



## Device Insurance

Insurance covering accidental damage to mobile devices.

### Terms and conditions 2001196908

The insurance contract between the Policyholder and AIG Europe S.A. (Finland) (hereinafter referred to as "AIG" or "Insurer") is subject to the policy certificate and these terms and conditions (hereinafter altogether referred to as "Policy"). The terms and conditions are based on the Finnish Insurance Contracts Act (543/1994). The Policy is governed also by such provisions of Insurance Contracts Act that are not stated below.

AIG agrees to offer the Policyholder the insurance cover set out in this Policy. AIG will provide cover for the Policyholder in possession of the Insured Device, or to any person to whom the Policyholder has given the Insured Device, during the validity of the policy.

### Preconditions for issuing and validity

Device Insurance has been issued for devices purchased from Telia, or from an authorized Telia reseller in Finland. Policyholder needs to have a valid email address.

## 1. DEFINITIONS

Certain words in this Policy have a specific meaning. They have the following meanings wherever they appear in the Policy, and are written with a capital letter.

### Accidental Damage

External sudden, unexpected and specific event occurring at a definable time and place causing physical damage to the covered Device, leading to physical breakage, or failure of the Insured Device that prevents it from operating correctly, including Accidental Damage caused by liquid(s).

### AIG

The Insurer.

### Claimant

The Policyholder or the Insured.

### Claim Excess Fee

Deductible stated in the policy certificate, deducted from the insurance compensation. Claim Excess Fee is collected from the Policyholder.

### Coverage Territory

The insurance cover is provided for Insured Events worldwide. Replacement Device is not available outside of Finland.

### Fee for unwarranted Replacement Device

Fee stated in the policy certificate for unwarranted Replacement device is charged to the Policyholder in case the Insured device is not returned to the Insurer within 14 days of the delivery of Replacement Device or in case Find My iPhone (Apple devices) feature or other activation lock or tracking feature is not disabled in the damaged Insured device. Fee for unwarranted Replacement Device is collected from the Policyholder.

### IMEI

The International Mobile Station Equipment Identity or IMEI is a number to identify mobile devices. The IMEI number is used by a GSM network to identify valid devices. It is usually found printed inside the battery compartment of the phone or on the back of the phone, or alongside other system information in the settings menu on smartphone operating systems.

### Inception Date

The date of the beginning of the insurance cover under the Policy, as stated in the policy certificate.

### Insurance Event

Accidental Damage to the Insured Device.

### Insured Device

The mobile phone, smart phone, phablet or tablet insured under this Policy, and detailed by its IMEI code, or where the device has not IMEI code by its serial number, in the policy certificate.

### Insured

The Policyholder in possession of the Insured Device, or a person to whose possession the Policyholder has given the Insured Device.

### Insurer

AIG Europe S.A. Finland branch, Kasarmikatu 44, 00130 Helsinki. Tel. 0800 152 600, Business ID 2922692-7. AIG Europe S.A. Finland branch is a branch of the insurance company AIG Europe S.A. (Registered in Luxembourg. Company number: B 218806). Luxembourg's office address is 35 D Avenue J. F. Kennedy, L-1855, Luxembourg.

### Policyholder

A person aged at least 18 years old, and eligible to Device Insurance cover for a mobile device purchased from Telia or an authorized Telia reseller.

### Policy Period

Policy Period is one (1) month, starting from the Inception Date.

### Premium

The amount payable for cover under the Policy. Premium is collected from the Policyholder.

### Premium due date

The Premium is payable monthly for the previous Policy Period, and the due date is one (1) month from the date of the premium invoice sent to the Policyholder.

### Premium Period

Premium period is the period in which the insurance premium has been agreed to pay at regular intervals.

### Replacement Device

A refurbished or a new mobile phone, smart phone, phablet or tablet, of models identical to the Insured Device or, if this identical model is no longer available via the Insurer, an equivalent device having at least the same technical characteristics (with the exception of weight, size, color or design), provided to the Insured following Accidental Damage.

The warranty period of the original Insured Device will remain valid by AIG for its remaining period for the Replacement Device. In situations where the initial warranty period of the Insured Device has expired or less than 3 months remain, a warranty of three (3) months following the fulfillment of a claim due to Accidental Damage to the Insured Device will be given by AIG.

