



Telia Device Insurance

Insurance covering accidental damage to mobile devices
Terms and conditions 2001196908
Valid as of 1.10.2018

The insurance contract between the Policyholder and AIG Europe Limited (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.

Eligibility

The Telia Device Insurance is only eligible for devices purchased from Telia, or from an authorized Telia reseller in Finland.

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 by Telia on AIG's behalf, by means Telia chooses to offer to its customers.

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 duly returned to the Insurer in connection with a claim for Accidental Damage and delivery of Replacement Device. Fee for unwarranted Replacement Device is collected from the Policyholder by Telia on AIG's behalf, by means Telia chooses to offer to its customers.

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 Limited Finland branch, Kasarmikatu 44, 00130 Helsinki. Tel. 0800 152 600, Business ID 2488582-7. AIG Europe Limited Finland branch is a branch of the British insurance company AIG Europe Limited (Registered in England and Wales. Company number: 01486260). The British office address is The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom.

Policyholder

A person aged at least 18 years old, and eligible to Telia 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 by Telia on AIG's behalf, by means Telia chooses to offer to its customers.

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 by Telia. Where the open balance for any given month for the insurance premium due together with other services Telia may bill on the same invoice, is less than the minimum billable amount as determined by Telia, no invoice is sent, and premium will be invoiced in the following month(s), when the overall balance of insurance premium and/or Telia's other services total more than the minimum billable amount as determined by Telia.

Premium Period

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

Replacement Device

A new or a refurbished 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. A new Telia sim card may be delivered together with the Replacement Device, if needed by the Claimant.

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.

Telia

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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 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

Telia 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. Insured 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 in connection of claim notification. If the damaged Insured Device is not returned to the Insurer, AIG will charge the Fee for unwarranted Replacement device as stated in the policy certificate from the Policyholder. The Fee for unwarranted Replacement device will be billed from the Policyholder by Telia on AIG's behalf following the claim and the non-return of the damaged Insured Device.

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 by Telia on AIG's behalf 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.
14. Any loss or damage to Insured Device, where the Insured Device is in the possession of other person than Insured.

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, 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 all his or her personal information is deleted from the Insured Device, and that software such as "Find my iPhone" or other like program 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. Failure to deactivate such programs could delay the processing of the claim.

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-of.

5. RIGHT TO RECTIFY DECISIONS

If the Policyholder or Claimant is not satisfied with the service he/she has received, he/she may contact:

AIG Europe Limited Finland branch
Kasarmikatu 44
00130 Helsinki,
Tel 0800 152 600

5.1 Self-correction

A Policyholder or Claimant who considers that AIG has issued an incorrect decision on compensation or benefit or some other erroneous decision

shall be entitled to further details of the factors that influenced the decision. AIG shall correct the decision if further investigations give cause for this.

5.2 Financial Ombudsman and Boards

Policyholder or Claimant who is dissatisfied with a decision of AIG may ask the Finnish Financial Ombudsman Bureau for advice and guidance (www.fine.fi). The Bureau is an independent agency that provides advice and assistance to consumers on insurance, compensation and benefit matters.

AIG's decision can be referred to the Insurance Complaints Board operating in connection with the Finnish Financial Ombudsman Bureau (www.fine.fi). The Board examines disputes based on a voluntary insurance relationship and related to the interpretation and application of the law and insurance terms and conditions.

AIG's decision can also be referred to the Consumer Disputes Board, which provides recommendations for decisions on the basis of the consumer protection legislation.

The above boards will not handle a case while it is pending in a court or when a court ruling has been given. The advisory services and board statements given by the above organs are free of charge.

5.3 District court

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 wilfully 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 by Telia on AIG's behalf. 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 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 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.

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 Limited is authorised by the UK Prudential Regulation Authority, with its office at 20 Moorgate, London EC2R 6DA, United Kingdom. In some or all respects, the regulatory systems applying in other countries where AIG Europe Limited (Finland Branch) does business will be different from that of the United Kingdom. For market conduct in Finland, AIG Europe Limited is regulated by the Finnish Financial Supervisory Authority (Finanssivalvonta) PL 103, 00101 Helsinki, Finland.

