurance covers any bodily injury or material damage that the insured, as a private individual, causes to a third party. Loss or damage caused by a child is covered even when the child is not liable to pay damages because of his/her age. The insurance also covers loss or damage deliberately caused by a child under 12 years of age. In addition, travel liability insurance covers certain special cases described in detail in the insurance terms and conditions.

Travel liability insurance does not cover any injury or damage to those insured or to property in their possession, nor does it apply to self-employment, entrepreneurial work or gainful employment, the use of a motor vehicle in traffic, the use of a registered boat or other vessel or the use of an aircraft. These and certain other restrictions are specified in detail in the insurance terms and conditions.

However, travel liability insurance also covers, up to a maximum of EUR 340, damage caused by the insured to a bicycle, moped, scooter or a corresponding watercraft temporarily rented by him/her. The insurance also covers damage caused to skis, ski poles or snowboards rented for a maximum of 14 days on trips abroad.

Eurooppalainen will determine your liability on your behalf and negotiate with the claimant. This requires that you hand over the handling of the matter to Eurooppalainen immediately and make no agreements concerning the matter on your own.

Legal expenses travel insurance

Legal expenses travel insurance covers legal fees and litigation expenses incurred from use of legal counsel in disputed civil cases, criminal cases and non-contentious civil cases pertaining to the private life of the insured. The insurance does not cover any legal expenses of the opposing party.

If the insured wishes to make a claim under legal expenses travel insurance, he/she must notify Eurooppalainen of it in advance in writing.

Coverable insurance events are defined in detail and precisely in the insurance terms and conditions.

Changing and terminating travel insurance cover

The policyholder can cancel the insurance contract in writing before the inception date of the insurance.

The policyholder can, at any time, terminate the insurance contract during the insurance period. The notice of termination must always be given in writing to the insurance company. The insurance ends when a notice of termination has been submitted or sent to the insurance company, unless the policyholder has defined a later termination date for the insurance. Premium is collected for the period when the insurance is valid, but not less than EUR 8. The right to terminate the insurance contract does not apply to fixed-term travel insurance policies which are valid for less than 30 days.

Erroneous information submitted by the policyholder

The insurance company has the right to terminate traveller's insurance cover during its validity period if the policyholder has, for instance, wilfully provided erroneous information when concluding the insurance contract, and the insurance company would have refused to grant the insurance altogether had the full and correct information been provided, or if the policyholder has acted fraudulently when providing the information and the contract would have nevertheless been binding on the insurance company. The insurance can also be terminated if the policyholder has neglected his/her obligation to notify the insurance company of increased risks. Factors having an effect on increased risks include, for instance, the change in hobbies or in place of residence.

How to act in case of loss

Travel-time illnesses and travel-time accidents

You can consult any authorised physician or hospital. To ensure that you get treatment without payment, use, where possible, physicians who bill Eurooppalainen directly. Often other physicians also bill Eurooppalainen directly.

In case you must pay for the treatment, save the original receipts. Against these documents you are entitled to receive compensation at Eurooppalainen service points abroad or in Finland.

In serious cases, contact Eurooppalainen in advance for obtaining an approval for the repatriation of the injured or ill patient to Finland and for other measures and arrangements.

Cancellation of trip

First contact your tour operator in order to receive compensation for the cancellation. Traveller's insurance covers office expenses. Any premium paid for luggage insurance is refunded upon request.

Luggage losses

Immediately report any luggage loss to your guide, tour operator, hotel management or transport service contractor's employee. Ask for a document on the loss. In case the loss involves a crime, immediately file a report on the offence at the local police station and ask for a written document for the insurance company. Luggage losses are usually indemnified in Finland. In case the payment of indemnity is necessary, for instance, for continuing the trip, contact the nearest service point of Eurooppalainen.

Submit a claim after having returned to Finland

Ask for a claim form at any Pohjola branch office or through our Call Centre on +358 303 0303. The claim form includes instructions on how to claim for compensation and on the required attachments. You can also print a claim form on the Internet at www.eurooppalainen.fi.

Lodging an appeal against Pohjola's claim settlement decision

First you should contact the employee in charge of handling your case in the insurance company. Together with the employee, you can, among other things, make sure that all the information relevant for making a claim settlement decision has been submitted to the insurance company. In case you still disagree with the claim settlement decision, you can submit your case in writing to the Customer Ombudsman. After re-handling of the case, the Customer Ombudsman contacts you by phone or letter.