## 2. WHAT IS COVERED

### 2.1 Start & finish of the cover

The Policy and the insurance cover start on the Inception Date stated on the policy certificate. In addition to what is provided in the terms and conditions, the Policy and the cover will end on the day when the Policy has been continuously valid 60 months (5 years) from the original Inception date.

Where the Insured Device is no longer in the possession of the Policyholder or the Insured to whose possession the Policyholder has given the Insured Device, the insurance cover will automatically terminate. The Policy and Policyholder's liability to pay Premium will end only after when AIG is notified in writing of the Insured Device no longer being in the Insured's possession.

### 2.2 Policy Validity

The validity of the insurance contract concluded between the Policyholder and AIG. The policy certificate together with the terms

and conditions show details of the scope of insurance cover and the terms and conditions applying to it. The Policy is valid for one Policy Period at a time and renews automatically for a new Policy Period, up to maximum sixty (60) months (5 years), unless terminated by the Policyholder or the Insurer.

### 2.3 Accidental Damage to Insured Device – Replacement Device

Device Insurance provides cover for Accidental Damage to the Insured Device.

The Insurer will replace the Insured Device with a Replacement Device following an approved claim after Insurance Event. The Replacement Device will be delivered to the Insured to an agreed address in Finland after a claim notification has been received with all required details, and the Claim has been approved by AIG Claims Department.

The damaged Insured Device must always be delivered to AIG within 14 days of the delivery of the Replacement Device and Find My iPhone (Apple devices) feature or other activation lock or tracking feature must be disabled. If the damaged Insured Device is not returned to the Insurer or if the Find My iPhone (Apple devices) feature or other activation lock or tracking feature is not disabled on the damaged Insured device, the Fee for unwarranted Replacement device is collected from the Policyholder as stated in the policy certificate.

Where the Insured so wishes, and when this is technically feasible, his/her Insured Device may after Accidental Damage to the Insured Device be repaired instead of being replaced with a Replacement Device. This option is secondary to the delivery of the Replacement Device.

The Claim Excess Fee as stated in the certificate will be billed from the Policyholder following the delivery of the Replacement Device or the repair of the Insured Device.

## 3. WHAT IS NOT COVERED

### Exclusions

The Policy does not cover the following:

1. Theft, Loss or Unattended Theft of the Insured Device, any claim where the Insured Event occurs outside of the Policy Validity, any claim arising from, or in connection with, any fraudulent, dishonest or criminal act committed by the Insured;
2. Damage to the Insured Device caused by or due to gradually operating cause such as humidity, damp or corrosion, wear and tear, marring, scratching, manufacturing defect, discoloration, cosmetic damage not affecting the operation of the Insured Device, or any alterations, maintenance, repairs, any process of cleaning or restoring the Insured Device;
3. Accidental Damage where the Insured is unable to provide the damaged Insured Device to the Insurer;
4. Loss or costs incurred in respect of depreciation in value, or loss of use of the Insured Device; loss of software, information, pictures, applications or other data stored on the Insured Device; or any indirect or consequential losses;
5. Loss or costs incurred in respect of claims for accessories, such as headphones, battery chargers, batteries and memory cards;
6. Loss or costs incurred in respect of confiscation of, or detention by order of any government or public authority (including any customs official) of the Insured Device;
7. Loss or costs incurred in respect of Insured Device being routinely serviced, inspected or cleaned;
8. Any claim as a direct result of the Insured Device not being used in accordance with the manufacturers' instructions;
9. Any claim where there was no covered damage found with the Insured Device after the delivery of Replacement Device;
10. Any claim where damage has occurred due to a repair carried out by a non-certified repairer not approved by the manufacturer. Any claim where an attempted repair has been made. Any claim where there is evidence that the Insured Device has been modified or tampered with, without approval by the manufacturer;
11. Any claim due to: smoke, lightning, wind, flood, earthquake, landslide, hail, vermin, insects, ionizing radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning of nuclear fuel; confiscation or requisition by or under the order of government or public or local authority;
12. Any claim resulting from or in connection with any of the following: losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, terrorism, riot or the act of any lawfully constituted authority or vandalisms of any kind;
13. Any loss or Accidental Damage sustained directly or indirectly by

the Insured being a terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons, or being directly or indirectly addressed by financial sanction measures of a government, an authority or an international body. Skador som inträffar då den Försäkrade enheten innehas av någon annan person än den Försäkrade personen.

