

## Prospectus 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?

A Prospectus liability insurance ("SOLI" or "POSI") applies to claims for damages for third party loss of assets in relation to errors and omissions in the insured prospectus. The insurance is activated when a claim for damages is made against the insured. The insured are the natural persons who sign the prospectus and the issuing company.



#### What is insured?

- ✓ The insurance covers the insured's liability for a third party's loss of assets.
- ✓ The insurance pays reasonable legal costs for the insured's defense.
- ✓ Claims against the Insured's estate based on negligent acts or omissions committed by the Insured.

A range of additional coverages can be purchased, including

- + Defense costs for claims against selling shareholders.
- + Costs to restore reputation.



#### 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 caused by or raised by:

- ✗ The Insured's unauthorized personal gain.
- ✗ The Insured's actual intentional tort or legal offence.
- ✗ Pension liabilities.
- ✗ Personal and property damage.
- ✗ Majority shareholders (over 25%).
- ✗ Insured against other insured.
- ✗ American law (negotiable).



#### Are there any restrictions on cover?

- ! The insurance does not apply to acts or circumstances that the insured knows, or should have known, before the entry into force of this insurance.
- ! The insurance applies to the prospectus listed in the insurance policy.
- ! The insurance does not cover taxes, fines or fees.
- ! Some coverages may have a limited amount of insurance than the total amount of insurance of the policy. This is specifically stated in the insurance policy or in the insurance conditions.
- ! The insurance does not cover a claim to the extent that it is subject to international sanctions.



#### **Where am I covered?**

- ✓ The policy specifies the geographical area of coverage.



#### **What are my obligations?**

- You must ensure that the risk information provided in connection with the tender submission is correct and complete.
- You must report any damage to RiskPoint as soon as possible in accordance with the terms and conditions.
- 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 at the start of the insurance and the premium is payable annually. Together with the policy, you will receive an 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?**

The policy is taken out for a period of up to 10 years. The policy expires automatically.