

If Cancellation Insurance

Terms and Conditions, valid from 1 January 2025

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1 The Insured

The Insured are the persons going to or residing at the holiday destination containing If Cancellation Insurance.

The information on the insured persons appears in the reservation made for Lomarengas (the person making the reservation and the number of other persons involved in the reservation).

2 Validity of Insurance

The Cancellation Insurance is valid for a holiday cottage or apartment specified while renting a holiday destination. The insurance cover starts 28 days before the start of the rental and ends at the end of the rental period. If the cancellation occurs more than 28 days before the start of the rental, the compensation for cancellation will be paid in accordance with the separate cancellation terms and conditions of Lomarengas.

The Cancellation Insurance is valid only for holiday cottages and apartments located in Finland. Compensation is paid in accordance with the insurance terms and conditions, covers and sums insured, which are valid at the time of the Cancellation Insurance purchase. Lomarengas will provide If with information on holiday destination rentals that include the Cancellation Insurance.

3 Insurance content

The Cancellation Insurance covers the insured person's share of the rental price of a holiday destination rented from Lomarengas and located in Finland, if the rented holiday destination is left unused by the Insured entirely (cancellation) or in part (interruption or delayed departure) for the following reasons:

- the death, an accident or an unexpected and sudden onset of illness of the Insured, which unavoidably prevents use of the rented holiday destination. The imperative nature of the cause of cancellation shall be evaluated on medical grounds.
- the death, a serious accident or the serious, unexpected and sudden onset of illness of the Insured's next-of-kin, which unavoidably prevents use of the rented holiday destination. The imperative nature of the cause of cancellation shall be evaluated on medical grounds.
- unexpected, significant financial losses befall any of the Insured's property located in Finland, which unavoidably requires the Insured to remain at the site where the loss occurred.
- the Insured is required to appear in court and the trial coincides with the insured holiday destination rental.

The share of each insured person of the rental price is calculated by dividing the total rental price of the holiday destination by the number of all insured persons. In addition, in the event of an interruption or delayed departure, the price of one unused rental day is calculated by dividing the rental price of the holiday destination by the number of rental days.

The insurance covers expenses insofar as they are not, or would not have been, compensated on the basis of any law. A medical certificate, police investigation record or summons to appear in court stating the cause of the cancellation, interruption or delayed departure is a requirement for payment of compensation.

Any claims based on an insurance contract shall be made to the insurer within one year from the date at which the claimant becomes aware of an in-force insurance policy, of the occurrence of an insured event and of the loss, damage or injury that resulted from the occurrence.

An accident refers to a sudden and unforeseeable occurrence which arises from an external factor and causes bodily injury, and causes bodily injury against the will of the Insured. In addition, the following occurrences, unintended by the Insured, are considered accidents:



drowning, heat-stroke, sunstroke, frostbite, gas poisoning, sudden injury caused by considerable fluctuations in air pressure and intoxication caused by a substance taken inadvertently.

Illness refers to a state which, following a physician's examination can be cured, treated or alleviated through medical care.

A prerequisite for compensation is that the cause of the cancellation, interruption or delayed departure has not emerged prior to renting the holiday destination and that Lomarengas has been notified that the holiday destination is not used (partly or fully). Under the Cancellation Insurance, no compensation is paid for additional expenses (such as travel and accommodation costs related to the journey) or for the medical certificate. In addition, no accessories or additional services related to the journey are covered.

In this context, the following are considered the Insured's next-of-kin

- legal spouse, common-law spouse or registered partner
- children or children of the spouse, common-law spouse or registered partner
- foster children and grandchildren
- parents, parents-in-law and grandparents
- underage siblings and half-siblings
- daughters-in-law and sons-in-law
- one traveling companion with whom the Insured has jointly rented the holiday destination.

The insurance does not cover cancellation, interruption or delayed departure, if it is caused by the Insured's consumption of alcohol or other intoxicating substance or abuse of medication.

4 Insurance claim instructions

The Insured submits a claim application online through the Lomarengas website. After that, the Insured shall send the following documents to the mail or email address given below in Section 5:

- written proof of the reason for cancellation, interruption or delayed departure (a medical certificate, police investigation record or summons to appear in court)
- confirmation of order of the holiday destination rental.

Languages of claims handling are Finnish, Swedish and English. A prerequisite for compensation is that the claims application and its attachments, including medical certificate, are provided in one of the mentioned languages of claims handling.

5 Contact information

Insurance and claims:

Claims service team, tel. +358 10 514 2243,

e-mail: personal@if.fi

Address: If Insurance, Corporate Customers' personal insurance, P.O. Box 2036, 20025 IF, Finland

if.fi/yritys

Customer service: 010 19 15 00

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