14. Any loss or damage to Insured Device, where the Insured Device is in the possession of other person than Insured.
15. The loss of, loss of use of, damage to, corruption of, inability to access or inability to manipulate any computer system or electronic data within Insured Device as a result of unauthorized access or unauthorized use of such system or data or the transmission, a denial of service attack or receipt or transmission of malicious code. Computer system means any electronic hardware or software, or components thereof, that are used to store, process, access, transmit or receive information. Electronic data means any data stored on a computer system.

### Exclusions to the insurance cover resulting from international sanctions

The Insurer shall not be deemed to provide cover and the Insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer, its parent company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or the United States of America.

## 4. HOW TO MAKE A CLAIM

The Insurer shall be notified of a claim as soon as possible, either by calling AIG customer service on 0800 152 600 (Mon-Fri 9am-5pm; Sat 10am-4pm), by submitting a claim notification online at [www.aig.fi/claimnotification](http://www.aig.fi/claimnotification), or by submitting a written claim notification to AIG Claims Department. AIG shall be reserved an opportunity to examine any loss, damage or injury to assess its liability.

### In case of Accidental Damage to Insured Device

AIG will replace the Insured Device after the claim notification has been received and approved by AIG Claims Department.

Claim notification, whether submitted on the phone, online, or in writing, must include the following details:

- IMEI of the Insured Device, or where the Insured Device has no IMEI, the serial number of the Insured Device;
- Name of the Policyholder;
- Full contact details of the Insured submitting the claim;
- Detailed description of the loss event.

AIG will organize and pay return of the damaged Insured Device and deliver a Replacement Device to the Insured at an agreed address in Finland.

The Insured must ensure that the broken Insured device is erased and all his or her personal information is deleted from the Insured Device, and that software such as Find My iPhone (Apple devices) or other activation lock or tracking feature is deactivated before the damaged Insured Device is delivered to AIG. If unsure of how to do this, instructions may be found from the manufacturer's website. It is Insureds responsibility to keep the user ID and/or email address registered to Apple account (Apple ID) or other similar feature to disable the feature even when the device is no longer intact.

### Data and software during replacement or repair of the Insured Device:

AIG is not liable for any loss of software or data residing on the Insured Device when it is submitted to AIG as part of a claim under this Policy.

- The Insured is responsible for reinstalling all software programs, data and passwords on the Replacement Device;
- AIG does not provide back-ups for any software or data stored on the Insured Device. The Insured is, when they so wish, responsible for backing up any and all software and data residing on the Insured Device;
- The Insured is responsible for the removal and deletion of any data stored on the Insured Device before submitting a claim and returning the damaged Insured Device to AIG;
- Any and all information on the Insured Device may be deleted before replacement and/or repair of the Insured Device.
- All software on the Insured Device may be updated.

## Additional shipment costs

In connecting with a claim submitted to and approved by the AIG Claims Department, the delivery of the Replacement Device within Finland is free of charge. However, if the Insured is not at the delivery address as arranged and agreed with AIG Claims Department in connection with submitting the claim notification, the Insured may be required to pay the additional delivery cost.

## Consequence of replacement

When the Insured Device is replaced with a Replacement Device, the damaged Insured Device becomes AIG's property.

### 4.1 Additional information in connection with a claim

AIG may request the Insured or the Policyholder to complete and sign a written claim notification form.

AIG reserves the right to request additional information or any documents reasonably deemed necessary to determine AIG's liability under this Policy, in the assessment of any claim where deemed necessary. The Insured or the Policyholder shall undertake to provide such information at his or her own expense.

The Claimant shall provide AIG with such documentation and information as is required for assessing AIG's liability and as the Claimant can be reasonably required to provide, with due consideration of the opportunities available to AIG to obtain such information. AIG is not liable to pay compensation before it has received the documentation mentioned above. If after the occurrence of an Insurance Event the Claimant has in bad faith given AIG incorrect or incomplete information of importance for the assessment of AIG's liability, compensation or benefit payable to the Claimant may be reduced or refused as considered reasonable in the circumstances.

