

Part A

1.0 Insured person

- 1.1 The insured person is a member/affiliate of the Akava Member Union, more specifically the Tieteentekijät, and is therefore covered by the group insurance contract concluded between the Member Union and Chubb European Group SE, and fulfils the criteria listed below.
- An individual aged 18-67 who is permanently resident in Finland and covered by the Finnish Health Insurance Act. A person permanently resident in Finland is a person who stays in Finland for more than six (6) months in a calendar year.

2.0 Policyholder

- 2.1 The Policyholder is a member association of Akava, which has concluded a group insurance contract with Chubb European Group SE, branch in Finland, hereinafter referred to as Chubb. This group insurance contract contains information on the duration, scope and termination of the insurance. Termination of the group insurance contract means the automatic termination of the insurance for all insured persons.

3.0 Insurer

- 3.1 The Insurer is Chubb European Group SE, a branch in Finland, hereinafter referred to as Chubb.

4.0 Validity of the insurance

4.1 Period of validity

The period of validity of the insurance is indicated in the policy. Annual travel insurance takes effect on the date shown in the policy. Annual travel insurance is valid for journeys of up to 45 consecutive days. The insurance covers an unlimited number of journeys during the annual period of insurance, which consists of 12 months calculated from the number of days per year. The insurance is conditional on the insured person returning to Finland between two trips if the combined duration of the trips is longer than 45 days.

4.2 Area of validity

The insurance is valid for organisational activities and events all over the world. Organisational activities include pre-planned meetings, training sessions, seminars, summer and winter days and similar events organized by a union or organization. Representing the Union at meetings, lobbying and organisational activities are also considered as organisational activities. In Finland, the insurance is valid for travel outside the insured person's daily living environment from the insured person's permanent home, workplace, place of study or leisure residence. The insurance is valid from the moment the insured leaves his/her permanent home, workplace, place of study or leisure residence until the moment the insured returns to his/her permanent home, workplace, place of study or leisure residence. The insurance is not valid in the above places or during journeys between them.

- 4.3 Chubb European Group SE is a subsidiary of Chubb SE, the parent company listed on the NYSE in the USA. Accordingly, Chubb is subject to certain UK, European Union, EU Member States, UN and US laws, regulations, rulings and commercial and economic sanctions that may prevent it from providing insurance coverage or indemnification to certain persons or entities or from insuring certain types of business in, but not limited to, certain countries and territories, including Iran, Iraq, Syria, North Korea, North Sudan, Cuba and Crimea.

- 4.4 The insurance will not cover or indemnify you if such liability exposes Chubb (or any of its parent companies or direct or indirect holding companies) to any penalties or restrictions under applicable commercial laws. For the purposes of this paragraph, the penalties or restrictions referred to in this paragraph shall also include any penalties or restrictions outside the territory of insurance where such penalties or restrictions are not inconsistent with the applicable laws of Chubb.

5.0 Beneficiary

The beneficiary in the event of death is the insured's relatives, unless the insured has notified Chubb in writing of another beneficiary. If, for example, a spouse is to be the beneficiary of the insurance, this must be indicated in a separate beneficiary order. For other types of cover, the beneficiary is the insured person.

6.0 Contents of the insurance

The insurance includes the following types of cover:

Benefit	T&C	Benefit amount	Deductible
Medical expenses due to travel accident or sickness	6.0	125 000 €	-
Acute dental care	6.4	max 100 €	-
SOS International travel emergency service 24/7/365	7.0	Included	
Repatriation due to accident or sickness	8.0	No upper limit	-
Repatriation of the deceased	9.0	No upper limit	-
Death caused by an accident	11.0	5 000 €	-
Permanent Disability caused by travel accident	12.0	max 5 000	-
Luggage	13.0 13.1 13.2	max 400 €	
Lost documents	13.1	max 125 €	50 €
Legal expenses	14.0	max 25 000 €	50 €
Liability	14.0	max 25 000 €	

The amounts shown in the table represent the maximum amount of cover per insured person for a single insured event. The types of cover, their coverage and limitations are further defined in the conditions mentioned in the table. Any other or parallel Chubb travel insurance policies that include travel insurance cover will not be eligible for multiple cover.

7.0 Illness and accident during the trip

In the event of illness or accident during the trip, the compensation will be paid as stated in the policy conditions. The maximum amount of medical expenses for illness or accident is EUR 250,000.

