

# Oy Matkahuolto Ab supplementary insurance

**Goods shipped via Oy Matkahuolto Ab can be insured with LocalTapiola's single-shipment insurance.**

## When is supplementary insurance necessary?

Employing a professional carrier does not eliminate the insurance needs since the liability of the carrier is limited in the Road Transport Act.

### Exemple

A lamp worth €400 broke during shipment from Helsinki to Oulu. According to the legislation, the carrier is obliged to pay compensation for the lamp amounting to approximately €20 per kilogramme. Consequently, the compensation for a lamp weighing two kilogrammes is approximately €40, provided that a complaint for the damage has been made to the carrier in accordance with the law.

## Commodity groups not covered by the insurance

The insurance does not cover shipments of the following commodity groups:

- Cash and securities, precious metals, jewellery made of precious metals, pearls, jewels, artwork, living animals and plants.

## Insurance coverage

If the shipped goods are unused, undamaged and protected by packing or covering, the insurance covers sudden and unforeseen damage on the goods caused by external factors during shipment in accordance with the exclusions mentioned in the insurance terms and conditions.

Second-hand and/or broken goods are insured with basic insurance (conditions T03, section 2.1) covering damage on the goods caused by fire or road accident. In addition to the basic insurance, the insurance also covers theft or loss of shipment.

Shipments that have not been protected by packing or covering are insured on the basis of the basic insurance (conditions T03, section 2.1). In such case, the insurance basically covers damage caused by fire or road accident.

Electric and electromechanical damages are only covered if the insured apparatus has suffered external deformations from a hit, knock, liquids or other corresponding occurrence and it can be proven that the damages have been caused by such occurrence.

### Exemple

A computer does not start after shipment. There are no external damages on the computer. The insurance does not pay compensation since it cannot be proven that the error relates to a damage occurred during shipment.

## Exclusions

The insurance terms and conditions list occurrences that are not covered by the insurance, such as:

- Scrapes and scratches on goods.
- Damage caused by insufficient transport packing or covering – the goods shall withstand normal shipment strain.
- Damage caused by insufficient shipment equipment or vehicle or insufficient fastening.
- Damage caused by air temperature or humidity.
- Loss or damages caused by delay.
- The insurance does not cover loss of time, interest loss or cyclical loss, market loss, expenses due to delayed shipment or other indirect loss.

The exclusions are listed in the terms and conditions.

### Insurance validity

The insurance cover is valid in Finland as of the moment Oy Matkahuolto Ab has received the goods for shipment until the moment Oy Matkahuolto Ab gives the goods to the receiver. The insurance also covers direct return of shipment when Oy Matkahuolto Ab is unable to deliver the shipment to the receiver.

### Supplementary insurance sum insured and basis of indemnity

The supplementary insurance sum insured is:

- With respect to new goods, the value of the commercial invoice and the carriage fee.
- With respect to second-hand or broken goods, the current value of the goods and the carriage fee.

The basis of indemnity is the amount of loss, however, maximum the sum insured. Compensation can be based on the repair costs or the value of the goods corresponding to the damage depending on which alternative is most suitable.

The maximum compensation is €1,700 per shipment.

### Deductible

The supplementary insurance has no deductible.

### Read the terms and conditions

LocalTapiola's General Cargo Insurance Conditions include detailed information on insurance cover and exclusions.

Insurance terms and conditions:

T03 General Cargo Insurance Conditions  
Finland

S03 Cargo Insurance Contract Conditions  
Finland for Corporate Customers

### In case of loss or damage:

- Inspect the goods when receiving them.
- Make a written complaint to the carrier – regarding a visible loss or damage, directly in the consignment note, and regarding concealed loss or damage, within 7 days.
- Contact the nearest Matkahuolto within 7 days.
- Print out the claim form on Matkahuolto's website, complete and sign it and deliver it to the nearest Matkahuolto.

Also hand over the damaged shipment and packing to Matkahuolto or make an appointment with Matkahuolto to have the damage determined and inspected.