

Corporate Cover

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Unofficial translation. The original takes precedence should any dispute arise.

Corporate Cover is a type of insurance belonging to class 1 in accordance with Section 13 of the Act on Insurance Classes.

General terms and conditions of contract

1 Insurance contract

1.1 Corporate Cover provides insurance against death, disability and serious illness. The insurance contract includes cover as stated in the applicable policy document. The insurance contract is governed by the Insurance Contracts Act and other Finnish legislation.

1.2 The insurance contract is based on information provided to LocalTapiola in writing when the insurance cover is applied for or amended.

If the information provided is not accurate and complete, LocalTapiola's liability will be determined on the basis of the Insurance Contracts Act.

1.3 Policyholder: the party that has signed an insurance contract with LocalTapiola. If the policyholder transfers its right of ownership of the insurance contract, the terms concerning the policyholder are applied to the new owner.

2 Validity of the insurance contract

2.1 If the requested insurance cover can be granted, the insurance contract will take effect on the date entered in the insurance application. This date can be no earlier than the date when the insurance application was sent or submitted to LocalTapiola.

2.2 If the insurance cover granted by LocalTapiola differs from the cover applied for, LocalTapiola will send the policyholder an insurance offer. The insurance contract will then enter into force when the policyholder has accepted LocalTapiola's offer by paying the invoice relating to the offer.

2.3 The insurance contract is valid for the period stated in the policy document. The insurance contract will expire if the insured dies. The insurance contract can also end due to failure to pay the insurance premium or termination.

3 Payment of the insurance premium and failure to pay

3.1 The premium for each insurance period is determined using the technical bases effective at the beginning of the period. The insurance premium also depends on the age of the insured and the applicable sums insured. The insurance premium is reviewed annually against an index.

3.2 The insurance premiums for each insurance period must be paid by the due date.

3.3 If the premium has not been paid in full by the due date, LocalTapiola will send the policyholder a notice of termination. The insurance contract will end on the date specified by LocalTapiola, at least 14 days after notice of termination is sent, unless the outstanding insurance premium has been paid in full by then.

4 Reinstating an expired insurance contract

4.1 Insurance contracts that are terminated due to failure to pay the first insurance premium cannot be reinstated.

4.2 If the insurance contract has ended due to failure to pay subsequent insurance premiums, the policyholder is entitled to reinstate the insurance contract by paying the outstanding insurance premium within six months of the end of the insurance contract. In this case, the insurance contract will be reinstated as of the day following the payment.

5 Index terms and conditions

The insurance premium, the sums insured by the insurance contract, and the maximum amounts of compensation are reviewed annually at the beginning of the insurance period, and the sums are adjusted in accordance with the change indicated by the index as stated in the policy document.

6 Beneficiary

The beneficiaries in the event of death are the insured's next of kin unless the policyholder has nominated a different beneficiary. Other compensation will be paid to the insured unless otherwise agreed.

7 Deadline for claiming

7.1 Claims based on the insurance contract must be submitted to LocalTapiola within one year of the date on which the claimant became aware of the validity of insurance cover, the insured event and the consequences of the insured event. In any case, claims must be made within ten years of the insured event or occurrence of related loss or damage.

7.2 If the claim is not submitted by the deadline, the claimant loses his/her entitlement to compensation.

8 Compensation payment

8.1 LocalTapiola will pay the compensation within a month of receiving the application and any required clarifications.

If payment is delayed, LocalTapiola will pay penalty interest in accordance with the Interest Act.

8.2 LocalTapiola is entitled to use the compensation to offset outstanding and overdue insurance premiums.

8.3 LocalTapiola is entitled to deny or reduce compensation if, following an insured event, the claimant has fraudulently supplied LocalTapiola with false or insufficient information that is of importance for assessing LocalTapiola's liability.

9 Terminating the insurance contract

The policyholder is entitled to terminate the insurance contract in writing. The insurance contract will expire when notice of termination has been submitted or sent to LocalTapiola, unless the policyholder has specified a later date of expiry.

10 LocalTapiola's right to terminate insurance cover

10.1 LocalTapiola is entitled to terminate the insurance contract on the basis of neglect of the duty of disclosure as specified in the Insurance Contracts Act.

LocalTapiola is also entitled to terminate personal insurance if the insured has intentionally caused an insured event or, following an insured event, the insured has fraudulently supplied LocalTapiola with false or insufficient information that is of importance for assessing LocalTapiola's liability.