7.1 Definition of travel sickness

A travel sickness is an acute illness requiring medical treatment that has begun or whose initial symptoms have appeared during the trip or which, according to medical knowledge, is considered to have begun during the trip and for which medical treatment has been initiated during the trip or within two (2) days of the end of the trip. In the case of a communicable disease with a longer incubation period, the two (2) day period does not apply. If medical treatment has not been initiated during the trip, the insured person must seek medical treatment within two (2) days of the end of the trip. If the trip takes place in Finland, medical treatment will not be reimbursed if it is started after the end of the trip. An illness that the insured had before the start of the trip is not a travel illness within the meaning of the insurance conditions. In addition, an illness whose symptoms appeared before the start of the trip or for which examinations were in-

complete before the start of the trip is not considered a travel illness, even if the illness is diagnosed during the trip. However, in the event of a sudden and unexpected aggravation during the trip of an illness that existed before the start of the trip, the costs of necessary emergency medical treatment will be reimbursed for a maximum of seven (7) days, but not the other costs mentioned in the insurance conditions. An unexpected aggravation of a disease for which examinations or treatment are pending at the start of the trip is not considered to be an unexpected aggravation of the disease.

7.2 Definition of a travel accident

A travel accident is a sudden, external event causing bodily injury that occurs unexpectedly and involuntarily during the trip and for which medical treatment has been provided within fourteen (14) days of the accident. Injury caused by a sudden and involuntary exertion and movement of the insured person during the journey, for which medical treatment has been given within fourteen (14) days of the accident, is also considered to be caused by a travel accident. Drowning, heatstroke, sunstroke, frostbite, injury caused by a significant change in air pressure, gas poisoning and poisoning caused by a substance ingested by the insured person by mistake shall also be considered as travel accidents.

Injury or death is not considered to be a travel accident that has occurred:

- a previous illness or physical disability suffered by the insured person,
- an accident caused by a pre-existing illness or bodily injury of the insured person, biting a tooth or denture, even if the damage was caused by an external factor,
- surgical, therapeutic or other medical intervention, unless the intervention was carried out to treat an injury that is compensated as a travel accident,
- suicide or attempted suicide,
- poisoning caused by a drug, alcohol or substance used for narcotic purposes or ingested as food by the insured person,
- infection by a bacterium or virus,
- an infectious disease or illness caused by an insect or tick bite or sting,
- if the death or injury caused by the accident or its aggravation was caused by a disease or physical defect not related to the accident, compensation is paid only to the extent that the death or injury was caused by the accident.

7.3 Reimbursement of medical expenses for travel sickness and travel accidents

The insurance covers medical expenses for travel sickness and travel accidents as defined in clauses 6.1 and 6.2 to the extent that they are not covered by the Health Insurance Act or any other law. The insurance will only cover medical expenses to the extent that they are not covered under the legislation on compensation for traffic accidents or accidents at work, under EU legislation or agreements within the European Economic Area or under bilateral social security agreements.

Medical expenses for travel sickness are reimbursed up to a maximum of ninety (90) days after the start of treatment. Medical expenses for a travel accident are reimbursed up to a maximum of three (3) years after the start of treatment.

The insurance only covers the costs that the insured person would have to pay for his or her own treatment. If it is obvious that the cost claimed for reimbursement is significantly higher than the generally accepted and applied reasonable level, the insurer is entitled to reduce the amount of reimbursement in this respect. When paying medical expenses that are reimbursed under a law, the insurer also reserves the right to recover the proportion of the expenses that is reimbursed under the law.

Medical expenses for an accident or illness that occur in Finland are reimbursed up to a maximum of EUR 125,000.

7.4 Reimbursable medical expenses

The reimbursement of medical expenses is conditional on the examination or treatment of the illness or injury being prescribed by a doctor. The doctor must be a qualified and registered doctor in the country concerned and must not be a relative of the insured person. In addition, the examinations

and treatments must be in accordance with generally accepted medical opinion and necessary for the treatment of the illness or injury in question. The treatment must be provided in an establishment designated as a hospital by the authorities, which diagnoses and treats injured and sick persons using medical methods.

Reimbursable medical expenses include:

- the cost of necessary and indispensable examinations and treatment generally accepted in medicine, given or ordered by a doctor,
- medical care, hospital care,
- the cost of medicinal products prescribed by a doctor and sold under a prescription issued by the Medicines Agency for the treatment of an illness or accident covered by this insurance,
- reasonable and necessary travel expenses to a local doctor or medical facility in the destination,
- transport to the nearest hospital or care institution where the insured person can receive the treatment they need,
- the necessary costs of treatment or examination given or ordered by a dentist following an accident, and reasonable travel expenses,
- the necessary expenses for the repair or replacement of spectacles, up to a maximum of EUR 340, hearing aids, dentures and protective helmets which have been worn and damaged in the accident. Replacement spectacles must be purchased within 2 months of the accident,
- necessary telephone expenses in connection with hospital treatment for an injury or illness, up to a maximum of EUR 100.