If compensation or benefit has already been paid to the Claimant on the basis of incorrect information, the Claimant shall repay the compensation or benefit to AIG, as considered reasonable in the circumstances.

### 4.2 Time limit for making claim and limitation

Any claims based on the Policy shall be made to AIG within one year from the date at which the Claimant becomes aware of a valid Policy, of the occurrence of an Insurance Event and of the loss, damage or injury that resulted from the occurrence of the Insurance Event. In any event, the claim shall be made within ten (10) years from the occurrence of the Insurance Event. Reporting the occurrence of an Insurance Event is considered to equal the making of a claim for this purpose. If no claim is made within the period provided above, the Claimant loses his entitlement to compensation.

AIG will pay the compensation under the insurance contract due to an insurance event or notify that no compensation will be made, expeditiously and no later than one month after it has received the documents and information necessary to determine its liability. If the amount of compensation is indisputable, AIG will within the period mentioned above, pay the undisputed part of the compensation. The overdue and unpaid premiums and other overdue receivables can be deducted from the compensation in accordance with the general conditions of set-off.

## 5. RIGHT TO RECTIFY DECISIONS

A complaint which is not linked to a coverage decision in a claim can be made by sending an e-mail to [laitevakuutus@aig.com](mailto:laitevakuutus@aig.com) or by calling to 0203 03456.

In case of a complaint is linked to a coverage decision in a claim the handler of the claim can be contacted or an e-mail can be sent to [laitevakuutus@aig.com](mailto:laitevakuutus@aig.com).

A complaint can also be made by writing to AIG Europe S.A. Finland Branch, Kasarmikatu 44, 00130 Helsinki.

The matter number and/or policy number and a description of the complaint should be provided.

AIG Europe S.A. takes all complaints seriously and has established the following complaints procedure to resolve complaints quickly, fairly and by the appropriate department.

AIG Europe S.A. Finland Branch will acknowledge the complaint within 10 working days of receiving it and provide a response within 30 calendar days from receipt, unless it is prevented to do so, in which case the complainant will be informed about the reason and when a response can be expected.

If Policyholder or Complainant is not satisfied with AIG Europe S.A. Finland Branch's response, they may in certain circumstances contact the following external bodies:

The Finnish Financial Ombudsman Bureau  
Porkkalankatu 1 00180 Helsinki  
09 6850 120, <https://www.fine.fi/en/frontpage.html>

Insurance Board  
Porkkalankatu 1 00180 Helsinki  
09 6850 120, <https://www.fine.fi/en/about-us/disputes/how-to-request-a-resolution-recommendation.html>

The Consumer Advisory Services  
Box 5, 00531 Helsinki  
029 505 3030, <https://www.kkv.fi/en/consumer-advice/>

The Consumer Disputes Board  
Box 306, 00531 Helsinki  
029 566 5200, <https://www.kuluttajariita.fi/en/index.html>

In what circumstances it is possible to get advice or a matter tried is addressed at the webpages of the above-mentioned bodies.

As AIG Europe S.A. is a Luxembourg based insurance company, Policyholders and Complainants may also, in addition to the complaints procedure set out above, if they are not satisfied with AIG Europe S.A. Finland Branch's response or in the absence of a response after 90 days:

- raise the complaint at the level of the head office of AIG Europe S.A. by writing to AIG Europe S.A., "Service Reclamations Niveau Direction", 35D Avenue John F. Kennedy, L-1855, Luxembourg, Grand-Duché de Luxembourg, or by email at [aigeurope.luxcomplaints@aig.com](mailto:aigeurope.luxcomplaints@aig.com);
- access one of the Luxembourg mediator bodies the contact details of which are available on AIG Europe S.A.'s website at <http://www.aig.lu/>; or
- lodge a request for an "out of court resolution" process with the Luxembourg Commissariat Aux Assurances (CAA) by writing to Commissariat Aux Assurances, 7 boulevard Joseph II, L-1840, Luxembourg, Grand-Duché de Luxembourg, or by fax at +352 22 69 10 or by email at [reclamation@caa.lu](mailto:reclamation@caa.lu) or online through the CAA website at <https://www.caa.lu>.