LocalTapiola must terminate the insurance in writing without undue delay upon becoming aware of the grounds for termination. The insurance will end one month after LocalTapiola has sent the policyholder a notice of termination setting out the grounds for termination.

10.2 LocalTapiola is also entitled to terminate the personal insurance on the basis of failure to pay the insurance premium as specified in the Insurance Contracts Act.

10.3 LocalTapiola is entitled to terminate the insurance cover against disability, accident or serious injury included in the insurance contract with effect at the end of the insurance premium period. However, LocalTapiola is not entitled to terminate the insurance cover on account of a deterioration in the health of the insured after the commencement of the insurance cover, nor due to the occurrence of an insured event.

10.4 LocalTapiola must send notice of termination to the policyholder at least one month before the insurance cover expires.

11 Refund of insurance premiums

If the insurance contract ends during the insurance period, LocalTapiola will refund the proportion of the insurance premium that has already been paid and that corresponds to the remaining period. The period is calculated in days, using 30 days as the length of every calendar month.

12 Appeal

If a decision made by LocalTapiola does not satisfy the party concerned, he/she may initiate legal proceedings against LocalTapiola in the district court of LocalTapiola's domicile or the claimant's domicile. Such legal action must, on pain of forfeiture of the right to bring action, be taken within three years of receipt of LocalTapiola's decision and of this deadline being received in writing by the party concerned. A party acting in the capacity of a private consumer may also refer the decision to the Finnish Insurance Complaints Board or the Consumer Disputes Board, which issue recommendations for settlement. The term for the right to take action does not run during Board proceedings.

13 Amending the insurance terms and technical bases

13.1 LocalTapiola is entitled to revise the technical bases and terms and conditions of life insurance as well as other terms and conditions of contract on the grounds of:

- new or amended legislation or instruction by a competent authority
- unforeseeable change in circumstances
- change in general mortality development
- a decrease of the general interest level below the technical rate of interest

13.2 The terms and conditions and the technical bases of valid insurance cover other than death cover can also be revised when the revision is based on claims expenditure trends or an increase in the cost level affecting the insurance contract that exceeds the index increase of the insurance cover.

13.3 At the maximum, the technical bases can be changed to cover the basis of the revision.

13.4 In addition, LocalTapiola is entitled to make minor changes to the terms and conditions of insurance and other terms and conditions of contract that have no effect on the essential content of the insurance cover.

13.5 The amended technical bases, terms and conditions will apply as of the beginning of the following insurance premium period. LocalTapiola will notify the policyholder of any changes at least one month before the change takes effect.

13.6 If the policyholder does not accept a change, he/she must terminate the insurance contract in writing within one month of receiving notice of the change.

13.7 When the insurance contract is terminated, LocalTapiola's liability ends on the date when the amended technical bases, terms or conditions would have taken effect.

Special terms and conditions of insurance cover

Pure life insurance

1 Entitlement to compensation

1.1 If the insured dies, LocalTapiola will pay the beneficiary a sum in death benefit as applied at the time of death.

If a decreasing sum has been selected for the insurance, the sum insured decreases annually on the basis of the insured's age. The sum insured decreases in such a way that the insurance premium, calculated using the technical bases, remains at the same level.

If a fixed sum insured has been selected for the insurance, the sum insured will remain the same but the insurance premium, calculated using the technical bases, will increase with age.

In addition, the sum insured is adjusted against an index.

2 Limitations to LocalTapiola's liability

2.1 Death benefit will not be paid if the insured's death is caused by:

2.1.1 the effects of a nuclear weapon or device causing mass injury to humans, a nuclear accident as described in the Nuclear Liability Act or harm caused by material, devices or weapons based on nuclear reaction or ionising radiation, regardless of where the harm occurs

2.1.2 war occurring abroad, or service in peace-keeping duties organised by the United Nations, the European Union or any other association, or other military activities. If the insured began his/her journey abroad prior to the commencement of an armed conflict and has not participated in it personally, this section will only apply after 90 days has elapsed since the armed conflict began. If the insured has participated in armed conflict, this section will apply immediately.

2.1.3 the insured taking part in insurgency, rioting, armed conflict, criminal activity or acts of terrorism.

2.1.4 the insured committing suicide before one year has elapsed from the commencement of the insurance or the last date when the insurance took effect.

3 Claiming compensation

At its own expense, the claimant must provide LocalTapiola with all official certificates relating to the insured and the beneficiaries, a death certificate issued by a doctor and any other clarification available to the claimant as required to resolve the issue of compensation.

