

FRONTIER MOTOR INSURANCE IN FINLAND (INTERNATIONAL MOTOR INSURANCE CARD)

GENERAL

In Finland, the use of a motor vehicle registered abroad requires that the vehicle has motor liability insurance cover valid in Finland.

When entering Finland, frontier motor insurance for the entire duration of stay in the country must be taken out for motor vehicles registered in a country that is not part of the Green Card System. Frontier motor insurance must also be taken out for vehicles that are registered in a non-EEA country *) that is part of the Green Card System and have no valid green card. Frontier motor insurance is not granted for a vehicle registered in an EEA country. Frontier insurance is issued in Finland by the Finnish Motor Insurers' Centre and selected customs offices. Frontier motor insurance is valid in all EEA countries and in Switzerland.

The minimum validity period of the frontier motor insurance is 30 days, max 12x30 days. Insurance can be issued only when the vehicle to be insured is present or arriving in Finland at the beginning of the insurance. The insurance must be paid in advance.

*) Does not apply to vehicles registered in Andorra, Bosnia and Herzegovina, Montenegro, Serbia, Switzerland or United Kingdom.

SCOPE OF COVERAGE

Frontier insurance covers compensations

- to the innocent party for bodily injuries and material damage, and
- to the passengers of the insured vehicle for bodily injuries according to the legislation in the country where the accident took place
- In Finland, Sweden and Norway, also for bodily injuries to both the driver and the owner of the insured vehicle.

The insurance does not cover damage to the vehicle itself or towing etc. expenses.

INSURANCE PREMIUMS

The insurance does not entitle to a bonus.

The premium paid for frontier motor liability insurance will not be refunded, even if the insurance ends before its original expiry date.

Vehicle class	Minimum premium (30 days) EUR	Additional charge for the following 30 days or part thereof EUR
A Passenger cars	180	90
B Motorcycles	455	225
C Lorries	605	365
D Mopeds	150	75
E Coaches	760	335
G Other	225	115

F Trailers

- with pulling car: 50% of the rate of the pulling car (class A, C or E)
- without pulling car: 50% of the rate of class C