

## Terms and Prices of Ayvens Comprehensive Insurance from 1.4.2025

The premiums for Ayvens Comprehensive Insurance policies are based on the vehicle's investment value as follows:

INSURANCE PREMIUMS € / vehicle / month			
Investment price	Deductible 250 €	Deductible 500 €	Deductible 1000 €
Under 24 999€	68€	53€	45€
25 000€ - 34 999€	78€	63€	55€
35 000€ - 44 999€	88€	73€	60€
45 000€ - 54 999€	98€	83€	70€
55 000€ - 64 999€	108€	93€	76€
over 65 000€	118€	103€	86€

### Motor vehicle third party insurance

#### Coverage

Statutory insurance, covering any damages on third party property and any personal injury caused by the vehicle.

#### Terms

General Motor Vehicle Third Party Insurance terms are applied. Insurance does not have any bonus scheme and is vehicle specific.

### Casco insurance

#### Own Damage Coverage

Insurance covers the passenger cars and vans including installed fixed accessories. All vehicles included in the insurance must be owned or managed by Ayvens.

The insurance cover includes Collision, Collision with an elk, Fire, Theft, Vandalism, Roadside Assistance and Legal protection.

#### Glass Coverage

Covers external damage to vehicle windscreen, side, or back window. In case damaged glass can be repaired, no deductible is applied.

### **Redemption Coverage**

In case of a Total loss insurance covers minimum to vehicle book value so there is no gap payments left after incident. Policy conditions apply:

- Vehicle age less than 12 months
- Max mileage 25 000km

Full applicable policy conditions can be found in the Terms & Conditions.

### **Insurance Premium**

Insurance premium is based on vehicle recommended retail price included VAT and vehicle car tax.

Insurance expenses are added to the monthly leasing invoice. Ayvens reserves the right to review the premiums annually.

No bonus scheme is applied to the insurance.

### **Terms**

Ayvens Comprehensive Insurance terms and agreed deductibles are applied. In case of an accident the accident report must be sent in 12 months. The claims report must be delivered to Euro Insurances DAC within this time frame to be entitled to receive compensation.

Full terms and conditions apply and can be found <https://www.ayvens.com/fi-fi/>.

### **Deductible**

In case of an accident following deductibles are applied:

- Collision damages, collision with an elk, fire, theft, vandalism according to chosen deductible level
- Roadside assistance 0 €
- Windscreen repair 0€ / replacement according to collision cover, maximum 500 €
- Legal protection 15% of the legal expenses with a minimum amount of 200 €

### **Regional comprehensiveness**

European Economic Area (EEA) and non-European Green Card countries. Legal protection only in Finland.

No loyalty, payment term or non-usage bonuses/discounts are given.

### **Insurance Company**

Insurance is provided by Euro Insurances DAC. Euro Insurance DAC is part of Ayvens Group.

Euro Insurance DAC

c/o Crawford & Company

Rantatie Business Park, Hermannin rantatie 8, 00580 Helsinki, Finland

Tel. 09 251 37540, Fax 09 251 37554, email [euro@crawco.fi](mailto:euro@crawco.fi).

**Insurance provider**

Euro Insurances DAC  
Ground Floor, LeasePlan House  
Central Park, Leopardstown, Dublin 18  
Ireland  
Business identity code: 2237272-9

Euro Insurances DAC does not provide personalized recommendations of the Insurances it provides governed by Finnish Insurance Act (543/1994) 5b§.

**Insurance intermediary**

Axus Finland Oy  
Ohtolankatu 4  
01510 Vantaa  
Business identity code: 0643850-5

The insurance intermediary acts as an ancillary insurance intermediary for the insurance provider. The insurance intermediary is registered in the Register for Insurance Intermediaries, kept by the Finnish Financial Supervisory Authority. Information regarding the registration can be accessed in the Financial Supervisory Authority's website: [www.finanssivalvonta.fi](http://www.finanssivalvonta.fi)

The insurance intermediary represents multiple insurance providers based on the contracts it has made. The insurance providers represented are the following:

- Euro Insurances DAC
- Fennia
- If
- LähiTapiola
- Pohjola Vakuutus Oy
- Pohjantähti
- Suomen Vahinkovakuutus
- Turva

**Compensation**

The insurance intermediary receives compensation that is fixed amount in euros, based on the number of insurances sold.

**Settlement of Disputes**

The insurance intermediary acts on the behalf of the insurance provider it represents in accordance with the instructions provided by the insurance provider. If you wish to lodge a complaint about the insurance intermediary regarding the contents of the insurance agreement or procedures in offering the insurance, you can in the first instance contact the insurance company that provided the insurance. You can also negotiate about resolving the disagreement with the insurance intermediary.

