

Terms and Prices of Ayvens Full Cover Insurance

from 1.1.2024

The premiums for Ayvens Full Cover Insurance policies are based on the vehicle's cylinder volume as follows:

INSURANCE PRICES € / vehicle / month				
Engine capacity	Deductible	Deductible	Deductible	Deductible
	250 €	500 €	1000 €	1500 €
Less than 1 600	74	65	59	55
1 600-1 999	92	81	73	69
More than 1999	126	110	99	93
Full electric cars	95	83	75	71

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

Motor Vehicle Third Party Insurance

Coverage

Statutory insurance, compliant with the regulations of Finland's Traffic Insurance Act and covering any damages on property or persons 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. No loyalty, payment term or non-usage bonuses/discounts are given.

Full Comprehensive Insurance

Coverage

Insurance includes the passenger cars and vans including installed fixed accessories. All vehicles included in the insurance must be owned or managed by Axus Finland Oy/Ayvens.

The insurance covers collision, collision with an elk, fire, theft, vandalism, windscreen damage, road service, legal protection and replacement (extended) of the vehicle with a new one. No bonus scheme is applied to the insurance.

Terms

Ayvens Full Comprehensive Insurance terms and agreed deductibles are applied. In case of an accident the accident report must be sent in 12 months. The accident report must be delivered to XL Insurance Company SE within this time frame in order to be legitimated to receive compensation. Insurance terms are available at www.ayvens.fi.

Deductible

In 2024, in case of an accident the deductibles are applied as follows:

- Collision damages, collision with an elk, fire, theft, vandalism damages according to chosen deductible level
- Road service 0 €
- Windscreen replacement in case of damage 500 €

Windscreen insurance: deductible 0 €, in case the damage can be repaired. Deductible on legal protection is 15 percent of the legal expenses with a minimum amount of 200 €.

Regional comprehensiveness

Whole Europe with Green Card. Legal protection only in the Nordic countries.

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

Insurance Company

The insurance company used is XL Insurance Company SE.

XL Insurance Company SE

c/o Crawford & Company

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

Tel. 09 251 37540, Fax 09 251 37554, email AXA@crawco.fi.

INSURANCE PROVIDER

XL Insurance Company SE
61 rue Mstislav Rostropovitch
75832 Paris Cedex 17
France

Business identity code: 1837032-5

XL Insurance Company SE 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

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

- XL Insurance Company SE
- 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

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



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

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. Additional covers are not available.



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 AXA's 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.