4 Termination of pure life insurance

This insurance will expire at the end of the insurance term during which the insured reaches the age of 90.

Permanent disability insurance

1 Entitlement to compensation

1.1 LocalTapiola will pay a lump sum in compensation in accordance with the policy document in the event of permanent disability if the insured has permanently lost his/her capacity to work due to illness or injury while this insurance was in force.

1.2 The insured is considered permanently disabled if he/she has permanently lost the capacity to do his/her normal work and will, in all probability, be unable to do any other work that could be considered appropriate in light of the insured's age and professional skills and that would guarantee a reasonable income. The insured also has no option of retraining for a different profession. A further condition is that the state of the illness has become established and permanent. Recovery is not expected but the illness is not causing a rapid deterioration in health.

The entitlement to compensation arises when at least one year has elapsed since the onset of the illness or occurrence of the accident.

2 Limitations to LocalTapiola's liability

2.1 Compensation is not paid if:

2.1.1 the disability is due to the abuse of alcohol or medications or the use of narcotics

2.1.2 the disability is due to the insured wilfully causing illness or injury

2.1.3 the illness or injury that caused the disability was due to the effects of a nuclear weapon or device causing mass injury to humans

2.1.4 the illness or injury that caused the disability was due to a nuclear accident as described in the Nuclear Liability Act or harm caused by material, devices or weapons based on nuclear reaction or ionising radiation, regardless of where the harm occurs

2.1.5 the illness or injury that caused the disability was due to war occurring abroad, or service in peace-keeping duties organised by the United Nations, the European Union or any other association, or other military activities. If the insured began his/her journey abroad prior to the commencement of an armed conflict and has not participated in it personally, this section will only apply after 90 days has elapsed since the armed conflict began. If the insured has participated in armed conflict, this section will apply immediately.

2.1.6 the illness or injury that caused the disability is due to the insured taking part in insurgency, rioting, armed conflict, criminal activity or terrorism

2.2 Compensation may be reduced as considered reasonable in the circumstances if gross negligence by the insured has caused the illness or injury that led to the disability.

3 Claiming compensation

3.1 At its own expense, the claimant must provide LocalTapiola with the required doctor's statement regarding the disability, stating the cause and permanence thereof, as well as any other clarification available to the claimant as required to resolve the issue of compensation.

3.2 If LocalTapiola requests that the insured attend a health check performed by a doctor nominated by LocalTapiola, the insured is obliged to comply with this request. LocalTapiola will pay for the examination.

4 Termination of permanent disability insurance

This insurance will end when the lump-sum benefit for permanent disability has been paid or at the end of the insurance period during which the insured turns 65 (or 68 in the case of group solutions).

Disability cover

1 Entitlement to compensation

1.1 If the insured permanently loses his/her capacity to work due to illness or injury while this insurance is in force, LocalTapiola will pay daily compensation

for an uninterrupted period of disability in excess of the deductible period stated in the policy document. Daily compensation shall be paid from the commencement of medical treatment at the earliest.

1.2 Daily compensation can be paid for a period up to the maximum period stated in the policy document. However, the entitlement to compensation ends when this insurance ends.

1.3 An insured party is considered to be disabled when he/she is not capable of doing normal work or any other work that could be considered appropriate in light of the insured's age and professional skills and that would guarantee a reasonable income.

1.4 Payment of the daily benefit requires that the illness or injury causing the disability has been examined, diagnosed and treated in accordance with the medical treatment recommendations applied in Finland and generally accepted medical practice. There shall be an appropriate medical treatment and rehabilitation plan for the illness or injury.

2 Limitations to LocalTapiola's liability

2.1 Daily compensation will not be paid if:

2.1.1 the insured is partly disabled

2.1.2 the disability is the result of symptoms reported by the insured that cannot be considered warranted based on medical findings

2.1.3 the disability is caused by pregnancy, childbirth, abortion of a pregnancy, treatment for inability to conceive, or by complications related to the aforementioned

2.1.4 the disability is caused by alcohol or drug abuse or the use of other intoxicants or narcotics

2.1.5 the insured refuses without acceptable medical grounds a necessary treatment for the injury or illness that has been recommended by a doctor with appropriate specialisation and that is likely to improve his/her ability to work

2.1.6 the illness or injury that caused the disability was due to the effects of a nuclear weapon or device causing mass injury to humans

2.1.7 the illness or injury that caused the disability was due to a nuclear accident as described in the Nuclear Liability Act or harm caused by material, devices or weapons based on nuclear reaction or ionising radiation, regardless of where the harm occurs

2.1.8 the illness or injury that caused the disability was due to war occurring abroad, or service in peace-keeping duties organised by the United Nations, the European Union or any other association, or other military activities. If the insured began his/her journey abroad prior to the commencement of an armed conflict and has not participated in it personally, this section will only apply after 90 days has elapsed since the armed conflict began. If the insured has participated in armed conflict, this section will apply immediately.

