

## Insurance terms and conditions

Valid with effect from 1.9.2020

## Liability insurance for property under care, custody or control VA9

Liability insurance for property under care, custody or control consists of

- the insurance policy and any special terms and conditions stated in the policy
- these product terms and conditions VA9
- The general third party liability insurance terms and conditions VA1
- The common terms and conditions of for liability insurances VY1
- The general terms and conditions for corporate customers YS15.

Based on this provision, compensation is paid for sudden and unforeseen loss or damage to items of property which belong to another party, which are in the policyholder's possession, subject to work, processing or care, or covered by a duty of protection or damage prevention, and which are excluded from indemnification on the basis of clause 2.1 of the general third party liability insurance terms and conditions VA1.

However, the insurance does not compensate loss or damage to

- Machines, equipment or means of transport required for the insured's activities
- Goods being forwarded, stored or transported
- Motor vehicles or work machinery being repaired or serviced
- Aeroplanes or other aircraft or associated equipment.

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