

# Extended vehicle repair and service liability insurance VA2

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Extended vehicle repair and service liability insurance consists of

- the insurance policy and any special terms and conditions stated in the policy
- these product terms and conditions VA2
- The general third party liability insurance terms and conditions VA1
- The common terms and conditions for liability insurances VY1
- The general terms and conditions for corporate customers YS15.

## 1 Insured events

In derogation from clause 2.1 of the general third party liability insurance terms and conditions VA1, the insurance covers sudden and unforeseen property damage to a vehicle or part thereof in the insured's possession when

- possession is based on work being performed on the vehicle or part thereof
- the damage is a consequence of an error or negligence in the work performance; and
- the damage is detected during the work performance or no later than 6 months after the completion of the work and the handover of the object to the customer.

The insurance also covers loss or damage caused

- during a test-drive of the vehicle or while having a periodic inspection performed on the vehicle or while moving the vehicle for a purpose directly related to a work performance

- while the insured is driving a vehicle or part thereof on which work is to be performed as part of a work performance for which there is no separate transportation agreement or fee charged for transportation.

## 2 Exclusions

### 2.1 Reperformance of work

The insurance does not cover costs resulting from correcting defective or incomplete work or redoing the work in accordance with the original assignment. The costs are not covered even if the work was performed by someone other than the insured.

In addition, the insurance does not cover spare parts, accessories or supplies according to the original assignment.

### 2.2 Unauthorised use or malicious damage

The insurance does not cover loss or damage resulting from malicious damage, unauthorised use or theft of the insured object, or attempted theft thereof.

### 2.3 Towing

The insurance does not cover damage caused by towing.

### 2.4 Fire and explosion

The insurance does not cover damage caused by fire or explosion while work is performed or at the place where work is performed.

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