2.1.9 the illness or injury that caused the disability is due to the insured taking part in insurgency, rioting, armed conflict, criminal activity or terrorism

2.2 Daily compensation will also not be paid if the insured has wilfully caused the insured event. The amount of compensation may be reduced if the insured has caused the insured event through gross negligence.

3 Application for and payment of compensation

3.1 At its own expense, the claimant must provide LocalTapiola with the required doctor's statement regarding the disability, stating the cause thereof, as well as any other clarification available to the claimant as required to resolve the issue of compensation.

3.2 If LocalTapiola requests that the insured attend a health check performed by a doctor nominated by LocalTapiola, the insured is obliged to comply with this request. LocalTapiola will pay for the examination.

3.3 Compensation is paid retrospectively on a monthly basis.

3.4 If the insured regains his/her ability to work and returns to work during a sick leave prescribed by a doctor for which daily compensation from LocalTapiola has been applied, the insured is obliged to notify LocalTapiola immediately.

4 Termination of disability cover

This insurance will end when LocalTapiola has paid daily compensation for the maximum period stated in the policy document or at the end of the insurance period during which the insured turns 65 (or 68 in the case of group solutions).

Lump-sum compensation for serious illness

1 Right to compensation

1.1 The insured is paid the agreed lump-sum compensation for the serious illnesses or procedures laid down in these insurance terms and conditions. The insured can be paid the serious illness lump-sum compensation only once during the length of the contract. The insured is paid compensation if the insured is diagnosed with a serious illness as defined in the terms and conditions for the first time (= date of diagnosis), or if surgery or a procedure as defined in the terms and conditions is carried out for the first time, during the period of cover.

1.2 Cooling-off period

All policies the granting of which is not dependent on an individual health declaration from the insured are subject to a 90-day cooling-off period. In this case, the insured is paid compensation if the insured is diagnosed with a serious illness as defined in the terms and conditions for the first time (= date of diagnosis), or if surgery or a procedure as defined in the terms and conditions is carried out for the first time, no sooner than 90 days after the date on which the insurance commenced for the insured.

1.3 The index level of the compensation is determined in accordance with the date of diagnosis of the illness, the date of the operation or the date of placement on an official organ transplant waiting list.

Furthermore, a prerequisite for payment of compensation is that the insured applies for compensation personally during his/her lifetime at least 28 days after the diagnosis or procedure.

2 Serious illnesses and procedures covered

Illnesses or procedures needed due to illnesses entitling to compensation include:

2.1 Cancer

Cancer refers to malignant tumours characterised by the uncontrolled growth and spread of malignant cells into normal tissue and the destruction of normal tissue. A prerequisite for compensation is that the insured person's cancer has been medically confirmed, using a method generally accepted, either histologically or cytologically from a tissue or cell sample. Illnesses covered by the insurance include leukaemia, malignant tumours of lymphoid tissue, Hodgkin's disease and malignant bone marrow diseases.

However, the following illnesses are not covered by the insurance:

- precancerous conditions, dysplasia, carcinoma in situ or other incipient cancer;
- early prostate cancer: classified as T1N0M0 under TNM staging or equivalent classification
- skin cancer, with the exception of skin melanoma with a minimum thickness of 1.0 mm, measured according to Breslow
- locally invasive papillary carcinoma of the thyroid classified as T1N0M0
- any tumours occurring with HIV infection

2.2 Brain tumour

Compensable brain tumour refers to malignant tumour confirmed by generally accepted medical methods that is characterized by uncontrollable growth and spreading of malignant cells in normal tissue. Compensable are also intracranial tumours causing brain injury.

Compensation is payable on the condition that the tumour is deemed to require neurosurgical excision, or, if the tumour is not amenable to surgical removal, it will cause permanent neurological deficit.

The following conditions are not covered:

- cyst
- granuloma
- schwannoma/neurinoma
- haematoma
- tumour of the pituitary gland.