No reimbursement of medical expenses

- if the illness or disability existed at the time the trip was booked or started,
- if the trip is for treatment,
- if the trip is made despite a warning from the treating doctor,
- if the insured person has refused treatment for an illness or injury before the start of the trip or if treatment has been interrupted,
- if the insured person has a previously known illness, chronic illness, infectious disease or incurable disease and the costs of treatment are due to them,
- AIDS and HIV treatment and not the consequences of sexually transmitted diseases,
- if the injury is caused by poisoning by a drug, alcohol or intoxicating substance taken by the insured person or by a substance ingested as food,
- the psychological consequences of the accident,
- a disease or illness caused by the bite or sting of an insect or tick, and its consequences,
- self-inflicted injury caused intentionally or through negligence by the insured person,
- a stay in a rehabilitation, spa or care institution, a nursing home or an institution for people suffering from alcohol or drug addiction,
- for further treatment if the insured person refuses transport to the place of residence in cases where a local doctor approved by Chubb has decided to discharge the insured person,
- if the insured person goes back on a trip after repatriation without Chubb's written consent,
- prenatal examinations, pregnancy tests, abortion, sterilisation and related examinations,
- the birth or pregnancy consequences after the 28th week of pregnancy.

8.0 Services provided by SOS International, Chubb's travel emergency services company

SOS International is a travel emergency services company (below called a travel emergency services company) that assists insured persons in serious emergencies around the clock. If necessary, the travel emergency company will arrange, for example, direct billing to a medical facility and repatriation to your country of origin.

9.0 Repatriation to the place of residence due to travel sickness or travel accident

The insurance covers the transport of the insured person to his/her place of residence as a result of travel sickness or travel accident organised and approved in advance by the emergency travel service company. The repatriation must always be medically justified, in accordance with the instructions of a doctor approved by the travel emergency services company. However, the emergency travel service may require the insured person to be transported to the place of origin for treatment at the expense of the company if local treatment would be significantly more expensive than similar treatment in the place of origin.

10.0 Transport of the deceased home

If the insured person dies as a result of travel sickness or a travel accident during the period of validity of the insurance, the necessary and reasonable costs of transporting the deceased home to his/her place of residence, organised and approved in advance by the emergency travel service company, will be reimbursed.

11.0 Death due to travel accident

In the event of the accidental death of an insured person, a death grant as defined in point 5 is paid to the insured person's beneficiary. The death grant shall be paid provided that the travel accident results in the death of the insured person within one year of the date of the accident. Any compensation for permanent accidental injury paid to the insured person shall be deducted from the death grant if the death resulted from the same accident during travel for which compensation has been paid.

12.0 Permanent disability caused by a travel accident

The insurance will pay compensation for permanent damage caused to the insured person by a travel accident as defined in point 5. Permanent handicap means the medically assessed general handicap suffered by the insured person as a result of the injury. In determining the extent of the injury, only the nature of the injury is taken into account, not the individual circumstances of the insured person, such as occupation or hobbies. The amount of permanent harm is determined in accordance with the Decree of the Ministry of Social Affairs and Health on the classification of harm under the Accident Insurance Act (1649/2009). Injuries are divided into impairment classes 1 to 20, with impairment class 20 corresponding to total impairment. The maximum compensation defined in point 5 is paid for full permanent impairment. For partial permanent injury, the amount of insurance payable is equal to the twentieth part of the amount of insurance indicated by the class of injury. Where several parts of the body are injured in the same accident, the maximum amount of compensation shall be equal to 100% of the degree of impairment as defined in point 5. Compensation shall be paid if the degree of permanent disability resulting from the accident is at least 5% (degree of disability 1). Permanent impairment shall be determined at the earliest one (1) year after the travel accident. If, within three (3) years of the first lump-sum payment, the degree of impairment increases by at least two (2) degrees, an additional allowance corresponding to the increase in degree of impairment shall be paid. Any change in the degree of aggravation after this period shall not affect the amount of compensation.

Compensation for permanent disability will not be paid if the permanent disability occurs more than three (3) years after the travel accident.

13.0 Baggage insurance

13.1 Baggage allowance

The insurance covers damage to or loss of ordinary luggage and the documents mentioned below, which the insured person has taken with him/her on the journey and acquired during the journey, due to a sudden and unforeseeable event, up to the amount insured under point 5. Ordinary luggage means the accompanying luggage and articles of daily use. The documents to be replaced are passport, identity card, driving license, vehicle registration certificate and bank, credit

or debit card. For these documents, the cost of replacing the cards will be reimbursed (up to a maximum of €250).

