

## Professional Liability 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?

The insurance covers liability for damages and losses as a result of professional errors or omissions in connection with the policyholder's/insured's counselling. The insurance is offered to the following counselling industries, among others:

- Consultants
- Business counselling
- Financial institutions



#### What is insured?

- ✓ The insurance covers the Insured's liability for damage or loss as a result of the Insured having committed negligent acts, errors or omissions in connection with the Insured's advice or services within the activities stated in the policy.
- ✓ The insurance pays reasonable legal costs for the insured's defence.

The policy can be extended with, among other things:

- Loss of documents.
- Criminal offences or omissions by employees.
- Intellectual property rights.
- Extended discovery period.



#### What is not insured?

For a full overview of what the insurance does not cover, please refer to the insurance terms and conditions.

The insurance does not cover claims due to:

- ✗ The Insured's unauthorized personal gain.
- ✗ The Insured's actual intentional tort or legal offence.



#### Are there any restrictions on cover?

- ! For a full overview of the limitations of the insurance, please refer to the insurance terms and conditions. The insurance does not cover damage to the extent that it is subject to international sanctions.

**Where am I covered?**

- ✓ Europe, unless otherwise stated in the policy.

**What are my obligations?**

- You must ensure that the risk information provided when submitting your offer is correct and complete.
- Notify RiskPoint as soon as possible in the event of a claim against the Insured.

**When and how do I pay?**

The insurance is paid upfront and then the premium is due annually.  
Together with the policy, you will receive a premium invoice for payment of the premium.

**When does the cover start and end?**

On the front page of the policy, the effective date of the policy (start date) and the expiry date of the policy (end date) are stated.

**How do I cancel the contract?**

You contact your insurance adviser or [police@rpgroup.com](mailto:police@rpgroup.com) and cancel the policy.