

# Combined motor liability and vehicle insurance

**Safeguard yourself and your car with combined motor liability and vehicle insurance**

**Turva's combined motor liability and vehicle insurance gives you motor liability insurance and motor vehicle insurance in one package. You can insure your car at the shop or through the Beely online service when purchasing a car with financing from LähiTapiola Finance.**

Turva's combined motor liability and vehicle insurance is affordable and the insurance premiums are charged monthly. The insurance policy is offered at a fixed rate for the entire financing period. Bonuses or removals from traffic do not impact the rate. This is a bonus-free insurance policy, so you will not lose any bonus you may have in the event of an accident.

The motor liability insurance policy is valid in the EEA and Green Card countries. The motor vehicle insurance policy is valid in Europe and Green Card countries. However, the motor vehicle insurance policy is not valid in Russia, Belarus and Iran. Thefts that have occurred outside the Nordic Countries are subject to a higher deductible pursuant to the terms of insurance.

The holder of the vehicle must, without delay, notify Turva of any losses or other changes affecting the insurance contract.

The insurance policy expires when the financing granted for the purchase of the vehicle has been fully repaid and Turva has been notified of the registration of the vehicle holder as the vehicle owner.

## Taking out the insurance policy

A person is eligible to take out the insurance policy when:

- the acquisition of the vehicle is financed by LähiTapiola Finance
- the holder of the vehicle is a private individual
- the holder has not been indicated ineligible for insurance in Turva's client information
- the vehicle is a passenger car intended for private use
- the vehicle's power output is less than 200 kW and its value is less than EUR 85,000.

The policyholder and the owner of the vehicle is LähiTapiola Finance. The holder of the vehicle (private individual) is not entitled to amend the insurance policy, including its content, insurance level and the number of instalments.

## Insure yourself and your car with combined motor liability and vehicle insurance

The motor liability insurance policy covers all personal injuries and the other party's property damage. It is a statutory and mandatory insurance policy.

The motor vehicle insurance policy covers fixed and other standard accessories and equipment related to the use of the vehicle, including car stereos, roof racks and child seats. The motor vehicle insurance policy does not cover, for example:

- objects kept inside the car, such as clothes, records or books
- non-fixed telephones, radios, cassette or CD players, audio equipment or video and DVD players
- racing equipment, such as special indicators
- accessories and equipment not approved by authorities, such as tyres and wheels that have not passed a modification inspection
- decorative and special paintwork, such as chameleon paints.

The motor vehicle insurance policy does not cover damage caused deliberately. The compensation for damage may be reduced or refused if the damage was caused by gross negligence or under the influence of alcohol or other intoxicants.

## Price list for combined motor liability and vehicle insurance

Power	Insurance rate
0-60 kW	EUR 58/month
61-80 kW	EUR 61/month
81-100 kW	EUR 68/month
101-120 kW	EUR 78/month
121-150 kW	EUR 93/month
151-199 kW	EUR 105/month

*Smile,  
you're safe with Turva.*

<b>Combined motor liability and vehicle insurance of LähiTapiola Finance</b>	<b>Deductible</b>
<b>Motor liability insurance</b> is a type of statutory and mandatory insurance that covers injury to people and damage to the other party's property in accordance with the Motor Liability Insurance Act.	No deductible
<b>Collision insurance</b> covers the damage if your vehicle crashes, swerves off the road, rolls over or falls.	EUR 500
<b>Natural forces insurance</b> provides cover if a tree falls on your parked car due to a storm, a hailstorm damages the outer surface of your car or a high water level or an object loosened by a storm damages your parked car.	EUR 500
<b>Deer damage insurance</b> provides cover if your car collides with an elk, reindeer or deer. Damage caused by avoiding the animal is covered by collision insurance.	EUR 500
<b>Vandalism insurance</b> covers wilful damage. Damage caused by another vehicle is not covered by vandalism insurance.	EUR 500
<b>Theft insurance</b> covers a stolen vehicle. It also covers damage to the vehicle caused in connection with successful or attempted theft or unauthorised use.	EUR 500
<b>Fire insurance</b> covers damage caused by fire or a lightning that has struck the vehicle directly.	EUR 500
<b>Financing insurance</b> is a type of insurance that compensates the owner of the vehicle (car dealer or finance company) or the leasing company for loss or damage if the compensation would otherwise be refused or reduced.	EUR 500
<b>Foreign third party insurance</b> complements the motor liability insurance policy. If the owner, holder or driver of the car has to compensate another party for property damage or personal injury caused by the former abroad, the damage is covered by foreign third party insurance.	No deductible
<b>Emergency road service insurance</b> covers costs incurred as a result of an interrupted trip. For example, compensation is paid if the vehicle malfunctions on the road. Compensable costs include lifting the vehicle and towing it to the nearest repair shop and the expense of the driver's trip home.	No deductible
<b>Legal expenses insurance</b> covers legal expenses and court costs in disputes, criminal cases and non-contentious civil cases concerning the ownership, transport or control of a vehicle.	15%, minimum EUR 200
<b>Glass insurance</b> covers damage caused by a direct blow to a window from outside.	repair EUR 0, replacement 20%, minimum EUR 200

You can find more details in the terms of insurance. Our terms of motor liability insurance and motor vehicle insurance for corporate clients can be found on our website [turva.fi/vakuutusehdotyrityksille](https://turva.fi/vakuutusehdotyrityksille)

To contact us about insurance or compensation matters, please find our contact details at [turva.fi/yhteystiedot](https://turva.fi/yhteystiedot)



Turva is a mutual insurance company owned by its clients and we offer benefits and customised products to the members of trade unions in particular.

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