



Insurance Certificate

Insured	POP Bank Visa Gold-card holders
Policyholder	Bonum Bank, business ID 2192977-5, Espoo
Insurance number	353-4723703-8
Insurer	LocalTapiola General Mutual Insurance Company, business ID 0211034-2, Espoo
Valid since	1.1.-31.12.2026
Valid	When being abroad continuously max 3 months on a holiday (not business trips)

Type of compensation	Sum insured (EUR)
Medical expenses	Without upper limit
Medical evacuation (negotiated with LocalTapiola)	Without upper limit
Death caused by travel accident	37,177 (1 700 under 16 year old)
Permanent handicap caused by travel accident	37,177 (8 500 under 16 year old)
Cancelled trip	Check terms
Missed connection	1,700
Travel interruption	Necessary and reasonable expenses
Material damage of luggage	1,042
Delay of luggage	85/day (max 340)
Liability damage	208,602 (50 EUR own risk)
Legal protection	8,500 (15% own risk, at least 150 EUR)

The sums above are maximum amounts per insured in one case except for the death benefit. Death benefit is lump-sum benefit for beneficiary (next to kin).

The entire content of the insurance is defined in the insurance policy, the terms and conditions of the Group Travel insurance and the general terms of the contract.

The insurance cover remains valid until the end of the insurance period in which the insured reaches the age of 80 years.

The insurance also provides coverage for family members under 16 years of age travelling with the insured.

In case of emergency please call LocalTapiola Emergency Service +358-800-0-4531 round the clock.

FOR THE PHYSICIAN

When you present this traveller's insurance policy issued by the Insurance Company LocalTapiola please send your medical statement and bill directly to Sos International a/s, Nitivej 6, Fredriksberg, DANMARK.

In all kinds of urgent medical cases and consultations please contact LähiTapiola's Emergency Service +358 800 0 4531 round the clock or telefax +358 2 762 4402. Our other contact numbers and addresses are: LocalTapiola Insurance Group, FI-02010 LähiTapiola, Finland.