All requests to the CAA or to one of the Luxembourg mediator bodies must be filed in Luxembourgish, German, French or English.

If the insurance contract has been concluded online, the complainant may also use the European Commission's platform for Online Dispute Resolution (ODR) using the following link: <http://ec.europa.eu/consumers/odr/>

Following this complaints procedure or making use of one of the above options does not affect the complainant's right to take legal action.

If the Claimant is dissatisfied with AIG's decision, the Claimant may bring action in the district court of either his/her domicile, or in the Helsinki District Court.

Any action based on either a decision made by AIG on a claim or another decision that affects the position of the Policyholder, the Insured or another party entitled to compensation or benefits, shall be filed within three years from the date of receipt by the party concerned of written notice of AIG's decision and of the time limit, under penalty of forfeiture of the underlying right.

## 6. GENERAL CONDITIONS

### 6.1 Policyholder's and Insured's duty of disclosure

#### 6.1.1 Providing information before the conclusion of the insurance policy

Before the issuance of a Policy, the Policyholder and the Insured shall give true and complete answers to AIG's or AIG's representative's questions which may be of importance for the assessment of the liability of AIG. Moreover, during the Policy Period, the Policyholder and the Insured shall without undue delay rectify any errors or deficiencies that they may discover in the information given to AIG.

If the Policyholder or the Insured has acted in bad faith when fulfilling his above mentioned duty, AIG is not bound by the Policy and is entitled to retain all Premiums paid.

#### 6.1.2 Providing information during the insurance policy validity period

The Policyholder shall notify AIG about any change during the Policy Period either in the circumstances reported to AIG at the time the policy was concluded or in the circumstances recorded in the certificate which materially increases the risk and which AIG cannot be considered

to have taken into account when the Policy was concluded. The Policyholder shall notify AIG about the change of the kind referred to above not later than one month following receipt of the annual statement that next follows after the change. AIG shall remind the Policyholder of this obligation to notify in its annual statement.

If the Policyholder willfully or through negligence which cannot be considered slight fails to fulfil his above mentioned obligation, compensation may be reduced or refused.

Any consideration on whether compensation is to be reduced or refused shall also pay attention to what is the role of changed circumstances to increase the risk of the insurance event. Other aspects that will be considered are intent or the nature of negligence on the part of the Insured as well as the circumstances in general.

## 6.2 Premiums

### 6.2.1 Payment of Premiums

The Premium is billed from the Policyholder. The Premium must be paid within one month of when the policyholder has received an invoice for the insurance premium.

### 6.2.2 Delay of the Premium

If the Policyholder fails to pay the Premium by the Premium Due Date, AIG is entitled to terminate the Policy at 14 days' notice, calculated from the dispatch of the notice. If the Policyholder however pays the outstanding Premium in full before the close of the period of notice, the policy is not terminated at the expiry of the period of notice.

If the delay in payment is caused by financial difficulties encountered by the Policyholder as a result of an illness, unemployment or another particular circumstance not primarily caused by the Policyholder, the Policy is not terminated, even if notice of termination has been given, until 14 days after the impeding circumstance has ceased to exist. Notwithstanding the foregoing, the Policy is terminated not later than three months after the closing of the period of notice provided above.

If the premium is not paid within the aforementioned time limit, interest on late payment shall be payable according to the Interest Act.

### 6.2.3 Refunding of the Premiums

If the Policy terminates earlier than agreed, AIG is entitled to a Premium due for only the period during which cover has been in force. AIG shall be entitled to deduct outstanding Premiums and other overdue receivables from any Premium to be refunded. Furthermore, AIG shall be entitled to deduct outstanding Premiums and other overdue receivables from any compensation or benefit payable and AIG is not obliged to pay or provide any benefit as long as any Premiums due are outstanding.

However, the Premium will not be refunded separately if the return payment is less than 8 euros.

## 6.3 Changing contractual terms and conditions

### 6.3.1 Changing contractual terms and conditions during the Policy Period

AIG has the right to change any terms and conditions of the Policy and the Premiums and other contractual terms and conditions during the Policy Period if:

1. the Policyholder or the Insured has failed to fulfil the duty of disclosure set forth in the paragraph "Policyholder's and Insured's duty of disclosure", or
2. during the Policy Period there has been a change either in the circumstances reported by the Policyholder or the Insured to AIG at the time the Policy was concluded or in the circumstances recorded in the schedule which materially increases the risk.