13.2 Amount of compensation

The amount of compensation for goods in good condition that are less than one (1) year old is based on the purchase price of a new comparable item. Otherwise, the compensation shall be determined on the basis of the value of the goods at the time of the damage, with a deduction of 20% per year of age from the purchase price of the goods, based on the age of the object (goods). No deduction is made for the invoiced cost of repair. In the first instance, damaged goods are replaced by repair. If the object is insured under several policies for the same insured event, the total amount of compensation shall not exceed the amount of the damage suffered, less any deductibles. In the event of lost luggage, the cost of a stolen passport, visa, travel documents or accommodation will be reimbursed up to the insured amount specified in point 5 (maximum €200). Any compensation previously paid to the insured for delayed baggage will be taken into account when calculating the amount insured.

13.3 Baggage restrictions

Luggage does not count as baggage:

- cash, cheques, travel tickets or receipts,
- unpolished spectacles or sunglasses, contact lenses, dentures, hearing aids or other personal aids,
- motorised vehicles or equipment, caravans or other trailers, vessels or aircraft, or parts or accessories of any of the foregoing,
- professional tools, computer equipment, computer programs and files or parts thereof, fax machines and photocopiers, except for portable computers and similar equipment,
- manuscripts, collections or parts thereof, merchandise, samples of merchandise, advertising material, commercial or educational films and tapes, photographs, drawings, or program discs,
- removal and freight goods,
- goods and supplies that have been stored in the destination for more than three (3) months,
- a windsurfing board with sails,
- property hired or borrowed during the trip or damage caused to it,
- animals and plants.

The insurance does not cover damage caused by:

- that the glasses or sunglasses have been cleared to the carrier,
- damage to baggage caused by its normal use,
- lost or forgotten luggage,
- misuse of a payment instrument such as a credit card or ATM card,
- losing or forgetting cash or a credit card or other means of payment,
- financial losses related to the unauthorised use of your mobile phone,
- damage caused by normal use, abrasion, scratching or inadequate protection of the goods,
- measures taken by public authorities,
- the repair, cleaning or other handling of the object,
- to the object gradually, for example due to weather conditions, humidity, or a shock wave from a supersonic engine,
- bicycles, skis or other sports equipment when used for their intended purpose,
- property rented or borrowed during the trip.

The insurance will not cover theft that has not been reported to the local police within 24 hours, the police or, if this is not possible, the tour operator, transport company or hotel.

13.4 Protection guidelines and their importance

The purpose of the protection measures is to prevent damage and to reduce the amount of damage caused. Failure to comply with the protection guidelines may result in a reduction or total denial of compensation.

13.4.1 General locations

The insured person must not leave luggage unattended in public places such as transport stations, markets, restaurants, shops, hotel lobbies, beaches, sports grounds, public trans-

port and public places of interest and visit. If bicycles, skis, snowboards or other sports equipment have to be left unattended outside or in public areas, they must be locked in a rack or other suitable fixed object provided for this purpose.

13.4.2 Interior and storage facilities

When stored in a hotel room, cabin or similar accommodation, objects and equipment with a value exceeding EUR 350 must be kept in a fixed, separately locked room, if the purpose, size and circumstances of the object so permit. Objects and equipment of a value exceeding EUR 200 shall not be kept in collective accommodation unless security is specifically arranged.

13.4.3 Vehicles and associated equipment

In a motor vehicle, caravan, boat or similar means of transport, property must be kept in a locked luggage compartment. A ski box, side or tank bag and a trailer, etc., are not such storage compartments. If luggage is stored in the luggage compartment of a station wagon or similar vehicle, it must be covered.

13.4.4 Other instructions

The instructions for use provided by the manufacturer, seller or importer of the article must be followed. The instructions and packaging instructions provided by the carrier must be followed. Liquids, staining and corrosive substances must be transported separately and packed in such a way that they cannot stain other luggage. Easily breakable objects and valuables that are vulnerable to theft should be carried on public transport as hand luggage.

13.5 Baggage Waiting Allowance

The insurance will cover the necessary and reasonable costs incurred for the purchase or hire of essential supplies due to baggage delays up to the maximum amount of cover specified in paragraph 5, if the registered/checked-in baggage is delayed for more than twelve (12) hours in connection with the journey.

Essentials can include items such as toiletries and clothing. The purpose of the trip will be taken into account when assessing the necessity of the items purchased.

The reimbursement is subject to the presentation of a certificate of delay from the carrier and receipts for the purchase or rental of personal items. The primary responsibility lies with the carrier, to whom the insured person must always first submit a claim.

The conditions for the payment of compensation are that:

- the baggage has been left with the airline for carriage as the next piece of baggage,
- the insured person has taken reasonable steps to recover the luggage,
- the delay in baggage must be notified to the carrier concerned without delay and the carrier must. Proof of delayed baggage and proof of its return must be presented when applying for reimbursement,
- the purchase or hire of essential items must be made before the baggage is recovered,
- there is an original receipt for the purchase and rental of essentials.