6.8 Use of Personal information

AIG Europe Limited 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 or by writing to: Tietosuojavastaava, AIG Europe Limited 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 Limited Finland branch, Kasarmikatu 44, 00130 Helsinki or by email at: 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 Limited Finland branch
Kasarmikatu 44
00130 Helsinki
Business ID 2488582-7

10/2018

AIG Europe Limited (AEL) is undertaking a restructure as part of its plans for the UK leaving the European Union and intends to transfer its European business to AIG Europe S.A. (AIG Europe) which is expected to take effect on 1 December 2018. AIG Europe is a member of the same group of companies as AEL. As a result of the restructure, your policy will transfer to AIG Europe but this will have no effect on the cover provided under the policy. Please visit www.aig.com/Brexit to view information relating to the proposed transfer and the rights you have.

INFORMATION ON THE INSURANCE COMPANY AND ITS INSURANCE INTERMEDIARIES

1. Insurance company

This policy is issued by AIG Europe Limited, Finland branch (Business ID is 2488582-7). AIG Europe Limited, Finland branch is a local branch of the international insurance organization AIG registered in Great Britain. We are entitled to sell insurance policies within the European Union. AIG Europe Limited is registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London, EC3M 4AB. AIG is not providing personalized recommendations prior to the sale of an insurance product.

2. Insurance intermediary

Telia Finland Oyj 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 percentage reward based on the insurance premiums to Telia Finland Oyj. The intermediary is not selling device insurances issued by any other company as AIG.

Contact details of the intermediary:

Telia Finland Oyj,
Business ID 1475607-9,
Teollisuuskatu 15,
00510 Helsinki,
Tel. +358 20401.

When Telia is considered as a personal data controller Telia's Privacy Notice will be applicable. Privacy Notice can be found here: <https://www.telia.fi/tietosuoja-ja-tietoturva>.

3. Authorities and regulation

AIG is authorized and regulated in Finland by the Financial Supervisory Authority. If you wish, you can verify it at the Financial Supervisory Authority website www.finanssivalvonta.fi or by contacting the Financial Supervisory Authority by telephone.

Finanssivalvonta,
Snellmaninkatu 6,
PL 103, 00101 Helsinki,
puh. 010 83 151,
www.finanssivalvonta.fi.

Within the UK, AIG Europe Limited is authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 202628). This can be checked by visiting the FS Register (www.fca.org.uk).

Financial Conduct Authority (FCA),
fca.org.uk,
+44 20 7066 1000,
25 The North Colonnade,
Canary Wharf, London E14 5HS.

Prudential Regulation Authority (PRA),
bankofengland.co.uk/pr,
+44 20 7601 4444,
20 Moorgate, London EC2R 6DA.

4. 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 Limited, Customer Service, Kasarmikatu 44, 00130 Helsinki
- By e-mail: teliaavakuutus@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
- By mail: AIG Claims Department/AIG Europe Limited, Kasarmikatu 44, 00130 Helsinki
- By e-mail: teliaavakuutus@aig.com

If you are dissatisfied with our service, please contact AIG Customer Service first. If you are dissatisfied with a claim decision, you may also contact the Finnish Financial Ombudsman Bureau and the Insurance Complaints Board or the Finnish Competition and Consumer Authority, which issues recommended settlements.

Finnish Financial Ombudsman Bureau and Insurance Complaints Board, Porkkalankatu 1, 00180 Helsinki, Tel. 09 685 0120, www.fine.fi.

Finnish Competition and Consumer Authority, PL 306, 00531 Helsinki, Tel. 029 566 5200, www.kuluttajariita.fi.

A dispute between the policyholder and the insurer is ultimately resolved in District Court. The action may be brought either in the district court of the policyholder's domicile or in the District Court of Helsinki or in the district court of the damage site, unless in contrary to the Finnish international agreements.