

Crime Insurance

Insurance Product Information Document

Company: RiskPoint OY, registered as an Insurance Intermediary with Finanssivalvonta in Finland, has the authority to establish coverage and to process claims for a number of insurance companies. For further information regarding which insurance company(ies) is used on your particular insurance policy, please address the front page of the quote/policy.

This document contains only the most important information relating to your insurance contract. The insurance policy as well as the insurance conditions attached complete the contractual information.

What is this type of insurance?

A Crime insurance policy applies to direct financial loss caused to the insured as a result of criminal offences committed by the insured's employees or by third parties. Furthermore, the insurance applies to the insured's liability to compensate third parties for property damage resulting from criminal offences committed by the insured's employees.



What is insured?

- ✓ Damage caused by criminal offences committed by employees.
- ✓ Damage caused by criminal offences committed by third parties.
- ✓ Third-party damage caused by criminal offences committed by the insured's employees.

The insurance can be extended to include:

- + Extended discovery period.
- + Extortion.
- + Defense costs.



What is not insured?

For a complete overview of what is not included in the insurance, please refer to the insurance terms and conditions. Typical exclusions and limitations are listed below.

- ✗ Indirect or consequential damages.
- ✗ Damage resulting from a breach of contract, including credit, loan or leasing agreements.
- ✗ Damage resulting from personal injury or property damage.



Are there any restrictions on cover?

For a full overview of restrictions, please refer to the insurance terms and conditions.

- ! The insurance applies to the activities listed in the insurance policy. Other activities are therefore not included in the scope of the insurance.
- ! The insurance does not cover loss of salary, commission, profit shares, bonuses, etc.
- ! Some coverages may have a limited amount of insurance than the total amount of the policy. This is specifically stated in the insurance policy or in the insurance conditions.
- ! The insurance does not cover damage whose existence can only be established by inventory or accounting, including "shrinkage".
- ! The insurance does not cover damage to the extent that it is subject to international sanctions.



Where am I covered?

- ✓ The insurance applies to losses worldwide unless otherwise stated in the insurance policy.



What are my obligations?

- You must verify the accuracy of the information provided upon receipt of the tender.
- You must inform the insurance company of any changes to the information provided when taking out the insurance.
- In the event of a loss, the insured persons shall use reasonable endeavors to limit the loss and report the loss to RiskPoint as soon as possible in accordance with the insurance terms and conditions.



When and how do I pay?

The premium is due for payment on the effective date of the policy. A premium invoice containing details of the payment period, account details and other information relevant to the payment of the premium will be sent with the policy.



When does the cover start and end?

The insurance policy specifies the date and time when the insurance takes effect and the date and time when the insurance period ends.



How do I cancel the contract?

You contact your insurance adviser or police@rpgroup.com and cancel the policy at the end of the policy period.