13.5.1 Restrictions on waiting allowance

No waiting allowance is paid:

- for charter flights other than those registered in the international reservation system,
- delays caused by the seizure of baggage by customs or other authorities,
- delay due to a strike or industrial action known before departure,
- delay due to a flight ban or other action by aviation or other authorities that was known before departure,
- when baggage is delayed on return to the place of origin.

14.0 Indemnity and legal costs

Indemnity means that the insurance covers damage caused to property or to a person up to the amount specified in point 5 for which the insured is liable under the applicable law when the damage occurs during the period of validity of the insurance as a result of an act or omission of the insured. In addition,

Chubb will determine the basis and amount of any claim made against the Insured and will conduct legal proceedings in the event of a claim being brought before a court.

14.1 Limitations on liability for damages

The insurance does not cover damage caused by:

- the insured person himself or a member of his family or a member of his travelling companions,
- assault, fighting or any other criminal offence or attempt to commit such an offence,
- property which, at the time of the act or omission which caused the loss or damage, is or was in the possession of the insured person, on loan or otherwise used for his benefit, such as rented property,
- possession or use of a motor vehicle, motor-driven device, registerable vessel or boat,
- the spread of an infectious disease,
- a fine or similar sanction.

Insurance will not reimburse:

- damage caused by the insured person in the course of his/her professional, trade or gainful activity,
- damage for which liability is based on a contract, commitment, promise or guarantee,
- damage for which the insured is responsible as the owner or occupier of the property,
- damage, to the extent that it is covered by the insured person's other existing liability insurance.

14.2 Compensation for damage

The insurance will cover the damage caused up to the limit specified in point 5. Losses caused by the same event or circumstance shall be considered as a single occurrence. If several persons are jointly and severally liable to pay compensation for the damage, this insurance will compensate the insured for the amount of the fault or the benefit/benefit received by him/her. Otherwise, the insurance will pay up to a maximum proportion of the total damage, depending on the number of persons liable for compensation.

14.3 Damage settlement and legal proceedings

Chubb determines whether the insured is liable, negotiates with the claimant and pays the compensation required for the claim. The insured must give Chubb the opportunity to assess the amount of the loss and reach an amicable settlement.

If the claim leads to legal proceedings, the insured person must immediately inform Chubb. Chubb shall then have the right to decide on the measures to be taken in connection with the legal proceedings. Chubb has the option not to reimburse the costs of the legal proceedings if the insured has not informed Chubb of the legal proceedings. If the insured indemnifies, settles or accepts the claim, Chubb is not bound by it unless the amount and basis of the indemnity is manifestly correct.

If Chubb is prepared to make an agreement with the injured party and the insured does not agree, the company is not obliged to reimburse the costs incurred thereafter and will not investigate the matter further.

15.0 General limitations for all types of compensation

15.1 Sport

The insurance will not pay compensation if the incident occurs in the following sports or activities:

- In competitive sport or in training,
- motor sports,
- depth diving with scuba equipment to more than 12 meters or unlicensed scuba diving without an instructor- climbing sports such as mountain, rock and wall climbing,
- air sports such as hang-gliding, paragliding, parachuting, bungee jumping,
- a sport that involves punching or kicking,
- skiing outside the marked slopes, speed skiing or downhill skiing,
- self-guided expeditions or treks abroad to mountains, jungles, deserts, wilderness or other uninhabited areas,
- ocean sailing.

15.2 War, martial law, sabotage, terrorism, revolution or civil unrest

The insurance does not cover incidents caused by war or war-like circumstances, sabotage, terrorism, revolution or social

unrest. Nor does the insurance cover events resulting from the deliberate military neutralisation of the aforementioned events. The insurance is valid for a maximum of two weeks from the outbreak of the above events, regardless of the fact that the event takes place in the country where the insured is travelling and is not the country of origin of the insured. The insurance is not valid if:

- the insured person is travelling to a country where one of the above situations applies at the start of the journey; and
- the insured person is involved in the events; and
- an event involving the release of toxic biological or chemical agents, a nuclear release, a nuclear explosion or exposure to radioactive substances in connection with military activities or exposure to radioactive substances occurring while the insured person is working in a nuclear power plant.

15.3 Nuclear accident and radioactive, biological and chemical agents

The insurance will not pay compensation if an accident has occurred:

- a nuclear accident as described in the Nuclear Liability Act, regardless of where the nuclear accident occurred,
- the use or release of radioactive substances which directly or indirectly lead to a nuclear reaction, radioactive contamination or pollution,
- the spread, use or release of toxic biological or chemical agents intentionally used in an act of terrorism.

15.4 Gross negligence

If the insured event is caused by the gross negligence of the insured, Chubb's liability may be reduced as is reasonable under the circumstances.

