

# Motor Liability Insurance for rental electric scooters - Finland

## Insurance Product Information Document

Insurance Intermediary: Datafolio is a simplified joint-stock company registered in the Lille Trade and Companies Register under number 877 629 493. Operating under the Datafolio brand, the company is governed by the French Insurance Code and is registered with the ORIAS under number 19008771. Datafolio is authorized to operate in Finland under the Freedom of Services (FOS) regime

Insurer: Wakam S.A. is limited liability company registered in the Paris Register of Commerce and Societies under No 562 117 085, 120-122, rue Reaumur, 75002 Paris (France). Autorité de Contrôle Prudentiel et de Résolution (ACPR), 4 Pl. de Budapest, 75009 Paris, under number 4020259  
Product: Motor Liability Insurance for Rental Electric Scooter

This document contains some important facts about the policy. This is only to be considered as a summary of what the policy covers. Full information about what the policy covers can be found in the terms and conditions for motor liability insurance for rental electric scooters and the insurance certificate.

### What is the type of insurance?

This is a motor liability insurance policy for rental electric scooters. This insurance compensates for damage to the extent that the personal injury or property damage is compensable under the mandatory provisions of the Motor Liability Insurance Act (17.6.2016/460) related to rental electric scooters (vehicle) as defined in Section 2, subsection 22.



#### What is insured?

Mandatory Motor Liability Insurance

- ✓ The insurance covers personal injuries caused by the use of a vehicle in traffic to third parties and the medical costs of the driver of the rental electric scooter
- ✓ Damage to vehicle of a party that is not responsible for the damage / injury
- ✓ Damage to property of a third party



#### What is not insured?

For example, the following is not covered;

- ✗ Damage to the driver's own property
- ✗ Damage to the insured rental electric scooter of the policyholder
- ✗ The compensation for personal injuries suffered by the driver of a rental electric scooter is limited to medical expenses referred to in the above the Act, i.e. the compensation of the driver of a rental electric scooter is limited compared to the compensation of a driver of any other vehicle.

#### Maximum amounts of compensation

- There is no maximum amount of compensation for personal injuries
- For property damage, the maximum amount of compensation is EUR 5 million for each of the motor liability insurance responsible for the damage



#### Are there any restriction on cover?

- ! Compensation will not be paid for example if;  
The driver of the rental electric scooter caused the accident under the influence of alcohol or other intoxicating substances or their combined effect (or the compensation may be reduced)
- ! Personal injury caused intentionally to yourself
- ! Personal injury caused to yourself with gross negligence (or the compensation may be reduced)



#### Where does the insurance apply ?

The insurance is valid in Finland, and in any other place that is covered in the Motor Liability Insurance Act.



#### What are my obligations?

- Provide correct information to the insurer, including the subject of the insurance and its use, and the owners and keepers of the vehicles.
- Pay the premium on time.
- Promptly inform the insurer of any incorrect or incomplete information relating to the insurance policy.
- In the event of a claim, report the claim and provide the insurer with the information necessary to handle the claim.



#### When and how should I pay?

The premium for the insurance policy is paid by the policyholder (the rental agent) as agreed in the insurance terms and conditions and in the insurance policy.



#### When does this insurance start and end?

The insurance starts from the date on the insurance policy and lasts for a year and is annually renewed.



#### How can I terminate this contract?

The contract can be terminated with a written termination notice to the insurer under the terms and conditions of the insurance for rental electric scooters.