After learning about a circumstance mentioned above, AIG will, without undue delay, dispatch a notice indicating how and at what date the Premium or other terms or conditions change. The notice will include a mention that the Policyholder is entitled to terminate the Policy.

### 6.3.2 Changing contractual terms and conditions at the end of the Policy Period

AIG has the right to change any terms and conditions of the Policy and the Premiums and other contractual terms and conditions at the end of the Policy/Premium Period on the basis of:

- new or amended legislation or an order from the authorities;
- change in the case law;
- an unforeseen change in circumstances (e.g. an international crisis, exceptional natural event, catastrophe, major accident);

- change in the index affecting the insurance; or
- an essential change in the costs of providing the cover under the Policy.

AIG also has the right to make minor changes to any terms and conditions of this Policy provided that the changes do not affect the primary content of the Policy.

AIG will dispatch a notice to the Policyholder indicating how the Premium or other contractual terms and conditions change. The notice will include a mention that the Policyholder is entitled to terminate the Policy due to the change. Any changes shall take effect at the commencement of the Policy period that next follows after a month has elapsed from the date at which the Insurer dispatched the advice of the changed conditions referred to in this Section to the Policyholder.

## 6.4 Termination of the Policy

### 6.4.1 Policyholder's right to terminate the Policy

The Policyholder is entitled to terminate this Policy at any time. Notice of such termination shall be given in writing. Any other form of notice is invalid. If the policyholder has not prescribed termination date for the Policy, The Policy shall cease to be in force not earlier than at the date of the delivery or dispatch to AIG of the written notice of termination.

Where the Insured Device is no longer in the possession of the Policyholder or the Insured to whose possession the Policyholder has given the Insured Device, the insurance cover will automatically terminate. In such circumstance, the Policyholder shall inform AIG in writing of the Insured Device no longer being in his/her, or the Insured's possession. The Policy will terminate and the liability to pay Premium will end only after such written notification is made.

### 6.4.2 AIG's right to terminate the Policy at the close of the Policy Period

AIG is entitled to terminate the Policy at the close of any Policy Period. Notice of such termination shall be dispatched to the Policyholder not later than one month before the termination of the Policy. The justification of the termination is mentioned in the termination notification.

### 6.4.3 AIG's right to terminate the Policy during the Policy Period

AIG is also entitled to terminate the Policy during the Policy Validity if

1. either the Policyholder or the Insured has given incorrect or incomplete information prior to the issuance of the Policy and if AIG had not issued the Policy had it been aware of the true circumstances;
2. during the Policy Period there has been a change either in the circumstances reported to AIG by the Policyholder or the Insured at the time the Policy was concluded or in the circumstances recorded in the schedule which materially increases the risk and which AIG cannot be considered to have taken into account when the Policy was concluded;
3. the Insured has willfully or through gross negligence failed to comply with precautionary guidelines;
4. the Insured has willfully or through gross negligence caused the occurrence of an Insurance Event;
5. Insured has, after the occurrence of an Insured Event, in bad faith given AIG incorrect or incomplete information of importance for the assessment of AIG's liability;
6. Policyholder does not have a valid email address.

After learning about a circumstance which justifies termination, AIG will give written notice of the termination of the Policy without undue delay. The notice will contain a mention of the reason for termination. The Policy expires one month after the date that AIG sent the Policyholder a notice of termination.

### 6.4.4 Ending of the Policy without termination

Insurance coverage and the insurance contract end from the time when the insured is no longer a permanent resident of Finland.

## 6.5 Duty of salvage

When an Insurance Event occurs or when there is an immediate threat of the occurrence of an Insurance Event, the Insured shall to the best of his ability have the property damage or loss prevented or restricted. If the damage or loss has been caused by a third party, the Insured shall take the necessary steps to retain AIG's right vis-à-vis the liable party. The Insured shall, for instance, attempt to establish the identity of the liable party. If the injury, damage or loss resulted from a punishable act, the Insured shall, without delay, report this to the police and demand the perpetrator's conviction in a court of law if AIG's interest

so requires. The Insured shall, if possible, comply with the guidelines issued by AIG for combating and limiting the damage.