15.5 Other restrictions applicable to all types of compensation

No compensation will be paid for an insured event that is caused by:

- participation in a riot or other violent public disturbance,
- the participation of the insured person in active military, police, militia or peacekeeping activities or exercises,
- an accident involving a member of the flight crew or a mission related to the flight to the performer,
- an earthquake, landslide or avalanche,
- the insured person's involvement in criminal activities,
- the insured person's participation in a fight, excluding self-defence
- the insured's claims arising from new laws and guidelines issued by customs or other authorities.
- restrictions imposed by a government body, institution, country or tour operator due to a confirmed or suspected infectious disease. This does not apply to the reimbursement of medical expenses or the repatriation of the insured person.
- costs that the tour operator, airline, accommodation provider or other entity should reimburse under the Travel Services Act.
- if the purpose of the insured person's trip is to obtain cosmetic, medical or dental treatment,
- if the insured person travels against the doctor's orders.

16.0 Compensation procedure

16.1 Measures in the event of damage

The claimant must provide Chubb with the documents and information necessary to establish the liability of the insurance company. If possible, the travel claim must be made on the insurance company's form, which must be signed.

In the event of acute damage, contact Chubb Travel Emergency Services:

SOS International A/S
Copenhagen, Denmark
Tel: +45 70 10 50 50
www.sos.eu

In other cases, the damage is reported:

Chubb European Group SE, branch office in Finland
P.O. Box 687 (Museokatu 8)
00100 Helsinki
Tel: +358 9 6861 5151
E-mail: vahingot@chubb.com

For other questions, please contact:

Chubb Customer Service
Chubb European Group SE, branch office in Finland
P.O. Box 687 (Museokatu 8)
00100 Helsinki
Tel: +358 9 6861 5151
E-mail: asiakaspalvelu@chubb.com

Claimants should handle minor cases themselves and apply for reimbursement on return from the trip against original supporting documents. The claim must be made in writing to Chubb within one (1) year of the date on which the claimant became aware of the validity of the insurance, the insured event and the consequences of the insured event. In any case, a claim for compensation must be submitted within ten (10) years of the occurrence of the loss or damage. If a claim is not made within this time limit, the claimant loses the right to compensation.

16.2 Procedure for reimbursement of medical expenses

The claimant must pay the medical expenses and apply for reimbursement of the expenses from the Social Insurance Institution within six (6) months of the payment of the medical expenses. The original receipt from the National Social Insurance Institution for the reimbursement of the costs paid by it, as well as the original receipts for which no reimbursement has been received under the Health Insurance Act or any other law, must be submitted to Chubb. In the event of loss of entitlement to reimbursement under the Health Insurance Act, Chubb will deduct the portion of the reimbursement that would have been paid under the Health Insurance Act.

16.3 Notification of damage

The notice of claim must contain at least the following information and attachments:

- a brief description of the incident,
- a ticket or other proof of travel.

Maintenance costs:

- a duly dated and signed medical certificate giving a precise description of the illness or injury,
- original receipts for the cost of care, medicines, services and prescriptions purchased.

Accidental death:

- death certificate and, if applicable, autopsy report, as well as documents identifying the beneficiaries (e.g. succession certificate, genealogy),
- any police investigation report,

Permanent disability caused by a travel accident:

- a description of the incident and contact details of any witnesses,
- a duly dated and signed medical certificate giving a precise description of the injury, the date of the medical examination and the doctor's contact details.

Baggage damage or waiting allowance:

- a description of the lost luggage,
- a complaint to the tour operator, transport company or hotel and/or a complaint to the police,
- in the event of baggage delays, the carrier's certificate and proof of their return,
- original receipts for essential items purchased or hired,

Liability damage:

- Contact Chubb or the emergency travel company.

If necessary, Chubb may also request additional information and attachments. If the insured person undergoes a medical examination at the request of the insurance company, the insurance company will reimburse the costs incurred by the insured person. In the event of death, Chubb has the right to require an autopsy, the cost of which will be borne by Chubb.

16.4 Fraudulent information

If the insured person makes fraudulent statements or conceals information that would be relevant for compensation, no compensation will be paid.

16.5 Force Majeure

Chubb shall not be liable for any loss or damage which may be caused by delay in the settlement of the claim or payment of compensation due to war or political unrest, decision of a public authority, existing or new legislation, industrial action, telecommunications failure or any other cause beyond Chubb's control.

16.6 Taxation

Chubb is not liable for any taxes that may be imposed on the beneficiary as a result of receiving the compensation.

