

Bon voyage!

Your insurance cover is in order!

www.if.fi



BON VOYAGE, YOUR INSURANCE COVER IS IN ORDER!

Your employer has arranged for comprehensive travel insurance for your business journeys. Please familiarise yourself with your insurance cover and the related terms and conditions. For further information, please turn to your employer.

Take this guide with you on your trip and visit our website at the address if.fi/travel

Insurance for business travel

The insurance covers are valid during your business journeys. The insurance always includes a cover against treatment expenses arising from travel sickness or injury, and the curtailment, cancellation or being late for a journey. The insurance policies may also include versatile additional covers - ask your employer.

Assignment insurance

The insurance is valid during the entire duration of your assignment according to the assignment contract that you have made with your employer. Any family members accompanying you on your assignment may also be covered by the insurance. The insurance is valid from the onset of the assignment and for its duration, until your homecoming – including during vacations. Assignment insurance always includes a cover against treatment expenses arising from sickness or injury during the assignment, and the curtailment, cancellation or being late for a journey. It may also include versatile additional covers - ask your employer.

Have a good and safe journey!

IN CASE OF AN ACCIDENT

Personal Claims

- Seek medical attention. However, if you are in the United States, Canada or South-America, please contact Global Medical Management Inc. first for referral to the care of one of their network physicians.
- Present your insurance card. In this way you can prove that you are insured by If.
- Pay medical care and other expenses yourself, unless the clinic invoices us directly on the basis of the insurance card.
- Submit your claim over the Internet at www.if.fi/travel -> Forms -> On-line claim form.
- You will find further information on our website on the documents required for handling an insurance claim. Please send us the medical certificate, original receipts and other documents relating to the claim to the address

P.O. Box 1052

FI-20025 IF, Finland

In problem and emergency situations

Contact us if you require a payment guarantee, repatriation or if your journey is interrupted.

Always provide the following information:

- Date of birth/ID code and address of the injured/sick person
- The insurance number on your insurance card
- What, where and when the event happened
- The name and contact information of the clinic providing treatment
- Your own contact information

Tel. +358 10 514 5825

Fax +358 10 514 5842

travel.claims@if.fi

www.if.fi/travel

In serious cases, if the physician recommends special treatment or repatriation, you can also receive assistance from SOS International in Copenhagen.

Tel. +45 38 48 89 77

Fax +45 70 10 50 56

If you are in the United States of America, Canada or South-America, you will be served by our partner Global Medical Management Inc.

Tel. 1 800 694 9483 (when calling from within the USA)

Tel. +1 954 370 6404 (when calling from outside the USA)

Fax +1 954 370 8130

Loss of baggage

- If you fall victim to a crime, please report it to the police and request the original report.
- Notify the airline of any missing baggage during transport and request to receive the original loss of baggage report.
- If you have to buy necessities, retain the receipts.
- Submit your claim over the Internet at www.if.fi/travel -> Forms -> On-line claim form.
- You will find further information on our website on the documents required for handling an insurance claim. Please send us the original receipts and other documents relating to the claim to the address P.O. Box 1052 FI-20025 IF, Finland

THE TEN COMMANDMENTS OF A SAFE BUSINESS JOURNEY

1. Familiarise yourself in advance with the culture, customs and political situation of the target country.
2. Learn a few key expressions in the language of the target country.
3. Inform your family and workplace of the name of your place of accommodation, your travel itinerary and any changes to these.
4. Find out in advance what the local emergency numbers are and store them on your mobile phone.
5. Remove your employer's information from your luggage.
6. Do not keep your company ID card or conference name tag in view when you are outside the appropriate conference facilities.
7. Do not discuss business or your travel plans with your colleagues in public.
8. The use of a camera or binoculars may result in misunderstandings, in particular in crisis areas.
9. Avoid local mass events.
10. Do not use unofficial transport companies.

61276 6/2008

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