If the Insured has willfully or through negligence which cannot be considered slight neglected the duty of salvage referred to above, any compensation due to him may be reduced or refused. Any consideration on whether compensation is to be reduced or refused shall also pay attention to how a non-act has contributed to the occurrence of property damage or loss. Other aspects that will be considered are intent or the nature of negligence on the part of the Insured as well as the circumstances in general.

### 6.6 Occurrence of Insurance Event caused

AIG is discharged from liability towards an Insured who has willfully caused the occurrence of an Insurance Event. If the Insured has caused the occurrence of an Insurance Event through gross negligence, the compensation due to the Insured may be reduced or refused. Any compensation due to the Insured may be reduced or refused, if use of alcohol or narcotics by the Insured has affected the occurrence of an Insurance Event.

Any consideration on whether compensation is to be reduced or refused shall also pay attention to what is the significance of the insured's act to cause the Insurance Event. Other aspects that will be considered are intent or the nature of negligence on the part of the Insured as well as the circumstances in general.

### 6.7 Financial Supervisory Authority

AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances, 7, boulevard Joseph II, L-1840 Luxembourg, GD de Luxembourg, tel.: (+352) 226911-1, <http://www.caa.lu/>. In some or all respects, the regulatory systems applying in other countries where AIG Europe S.A. (Finland Branch) does business will be different from that of Luxembourg. For market conduct in Finland, AIG Europe S.A. is regulated by the Finnish Financial Supervisory Authority (Finanssivalvonta), Snellmaninkatu 6, PL 103, 00101 Helsinki, Finland, tel. 010 83 151, [www.finanssivalvonta.fi](http://www.finanssivalvonta.fi).

### 6.8 Use of Personal information

AIG Europe S.A. is committed to protecting the privacy of customers, claimants and other individuals, whose information has been given to AIG.

"Personal Information" identifies and relates to a customer or other individual (e.g. partner of the customer or other members of the customer's family). If the customer provides Personal Information about other individuals, he or she must (unless agreed otherwise) inform the individual about the content of this notice and AIG's Privacy Policy and obtain the other individual's permission (where possible) for sharing of their Personal Information with AIG.

### The types of Personal Information AIG may collect and why

Depending on the nature of the relationship the customer or the other individual has with AIG, Personal Information collected may include: contact information, financial information and account details, credit reference and scoring information, sensitive information about health or medical conditions as well as other Personal Information provided by the customer or that AIG obtains in connection with the customer relationship or relationship to the other individual. Personal Information may be used for the following purposes:

- Insurance administration, e.g. communications, claims processing and payment
- Make assessments and decisions about the provision and terms of insurance and settlement of claims
- Assistance and advice on medical and travel matters
- Management of AIG's business operations and IT infrastructure
- Prevention, detection and investigation of crime, e.g. fraud and money laundering
- Establishment and defence of legal rights
- Legal and regulatory compliance (including compliance with laws

and regulations outside the country of residence of the customer or the other individual)

- Monitoring and recording of telephone calls for quality, training and security purposes
- Market research and analysis.

To opt-out of any marketing communications that AIG may send to the customer, contact AIG by e-mail at: [aigfinland@aig.com](mailto:aigfinland@aig.com) or by writing to: Tietosuojavastaava, AIG Europe S.A. Finland branch, Kasarmikatu 44, 00130 Helsinki. If the customer opt-outs AIG may still send the customer other important service and administration communications relating to the services.

**Sharing of Personal Information** – For the above purposes Personal Information may be shared with AIG's group companies and third parties (such as brokers and other insurance distribution parties, insurers and reinsurers, credit reference agencies, healthcare professionals and other service providers). Personal Information will be shared with other third parties (including authorities) if required by laws or regulations. Personal Information (including details of injuries) may be recorded on claims registers shared with other insurers. AIG is required to register all third party claims for compensation relating to bodily injury to workers' compensation boards. AIG may search these registers to prevent, detect and investigate fraud or to validate customer's claims history or that of any other person or property likely to be involved in the policy or claim. Personal Information may be shared with prospective purchasers and purchasers, and transferred upon a sale of an AIG company or transfer of business assets.

