



VMWARE INTERNATIONAL MARKETING
LIMITED, SIVULIIKE SUOMESSA
SIR JOHN ROGERSON'S QUAY 70
D02 Dublin
Ireland
D02 Dublin
Ireland

Issued: 12 May 2022
Policy Number: SP3486975.2.3
Agreement Period: 01/06/2022 - 31/05/2023

Dear customer,

We have now made the changes to the insurance agreement that we agreed on.

The new insurance agreement follows on the next pages; it contains:

- **INSURANCE SUMMARY**
Gives you a simple overview of all the insurances you have with us and what they cost.
- **INSURANCE DETAILS**
This shows you the sums insured, deductibles and what insurance covers.
- **TERMS AND CONDITIONS**
Include all the details of what your insurance covers and what we help you with if you are unlucky enough to have a claim.

It is important that you read through this carefully and ensure that everything is correct. Feel free to contact us if there is anything you are not sure about. Our contact information is at the end of the page.

Best regards
If

Contact information:
MERCER (FINLAND) OY

Telephone: +358 9 8677 4212
Mobile: +358 400 209 176
Address: Keilaranta 10, 02150 ESPOO

AS A CUSTOMER, YOU ARE ABLE TO
ACCESS YOUR INSURANCE ONLINE - HERE
YOU CAN

- see your insurances and claims
- make changes
- report a claim
- see a summary of invoices and payments
- receive documents electronically

Log in on
if.fi/business/login



Useful information

YOUR BENEFITS IN IF



ALWAYS AVAILABLE

You can contact us around the clock, seven days a week, if you need our assistance.



WHEN ACCIDENTS HAPPEN

Our network of partners makes sure you are our first priority.



FAST CLAIM HANDLING

More than half the claims are solved within 24 hours.

NOTIFY US WHEN YOU HAVE ANY CHANGES

The policy document shows what your insurances consist of and what is covered. The prices are calculated based on information we got from your broker. The broker compensation is included in the prices.

If you have any changes that affect your insurance, it is important to contact your broker.

RELAX, WE'LL HELP YOU

Should you have an accident, you will be taken care of by one of our efficient claims handlers. Our co-operation partners prioritize our customers, so that you will get back to regular operations as soon as possible.

If you have a claim, call 010 19 16 00 (during weekdays 8.00 - 17.00). In urgent matters please call 0800 1 3800 (24/7).

**Työntekijät**

Activity codes: Other business support service activities n.e.c.
Number of persons (Accident/Travel): 21

Employee pages: A free additional service through which employees can view information about insurances taken out for them by their employer. Read more at if.fi/tyontekijanomatsivut (in Finnish).

Business Travel Standard

Travelling area: Domestic and abroad
Type of travel: Business and leisure
Maximum duration of journey: 180 days on business journeys, 45 days on leisure journeys

Risk areas: Excluded. Compensation is not paid for loss due to war or armed conflict. A list of dangerous/war risk areas is available at if.fi/warrisks.

Dangerous activities: Excluded
Travel Security Portal: <https://tsp.sos.eu/login.php>.
The service's userID is [iftravel](#) and password [iftravel](#).

Care
Sum insured: Unlimited
Indemnity period for care due to an illness: 90 days

Luggage
Sum insured: 1,682 EUR
Deductible: 0 EUR

Travel deviations
Cancellation of a journey: Included
Interruption of a journey: Included
Missed departure: Included

Liability
Sum insured: 84,094 EUR
Deductible: 150 EUR

Legal
Sum insured: 8,410 EUR
Deductible: 15 %, at least 500 EUR

Death due to a travel accident

Travelling area: Domestic and abroad
Type of travel: Business and leisure

Risk areas: Excluded. Compensation is not paid for loss due to war or armed conflict. A list of dangerous/war risk areas is available at if.fi/warrisks.

Sum insured: 33,638 EUR
Beneficiary: Next-of-kin

Medical disability due to a travel accident

Travelling area: Domestic and abroad
Type of travel: Business and leisure

Risk areas: Excluded. Compensation is not paid for loss due to war or armed conflict. A list of dangerous/war risk areas is available at if.fi/warrisks.

Dangerous activities: Excluded

Sum insured: 33,638 EUR

Insurance Product Information Document for Business Travel Insurance:

www.if.fi/businessinsurance/ipid/business-travel-insurance.pdf

Product Description for Business Travel Insurance:

www.if.fi/yrittavakuutukset/tuoteseloste/matkovakuutus