Customer Ombudsman's address

Pohjola Non-Life Insurance Company Ltd
Customer Ombudsman
Lapinmäentie 1, FI-00013 Pohjola
Fax +358 10 559 3320 or
asiakasiamies@pohjola.fi

In case you fail to reach mutual understanding of the matter, you may contact the Finnish Insurance Ombudsman Bureau, which is an organisation providing insurance-related guidance and assistance for consumers, entrepreneurs and self-employed persons. The Bureau's services are free of charge.

You may also ask for a statement on the case from the Finnish Insurance Complaints Board or the Consumer Complaints Board. Contacting the Insurance Ombudsman Bureau and requesting

for a statement from the Insurance Complaints Board can be done informally. However, the request for a statement must always be made in writing. Consumers can submit complaints to the Consumer Complaints Board. A complaint must be made in writing, preferably on a form issued by the Board. Before submitting a complaint to the Consumer Complaints Board, you should first consult a municipal consumer adviser.

The Finnish Insurance Complaints Board and the Consumer Complaints Board are alternative instances for making an appeal. Handling cases in these Boards is free of charge. Decisions issued by the Boards are recommendations.

Finnish Insurance Ombudsman Bureau and Finnish Insurance Complaints Board

Malminkatu 34, FI-00100 Helsinki
Tel. +358 9 6850 120, fax +358 9 6850 1220
www.vakuutusneuvonta.fi

Consumer Complaints Board

Kaikukatu 3, 4th floor, FI-00530 Helsinki
Tel. +358 9 77261, fax +358 9 753 4880
www.kuluttajavalituslautakunta.fi

As specified in the instructions for appeal attached to a claim settlement decision, you may bring action before the district court of your domicile or before the Helsinki district court. Action before the district court has to be brought within three years of the date at which you received notification of the insurance company's decision. Processing by a Board does not extend the three-year time limit.

Insurance companies are supervised by the Insurance Supervisory Authority.

Insurance Supervisory Authority

Mikonkatu 8 A, FI-00100 Helsinki
Switchboard: +358 9 415 950, fax +358 9 4155 9660
www.vakuutusvalvonta.fi

International services

For detailed and updated information on our service points abroad, on physicians billing Eurooppalainen directly, and on Euro-Center service offices, consult our web pages at www.eurooppalainen.fi.

Euro-Center offices

The customers of Eurooppalainen can benefit from the unique Euro-Center offices which assist customers mostly in Finnish. The offices also pay claims.

Euro-Center offices provide our insureds with e.g. the following services:

- assist in selecting medical care and hospital services
- handle claims
- assist in providing documents, such as police investigation reports, and assist in interpreting
- pay claims in travel destinations

Contact data for Euro-Center offices

Australia

[operational area: continental Australia and surrounding islands]
200 George Street
NSW 2000
Sydney
Australia
Tel. +61 2 92 47 27 00
Fax +61 2 92 47 21 17
sydney@euro-center.com

Brasilia, Rio de Janeiro

[operational area: entire South and Central America, the Caribbean region]
Rua Mexico 3- sala 1601
CEP:20031-144 Centro
Rio de Janeiro - RJ
Brazil
Tel. +55 21 2544 9490
Fax +55 21 2262 2706
rio@euro-center.com

Spain, Malaga

[operational area: continental Spain, Portugal, Andorra and Gibraltar]
Edificio Fuensalud, 6
Avda. Antonio Machado 15
29630 Benalmadena Costa
(Malaga)
Spain
Tel. +34 952 44 34 40
Fax +34952 44 34 41
malaga@euro-center.com

Spain, Palma de Mallorca

[operational area: the Balearic and Canary Islands]
Avenida Antonio Maura 22
07012 Palma de Mallorca
Spain
Tel. +34 971 72 60 03
Fax +34 971 72 26 16
mallorca@euro-center.com

South Africa

18th Floor, Metropolitan Centre
7 Coen Steytler Avenue
Cape Town 8001
South Africa
Tel. +27 21 440 99 99
Fax +27 21 440 98 88
info.africa@euro-center.com

