

IF CANCELLATION INSURANCE

Terms and Conditions

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1 THE INSURED

The Insured persons are persons going to the reserved destination or residing there.

2 VALIDITY OF INSURANCE

The Cancellation Insurance is valid for a holiday cottage or apartment specified while renting a holiday destination. The Cancellation Insurance is valid only for holiday cottages and apartments located in Finland. Compensation is paid in accordance with the insurance terms and conditions, covers and sums insured, which are valid at the time of the Cancellation Insurance purchase. Lomarengas will provide If with information on holiday destination rentals that include Cancellation Insurance.

3 INSURANCE CONTENT

Under the Cancellation Insurance, the rental price of an unused holiday destination rented from Lomarengas and situated in Finland will be compensated, if the holiday destination is left unused for the following reasons:

- the death, an accident or an unexpected and sudden onset of illness of the Insured, which unavoidably prevents use of the rented holiday destination. The imperative nature of the cause of cancellation shall be evaluated on medical grounds.
- the death, a serious accident or the serious, unexpected and sudden onset of illness of the Insured's next-of-kin
- unexpected, significant financial losses befall any of the Insured's property located in Finland, making it necessary for the Insured to remain at the site where the loss occurred
- the Insured is required to appear in court and the trial coincides with the insured renting of a holiday destination.

Compensation is paid only on condition that the holiday destination is not used for the abovementioned reasons or its use is wholly interrupted for the abovementioned reasons.

This Insurance covers compensations insofar as they are not, or would not, have been paid on the basis of any law. A medical certificate, police investigation record or summons to appear in court stating the

cause of cancellation/interruption is a requirement for payment of compensation. In the case of interruption, the price of one unused rental day is calculated by dividing the rental price by the number of rental days. Any claims based on an insurance contract shall be made to the insurer within one year from the date at which the claimant becomes aware of an in-force insurance policy, of the occurrence of an insured event and of the loss, damage or injury that resulted from the occurrence.

An accident refers to a sudden and unforeseeable occurrence which arises from an external factor and causes bodily injury, and which is unintended by the Insured. In addition, the following occurrences, unintended by the Insured, are considered accidents: drowning, heat-stroke, sunstroke, frostbite, gas poisoning, sudden injury caused by considerable fluctuations in air pressure and intoxication caused by a substance taken inadvertently.

Illness refers to a state which, following a physician's examination can be cured, treated or alleviated through medical care.

A prerequisite for the payment of compensation is that the cause of the cancellation/interruption has not emerged prior to renting the holiday destination. Under the Cancellation Insurance, no compensation is paid for additional expenses (such as travel and accommodation costs related to the journey) or for the medical certificate. In addition, no accessories or additional services related to the journey are covered.

In this context, the following are considered the Insured's next-of-kin

- legal spouse
- common-law spouse or registered partner living in the same household
- children, children of the spouse, common-law spouse or registered partner, foster children and grandchildren
- parents, parents-in-law and grandparents
- one travelling companion with whom the Insured has jointly booked the journey.

The Insurance does not cover

- a loss event caused by the influence of medication, alcohol, nicotine or another equivalent substance that the Insured has used for intoxication purposes
- a loss event caused by the Insured's consumption of alcohol or other intoxicating substances, or abuse of medication. Nor is compensation paid for poisoning, addiction or other consequences due to the use of alcohol, medication, drugs, nicotine or other substances, or the treatment of such conditions.

4 INSURANCE CLAIM INSTRUCTIONS

Claims for compensation are submitted online through the Lomarengas website
www.lomarengas.fi/peruutusturvavakuutus

The Insured must send the following documents to the address mentioned in Section 5:

- written proof of the reason for cancellation (a medical certificate, police investigation record or summons to appear in court) in addition to
- order confirmation of the holiday cottage rental.
- claims handling is provided only in Finnish, Swedish or English. The prerequisite for compensation is that the claims application and its attachments, including doctor's statement are provided in the before mentioned languages of claims handling.

5 CONTACT INFORMATION

Insurance and claims:

- Claims service team, tel. +358 10 514 2243, fax +358 10 514 1140
- Address: If P & C insurance Company Ltd, Corporate Customers' personal insurance, P.O. Box 2026, 20025 IF, Finland



Relax, we'll help you.

if.fi/yritys
Customer service: 010 19 15 00