2.3 Coronary artery bypass through open-heart surgery

Coronary artery bypass subject to compensation refers to a surgical procedure conducted on the insured to bypass one or more coronary stenoses with a blood vessel graft.

Treatment of coronary stenosis through balloon dilatation or other procedure via a catheter is not covered.

2.4 Heart valve surgery

Heart valve surgery subject to compensation refers to the first surgical procedure where the heart valve is repaired or replaced with an artificial valve. Procedures using an intra-arterial catheter are not covered.

2.5 Myocardial infarction

Only the first myocardial infarction of the insured is covered. Myocardial infarction (heart attack) refers to the necrosis of the myocardium caused by a sudden obstruction of blood flow to the myocardium. The diagnosis must be based on typical chest pain, new ECG changes indicating myocardial infarction and a significant increase in cardiac enzymes.

Compensation will not be paid for:

- chest pain (angina pectoris) occurring without myocardial infarction as described above; or
- microinfarction with a minor elevation in troponin T levels but without any ECG changes diagnostic of myocardial infarction, nor clinical symptoms and findings characteristic of myocardial infarction.

2.6 Renal failure

Renal failure subject to compensation refers to severe irreversible impairment of both kidneys, due to which regular long-term dialysis has been initiated or kidney transplant has been performed.

2.7 Organ or bone marrow transplant

An organ transplant or placement on an official organ transplant waiting list is subject to compensation for:

- a heart, lung, liver, kidney, intestinal or pancreas transplant
- bone marrow transplant using blood stem cells, following the destruction of the patient's own bone marrow. The insured is not entitled to compensation for cell transplants other than those stated above. The insurance does not cover transplants other than the organ, tissue or cell transplants stated above.

2.8 Multiple sclerosis (MS)

A prerequisite for compensation is a reliable MS diagnosis made by a specialist in neurology, based on at least one episode of clinical symptoms and findings or the progressive course of the disease. The diagnosis must also be based on the results of an MRI of the central nervous system and on at least one of the following:

- findings consistent with MS in the cerebrospinal fluid
- abnormality in the Visual Evoked Potential (VEP) test

2.9 Cerebrovascular accident (stroke)

A cerebrovascular accident is subject to compensation when it is the result of an intracranial haemorrhage or a cerebral infarction caused by a cerebrovascular blockage, and when it results in all of the following:

- new neurological symptoms consistent with a cerebrovascular accident that remain evident 60 days after the diagnosed cerebrovascular accident
- new findings in a cerebral CT or MRI scan, consistent with a clinical diagnosis

The following conditions do not entitle the insured to compensation:

- transient ischaemic attack (TIA)
- Damage to brain tissue or cerebral veins due to accidental injury
- Secondary haemorrhage in an existing brain abnormality
- Abnormality detected through brain imaging with no clinical symptoms or findings clearly associated with the abnormality

3 Limitations to LocalTapiola's liability

3.1 Compensation is not paid if:

3.1.1 the reason for the illness or procedure is abuse of alcohol or medication or use of narcotics

3.1.2 the reason for the illness or procedure is an illness or injury wilfully caused by the insured

3.1.3 the illness or procedure has been caused by the effects of a nuclear weapon or device causing mass injury to humans

3.1.4 the illness or injury that caused the disability was due to a nuclear accident as described in the Nuclear Liability Act or harm caused by material, devices or weapons based on nuclear reaction or ionising radiation, regardless of where the harm occurs

3.1.5 the illness or procedure was due to war occurring abroad, or service in peace-keeping duties organised by the United Nations, the European Union or any other association, or other military activities. If the insured began his/her journey abroad prior to the commencement of an armed conflict and has not participated in it personally, this section will only apply after 90 days has elapsed since the armed conflict began. If the insured has participated in armed conflict, this section will apply immediately.

3.1.6 the illness or procedure is due to the insured taking part in insurgency, rioting, armed conflict, criminal activity or terrorism

3.2 Compensation may be reduced as considered reasonable in the circumstances if gross negligence by the insured has caused the illness or procedure.

4 Claiming compensation

The claimant must, at his or her own expense, provide LocalTapiola with all written clarification necessary for making a decision on the claim.

No compensation will be paid for the cost of obtaining statements. If LocalTapiola requests that the insured attend a health check performed by a doctor nominated by LocalTapiola, the insured is obliged to comply with this request. LocalTapiola will pay for the examination.

5 Termination of insurance cover

The insurance will cease to cover an insured party at the end of the insurance period during which the insured turns 68 or when the agreed lump-sum benefit for the insured has been paid. In any event, the insurance ceases upon termination of the insurance contract.