China, Beijing

[operational area: China, Hong Kong, Macao and Mongolia]
Beijing Representative Office,
8/F, Bld. C, East Lake Villas
35 Dongzhimenwai Dajie
Dongcheng District,
Beijing 100027, P.R.C.
Tel. +86 10 6462 0486
Fax +86 10 8451 1176
beijing@euro.center.com

Cyprus, Larnaca

[operational area: Greek Cyprus, Greece, Malta, Israel and Egypt]
Scouros Court Flat 25
12 Gr. Afxentiou Ave.
Larnaca 6023
Cyprus
Tel. +357 24 6598 60
Fax +357 24 6598 61
cyprus@euro-center.com

Switzerland, St. Gallen

[operational area: Switzerland, Austria, Liechtenstein, the Italian and French Alps, Northern Italia]
Oberer Graben 15
9000 St. Gallen
Switzerland
Tel. +41 71 228 06 60
Fax +41 71 228 06 61
alps@euro-center.com

Thailand

[operational area: Thailand and South-East Asia]
Evergreen Place, 10th Floor, suite 10 A
318 Phyathai Road, Ratchathevi
10400 Bangkok
Thailand
Tel. +66 22 16 89 43-44
Fax +66 22 16 89 45
Bangkok@euro-center.com
Tel. +66 2 2168 943, +66 2 216 8944
Fax +66 2 216 8945
bangkok@euro-center.com

Turkey

[operational area: Turkey, Turkish Cyprus]
Abdi İpekci Cad. No:61
Reasurans 2 Han Kat: 6
34637 Macka Istanbul
Turkey
Tel. +90 212 315 40 00
Fax +90 212 315 40 40
Istanbul@euro-center.com

USA, New York

[operational area: USA, Canada, Jamaica, Bahama, Bermuda, the American Virgin Islands and the British Virgin Islands, Puerto Rico, the Turks and Caicos Islands]
140 West 57th st
Suite 6B
New York City, N.Y. 10019
USA
Tel. +1 212 265 8522
Fax +1 212 265 7453
newyork@euro-center.com

SAS

The SAS branch offices all over the world also pay claims against paid receipts.

Eurooppalainen's sister companies

Eurooppalainen is a member of the ETI Group. ETI (the European Travel Insurance Group) is a consortium of 17 companies operating in Europe under the name 'Eurooppalainen'. As a customer of Eurooppalainen, you may also get assistance and service from these sister companies.

Travel claims service on duty

In emergencies, primarily contact Eurooppalainen's on-duty service for travel claims (Euro-Finland Claims Service, Helsinki). Emergency service numbers are on duty 24 hours a day. Information on the numbers is available on the back cover of this brochure.

Handling of personal data

When dealing with insurance matters, Pohjola handles customers' personal data in accordance with the Personal Data Act and insurance legislation and takes care that customers' privacy is protected when handling personal data. Information is obtained from customers themselves, from authorised persons, from registers maintained by public authorities and from credit registers.

Pohjola also uses its customer register for marketing directed at customers.

Pohjola will not pass on customer information to outsiders without the customers' consent, unless passing on the information is based on a legal provision.

For further information on handling personal data, please contact any Pohjola branch office, the Pohjola Call Centre on +358 10 55 88 130 or the Internet at www.pohjola.fi where you can also read through specifications of files regarding personal registers.

Claim and malpractice registers

Insurance companies have joint non-life insurance information systems which can be used in processing claims to check claims submitted to different companies and to check any malpractices detected. These registers are used for preventing crime against insurance companies.

POHJOLA SERVICE NUMBERS

Insurance and claims settlement service	010 55 88 130
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Emergency service	
– Motor vehicle and home claims (24 hrs/day)	010 55 88 112
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Travel emergency service	
– Euro-Finland Claims Service / Helsinki (24 hrs/day)	010 55 88 111
– Calls from abroad	+358 10 55 88 111
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Serious and acute illnesses and accidents (24 hrs/day)	
– Physicians on call duty by Eurooppalainen	0800 90 707
– Calls from abroad	+358 800 90 707
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- SOS International	+45 70 015 054
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Save the numbers on your mobile phone!

To ensure service provision and improve customer service quality,
Pohjola may record some telephone service calls.

www.eurooppalainen.fi