The Finnish Financial Supervisory Authority supervises the operation of insurance intermediaries [www.finanssivalvonta.fi](http://www.finanssivalvonta.fi)

Finnish Financial Supervisory Authority  
PL 103, 00101 Helsinki, Finland  
Snellmaninkatu 6, 00100 Helsinki  
Phone (telephone exchange) 09 18351  
Email: [kirjaamo@finanssivalvonta.fi](mailto:kirjaamo@finanssivalvonta.fi)

Complete pre-contractual and contract information about the product can be found on other documents.

This document summarises key information you need to know about Ayvens Full insurance. As no advice is given, it should be read together with the document of insurance and your personal details so you understand the full terms and conditions, including limits that apply.

## **What is this type of insurance?**

Ayvens Full Insurance includes mandatory Motor Third Party Liability insurance (Traffic Insurance) as well as Comprehensive Insurance (Casco). Traffic Insurance covers damage to persons and property caused by the use of a motor vehicle for traffic. Casco provides security for vehicle's own damages. Ayvens Full insurance is group policy, and the covers are same for all insured vehicles.



### **What is insured?**

#### **Traffic Insurance**

Damages caused by use of vehicle in traffic:

- ✓ Bodily injuries
- ✓ Damages caused to property of third party
- ✓ Damages caused to third party vehicle

#### **Maximum compensations**

- ✓ Unlimited for bodily injuries
- ✓ For property damage, the maximum amount of compensation is EUR 5 million for each insured vehicle responsible for the damage

#### **Casco Insurance**

Sudden and unforeseeable damages caused to the vehicle:

- ✓ Damage caused by a collision, vandalism, theft, natural phenomenon or fire
- ✓ Towing costs to the nearest workshop and travel costs of the driver and passengers to the home or destination by the most affordable means of transport
- ✓ Damages caused to windows by external causes
- ✓ Compensation to the leasing company if the compensation is not paid due to the failure to comply the safety regulations of insurance.
- ✓ The liability insurance covers the costs of a traffic accident caused to a third party who is not compensated due to law or praxis of the country where accident happened but for which the driver is liable.
- ✓ Legal costs for car disputes and criminal cases in the Nordic countries.
- ✓ In the event of an accident in Russia, Belarus, Ukraine and Moldova, Emergency Road Service Insurance covers car transport costs and overnight stays or travel expenses of the driver or passengers, up to a maximum of € 2,000 per incident.

#### **Maximum compensations**

- ✓ The market value of the vehicle if the repair is not economically viable or
- ✓ The new purchase price if the repair costs exceed 50% of the car's market value and the age of the car is less than 1 year and mileage is no more than 25 000 km.



### **What is not insured?**

#### **Traffic Insurance**

The Traffic Insurance does not cover:

- ✗ Damage to your own vehicle or property on this vehicle
- ✗ Damage to property of vehicle owner, registered holder or driver of vehicle

#### **Casco Insurance**

The Casco Insurance does not cover damages caused:

- ✗ To movable property in the vehicle
- ✗ Bodily injuries
- ✗ Special paintings or tapestries on vehicle
- ✗ Fuel, loss of earnings or other indirect costs



### **Are there any restrictions on cover?**

#### **Traffic Insurance**

Restrictions include:

- ! If the injured driver of the vehicle was under the influence of an alcohol or other narcotic substance or their interaction, the compensation paid to him may be reduced or the compensation may be refused.
- ! Bodily injuries caused by deliberate to driver himself
- ! Compensation for bodily injury to driver himself caused by gross negligence may be reduced or the compensation may be rejected

#### **Casco Insurance**

Restrictions include:

- ! Failure to follow the instructions
- ! Damage resulting from the use of incorrect fuel
- ! Slowly developed damages such as corrosion, tear and wear or rust
- ! Damage caused by participation into a competition or its training or acceleration competition or test run
- ! Damage caused by the use of a passenger car in a taxi traffic



## Where am I covered?

- Finland and EEA countries
- Green Card contract countries



## What are my obligations?

### Provide the correct information when making the contract about:

- The vehicle and its use
- Vehicle owners and registered holders.

### And:

- Pay the premium on time
- Promptly inform inaccurate and incomplete information regarding the insurance
- In the event of damage, promptly make a declaration of damage and provide the necessary information of accident to the insurance company.



## When and how do I pay?

The finance company charges the premium in connection with the leasing invoicing.



## When does the cover start and end?

Insurance cover begins when the car is registered under Euro Insurances policy and is valid for the duration of the leasing contract or until the insurance is transferred to another insurance company.



## How do I cancel the contract?

The coverage will cease at the end of the rental contract. The insurance contract may also be terminated in writing at any time during an insurance period.