Accidental disability insurance

1 Entitlement to compensation

1.1 LocalTapiola pays a lump sum of compensation for permanent disability of the insured as a result of an accident that occurred during the term of the insurance.

1.2 An accident is a sudden external occurrence causing the insured bodily injury against his/her will.

1.3 Drowning, gas poisoning, heat stroke, sunstroke, frostbite, and poisoning caused by a substance accidentally consumed by the insured, resulting in bodily injury to the insured against his/her will, are also considered accidents.

1.4 Disability refers to a general disability assessed in medical terms. The degree of the disability is determined on the basis of the Government decree on the classification of handicaps. When the degree of disability is evaluated, only the nature of the injury is taken into consideration and not any of the insured's personal circumstances, such as profession or hobbies.

1.5 The full amount of the lump sum of compensation stated in the policy document is paid for total permanent disability and, in the event of partial disability, a proportion of the sum of compensation is paid as indicated by the degree of disability.

1.6 The entitlement to compensation arises when an injury can be shown to have caused permanent disability with a degree of disability of at least 10 per cent.

A disability is considered permanent when there is no longer any medical probability of the state of the injury improving.

2 Limitations to LocalTapiola's liability

2.1 Lump sum compensation is not paid if:

2.1.1 disability becomes apparent more than three years after the accident

2.1.2 the reason for permanent disability is an injury that the insured caused wilfully

2.1.3 permanent disability is caused by an event for which no compensation would be paid under Section 2 of the special terms and conditions of pure life insurance if the event resulted in death

2.1.4 permanent disability is caused by an injury sustained in conjunction with a surgical procedure, treatment or other medical procedure, unless the procedure was performed to treat an injury caused by an accident that occurred during the period of validity of this insurance

2.1.5 the reason for permanent disability is poisoning due to the insured's use of medications, alcohol or other intoxicating substance or if

2.1.6 the degree of disability is less than 10 per cent

2.2 If an injury caused in an accident has materially contributed to an illness or defect that is unrelated to the accident, compensation will only be paid to the extent that the permanent disability can be considered to have been caused by the accident subject to compensation.

2.3 Compensation will not be paid to the extent that the degree of disability due to one or more accidents subject to compensation exceeds 100 per cent.

2.4 Compensation may be reduced as considered reasonable in the circumstances if the insured has caused the insured event through gross negligence.

3 Claiming compensation

3.1 At its own expense, the claimant must provide LocalTapiola with a written statement of the course of events and associated reasons, a doctor's statement regarding the injury and the disability it has caused, and any other clarification available to the claimant as required to resolve the issue of compensation.

3.2 If LocalTapiola requests that the insured attend a health check performed by a doctor nominated by LocalTapiola, the insured is obliged to comply with this request. LocalTapiola will pay for the examination.

4 Termination of accidental disability insurance

This insurance will terminate if LocalTapiola has paid compensation for one or more accidents that lead to a degree of disability totalling 100 per cent or at the end of the insurance period during which the insured turns 68.

Insurance for accidental death

1 Entitlement to compensation

1.1 If the insured dies due to an accident, LocalTapiola will pay the beneficiary a sum in death benefit as applied at the time of death.

1.2 An accident is a sudden external occurrence causing the insured bodily injury against his/her will.

1.3 Drowning, gas poisoning, heat stroke, sunstroke, frostbite, and poisoning caused by a substance accidentally consumed by the insured, resulting in bodily injury to the insured against his/her will, are also considered accidents.

2 Limitations to LocalTapiola's liability

2.1 Death benefit is not paid if:

2.1.1 the insured has died after three years have elapsed since the accident

2.1.2 no compensation is paid under Section 2 of the special terms and conditions of pure life insurance due to the death of the insured

2.1.3 the insured has died in connection with surgery, a treatment or other medical procedure, unless the procedure was performed to treat an injury caused by an accident that occurred during the period of validity of this insurance

2.1.4 the insured has died of poisoning caused by using medications, alcohol or other intoxicating substances

2.2 Compensation may be reduced as considered reasonable in the circumstances if the insured has caused the insured event through gross negligence.

3 Claiming compensation

At its own expense, the claimant must provide LocalTapiola with a written statement regarding the accident and any other clarification available to the claimant as required to resolve the issue of compensation.

4 Termination of insurance for accidental death

This insurance will expire at the end of the insurance term during which the insured reaches the age of 68.

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