17.0 Termination of the insurance contract

17.1 Insurance cover will end on or before the date of termination of the group insurance contract when.

- the insured person reaches the age of 68;
- the insured person has been paid a benefit under this insurance;
- at the end of the insurance period during which the insured person has permanently moved abroad;
- when the insured person's temporary stay outside the Nordic countries has lasted more than 12 months.

18.0 International sanctions

18.1 The insurer or reinsurer shall not be deemed to provide insurance cover or to be under any obligation to pay any compensation or provide any benefit under the insurance to the extent that the provision of insurance, payment of compensation or provision of a benefit would expose the insurer or reinsurer to sanctions, prohibitions or restrictions imposed by the United Nations or trade and economic sanctions imposed by the European Union, the United Kingdom, the national laws or regulations of Finland or the United States.

19.0 Appeals

19.1 Chubb's claims handler will provide additional information on the grounds for the claim decision and other relevant facts at the request of the claimant. The claimant may request a review of the case by means of a free-form application sent to Chubb at the address below.

A claimant who is unhappy with the decision to reconsider may ask the Chubb Claims Manager to review the case.

19.2 The Insurance Board and the Consumer Disputes Board issue recommendations on insurance matters. This service is free of charge. The Insurance Board www.fine.fi and the Consumer Disputes Board www.kuluttajariita.fi.

19.4 A person dissatisfied with Chubb's decision in an insurance matter may bring an action against Chubb at the District Court of Helsinki or at the District Court of the party's domicile in Finland. The action must be brought within 3 years after the party concerned has received written notice of Chubb's decision and of this deadline.

Part B

General terms and conditions

1.0 Key concepts in travel insurance

Amount insured: maximum amount of compensation for each according to the table of types of compensation applicable to the incident.

Insured event: the event which gives rise to the payment of compensation under the insurance.

Essentials: are items that are needed if your luggage is overdue, e.g. toiletries. The purpose of the trip is taken into account when assessing the necessity of the items purchased.

Public transport: is the licensed carriage of passengers on regular routes. Charter flights are public transport if the aircraft used for the flight is chartered by a travel agency or tour operator.

Protection instruction: an obligation imposed in the policy conditions or otherwise in writing to comply with provisions intended to prevent or limit the occurrence of damage.

Doctor: a person who is legally entitled to practise medicine.

2.0 Duty to prevent and limit damage

2.1 Obligation to comply with the protection guidelines

The insured must follow the protection instructions given in the policy conditions or otherwise in writing. If the insured person has deliberately or negligently failed to comply with the protection instructions, the compensation payable to him/her may be reduced or refused. When considering whether to reduce or refuse compensation, account will be taken of the role played by the failure to comply with the protection instruction in causing the damage. Account must also be taken of the nature of the insured person's intent or negligence and the other circumstances.

2.2 Duty to prevent and limit damage (duty to rescue)

In the event of an insured event or imminent threat thereof, the insured must take care to prevent or limit the damage to the best of his/her ability. If the damage is caused by a third party, the insured must take the necessary steps to preserve Chubb's rights against the person causing the damage. For example, the insured must endeavour to establish the identity of the person who caused the damage. If the damage was caused by a criminal act, the insured must inform the police authorities without delay and, if the interests of the insurer so require, take legal action to punish the perpetrators of the crime. The insured must otherwise follow the instructions given by Chubb to prevent and limit the damage. Chubb will reimburse the reasonable costs incurred in fulfilling the above-mentioned rescue obligation, even if the sum insured is thereby exceeded.

2.3 Failure to comply with protection and rescue obligations in liability insurance

Under liability insurance, compensation will not be reduced or refused due to the negligence of the insured. However, if the insured has failed to comply with the protection instructions or to fulfil his/her rescue obligations intentionally or through gross negligence, or if the insured's alcohol or drug use contributed to the failure, compensation may be reduced or refused. However, if the insured has failed to comply with the instructions for protection or to fulfil his rescue obligations through gross negligence, or if the insured's alcohol or drug use has contributed to the failure, Chubb will pay the natural person who has suffered damage under liability insurance that part of the compensation which the latter has not been able to recover due to the insured's insolvency as a result of a levy of execution or bankruptcy.

3.0 Causation of an insured event

3.1 Personal insurance

3.1.1 Insured event caused by the insured person

Chubb is not liable to the insured person who has intentionally caused the insured event

If the insured event is caused by the gross negligence of the insured, Chubb's liability may be reduced to as is reasonable in the circumstances.

3.1.2 Damage caused by a person entitled to insurance compensation

Insurance event

If the insured event is caused intentionally by a person other than the insured, Chubb is not liable to him/her. If the insured event was caused by gross negligence or if the person was of such an age or state of mind that he could not have been convicted of a criminal offence, he may receive the insurance benefit or part thereof only if it is considered reasonable having regard to the circumstances in which the insured event occurred. If the insured person is deceased, the other persons entitled to compensation shall be paid that part of the insurance benefit which is not paid to the person or persons who caused the insured event.