**International transfer** – Due to the global nature of AIG's business, Personal Information may be transferred to parties located in other countries including the United States and other countries outside the EU. When making these transfers, AIG will take steps to ensure that Personal Information of the customer or the other individual is adequately protected and transferred in accordance with the requirements of data protection law. Further information about international transfers is set out in AIG's Privacy Policy (see below).

**Security of Personal Information** – Appropriate technical and physical security measures are used to keep Personal Information of customers and other individuals safe and secure. When AIG provides Personal Information to a third party or engages a third party to collect Personal Information on behalf of AIG, the third party will be selected carefully and required to use appropriate security measures.

**Rights of the customer or the other individual** – The customer or the other individual have a number of rights under data protection law in connection with AIG's use of Personal Information. These rights may only apply in certain circumstances and are subject to certain exemptions. These rights may include a right to access Personal Information, a right to correct inaccurate data, a right to erase data or suspend AIG's use of data. These rights may also include a right to transfer customer's or other individual's data to another organisation, a right to object to AIG's use of Personal Information, a right to request that certain automated decisions AIG makes have human involvement, a right to withdraw consent and a right to complain to the data protection regulator. Further information about customer's or other individual's rights and how the customer or the other individual may exercise them is set out in full AIG's Privacy Policy (see below).

**Privacy Policy** – More details about customer's or other individual's rights and how AIG collects, uses and discloses Personal Information can be found in AIG's full Privacy Policy at: <https://www.aig.fi/en/privacy> or the customer or the other individual may request a copy by writing to: Tietosuojavastaava, AIG Europe S.A. Finland branch, Kasarmikatu 44, 00130 Helsinki or by email at: [tietosuoja.fi@aig.com](mailto:tietosuoja.fi@aig.com).

### 6.9 Governing Law

This Policy is governed by Finnish law. These terms and conditions are available in Finnish, Swedish and English. In case of discrepancies, the Finnish version shall prevail.

Customer service 0800 152 600  
Mon-Fri 9am-5pm, Sat 10am-4pm

AIG Europe S.A. Finland branch  
Kasarmikatu 44  
00130 Helsinki  
Business ID 2922692-7



## **INFORMATION ON THE INSURANCE COMPANY AND ITS INSURANCE INTERMEDIARIES**

### **1. Insurance company**

This policy is issued by AIG Europe S.A, Finland branch (Business ID is 2922692-7). AIG Europe S.A, Finland branch is a local branch of the international insurance organization AIG registered in Luxembourg. We are entitled to sell insurance policies within the European Union. AIG Europe S.A. is registered in Luxembourg: company number B 218806. Registered address: 35 D Avenue J. F. Kennedy, L-1855, Luxembourg. AIG is not providing personalized recommendations prior to the sale of an insurance product.

### **2. Insurance intermediary**

Moment Digital Oy is registered as insurance intermediary for AIG. Registering has been done for the Financial Supervisory Authority and registering can be checked from the Financial Supervisory Authority. AIG is paying a reward based on the working hours. The intermediary is not acting as an intermediary of any other company as AIG.

Contact details of the intermediary:

Moment Digital Oy,  
Business ID 1761337-2,  
Pyhäjärvenkatu 5 A, 33200 TAMPERE,  
Tel. 010 400 6001.

### **3. AIG Customer Service and insurance claims**

AIG Customer Service is available to answer any questions related to the insurance cover and claim notification. Customer Service can be reached:

- By telephone: 0800 152 600 (Mon–Fri 9am–5pm, Sat 10am–4pm)
- By mail: AIG Europe S.A., Customer Service, Kasarmikatu 44, 00130 Helsinki
- By e-mail: [laitevakuutus@aig.com](mailto:laitevakuutus@aig.com)

Notification of claim can be given to AIG:

- By telephone: 0800 152 600 (Mon–Fri 9am–5pm, Sat 10am–4pm)
- Via AIG internet pages: [www.aig.fi/claimnotification](http://www.aig.fi/claimnotification)
- By mail: AIG Claims Department/AIG Europe S.A., Kasarmikatu 44, 00130 Helsinki
- By e-mail: [laitevakuutus@aig.com](mailto:laitevakuutus@aig.com)