3.2 Non-life insurance

Chubb is not liable to the insured person who has intentionally caused the insured event. If the insured event is caused by the gross negligence of the insured or if the insured's alcohol or drug use contributed to the insured event, the indemnity payable to the insured may be reduced or refused.

When considering whether to reduce or refuse compensation in the above cases, account will be taken of the following. The role played by the insured person's action in causing the damage. In addition, the nature of the insured person's intent or negligence and the other circumstances will be taken into account.

3.3 Causation of the insured event

Liability insurance

However, if the insured person caused the insured event through gross negligence or if the insured person's use of alcohol or drugs contributed to the insured event, Chubb will pay under the liability insurance to the injured natural person that part of the compensation which the latter has not recovered due to the insured person's insolvency established in the enforcement proceedings or bankruptcy.

4.0 Identification in non-life insurance

What has been said above about the insured person in relation to the causing of an insured event, the observance of protection instructions or the duty to rescue applies by analogy to the person,

- 1) who jointly owns and uses the insured person's property with the insured person; or;
- 2) who lives in the same household as the insured person and uses the insured property together with him/her.

What has been said above about the insured person with regard to compliance with the protection rules applies by analogy to the person whose duty, by virtue of his/her employment or service relationship with the policyholder, is to ensure compliance with the protection rules.

5.0 Registration of personal data

We use personal information which you supply to us [or, where applicable, to your insurance broker] in order to write and administer this policy, including any claims arising from it. This information will include basic contact details such as your name, address, and policy number, but may also include more detailed information about you (for example, your age, health, details of assets, claims history) where this is relevant to the risk we are insuring, services we are providing or to a claim you are reporting. We are part of a global group, and your personal information may be shared with our group companies in other countries as required to provide coverage under your policy or to store your information. We also use a number of trusted service providers, who will also have access to your personal information subject to our instructions and control. You have a number of rights in relation to your personal information, including rights of access and, in certain circumstances, erasure. This section represents a condensed explanation of how we use your personal information. For more information, we strongly recommend you read our user-friendly Master Privacy Policy, available here: www.chubb.com/nordic-en/footer/privacy-policy.html

6.0 Compensation procedure

6.1 Obligations of the claimant

The claimant must follow the instructions for claiming compensation in the terms and conditions of each personal and non-life insurance policy and submit the documents men-

tioned therein to Chubb.

The claimant must provide Chubb with the documents and information necessary to establish the liability of the insurance company. The claimant shall be obliged to obtain the best information available to him, taking into account Chubb's ability to obtain such information. Chubb shall not be obliged to pay compensation until it has obtained the aforementioned information.

If, after the insured event, the claimant has fraudulently provided Chubb with false or incomplete information relevant to the insured event and the determination of Chubb's liability,

the compensation may be reduced or refused as is reasonable under the circumstances.

6.2 Chubb's obligations

After an insured event, Chubb provides information to the claimant, such as the insured and the beneficiary, about the contents of the policy and the procedure for claiming compensation. Any advance information given to the claimant about the future claim, the amount of the claim or the method of payment of the claim does not affect the obligation to perform under the insurance contract. Chubb will pay the compensation due under the insurance contract for an insured event or notify the claimant that no compensation will be paid, without delay and no later than 30 days after it has received the documents and information necessary to establish its liability. However, if the amount of the compensation is not in dispute, Chubb will pay the undisputed part of the compensation within the aforementioned time limit. Chubb shall pay interest on the overdue compensation at the rate provided for in the Interest Act.

7.0 Chubb's right of recourse

7.1 Chubb's right of recourse against a third party

The insured person's right to claim from a third party the amount of compensation paid by Chubb to the insured person in the case of non-life insurance, or compensation for the costs and loss of property caused by travel sickness or travel accident for which Chubb has compensated him/her, is transferred to the insurer if the third party caused the insured event intentionally or grossly. Negligently or is required by law to. To pay compensation regardless of negligence.

7.2 Chubb's right of recourse against the insured or to a person identified with the insured in the case of non-life insurance

Chubb may recover all or part of the compensation paid to another insured person from the insured person or a person related to the insured person who caused the insured event or failed to comply with the obligations under clauses 2.1 (obligation to comply with protection instructions) and 2.2 (obligation to prevent and limit damage). Chubb shall be entitled to recourse against claim the full amount of compensation paid if Chubb would be exempt from liability or entitled to refuse compensation on the grounds set out in clauses 2.1, 2.2 and 3.2. If the compensation would have been reduced in accordance with clauses 2.1, 2.2 and 3.2, Chubb may claim back the part of the compensation corresponding to the reduction.