



Elisa Juniori Kellopuhelin Laiteturva

Insurance Terms No. 04560-1 | Valid from 1 May 2026

Contract Basis

The insurance terms and conditions, together with the insurance certificate, constitute the insurance contract between you and us. Unless otherwise agreed, Finnish legislation applies. The Insurance Contracts Act of 28 June 1994, No. 543/1994, governs non-life insurance and personal insurance.

Insurer

The insurer is Tryg Suomi, Aleksanterinkatu 17, FI-00100 Helsinki, Business ID 1947198-8, a branch of Tryg Forsikring A/S, CVR No. 24260666, DK-2750 Ballerup, Denmark.

Questions About the Insurance

If you have any questions regarding the insurance, you are welcome to contact:

Tryg Affinity

Email: affinity@tryg.fi

Phone: 029 003 92 20

1. About the Insurance

Tryg and Elisa Oyj (hereinafter “Tryg and Elisa”) have entered into an insurance agreement concerning a compulsory group insurance. This insurance is a mandatory group insurance that applies to the Elisa Juniori Kellopuhelin Laiteturva -subscription. The insurance is included in the subscription agreement and cannot be removed or terminated separately. The up-to-date insurance terms and conditions are always available from Elisa or Tryg.

Tryg and Elisa negotiate the basis for the insurance terms and premiums. If your subscription agreement ends, the insurance will end at the same time.

The insurance covers all-risk damage to the watch phone device in use, *provided that at the time of the loss the device has an active Elisa SIM card and an Elisa Juniori Kellopuhelin Laiteturva -subscription*. The insurance coverage is determined in accordance with the applicable all-risk insurance terms and conditions for the product.

2. Policyholder and Group Representative

The policyholder is Elisa Oyj, Ratavartijankatu 5, 00520 Helsinki, Business ID 0116510-6, which has entered into the insurance agreement with Tryg.

3. Who the Insurance Covers

The insurance applies to the person who is the policyholder of the Elisa Juniori Kellopuhelin Laiteturva -subscription and who has a valid Elisa subscription agreement associated with the device (a member of the group).

When we write “you” and “your”, we refer to you as the insured person and to any other individuals covered by the insurance.

4. Insured Product

The insurance applies to a children’s watch phone device that has a valid Elisa Juniori Kellopuhelin Laiteturva -subscription, as well as to the device’s original accessories supplied with the original package.

5. Where the Insurance Is Valid

The insurance is valid regardless of where in the world the product is located at the time of the damage, but claims handling is carried out only in the Nordic countries, and compensation is paid only in Finland.

6. Sum Insured

The sum insured corresponds to the purchase price of the product as stated on the purchase invoice or other contractual documentation, including VAT, and constitutes the maximum compensation payable under the insurance.

7. Deductible

The insurance is valid without any deductible.

8. Duration of the Insurance

The insurance is valid on a monthly basis starting from the time the person is added to the insured group. The insurance cover ends automatically when the Elisa Juniori Kellopuhelin Laiteturva -subscription agreement is terminated. The device protection applies only to the children’s watch phone and not to other products.

9. What the Insurance Covers

The insurance covers the following situations:

9.1 All-Risk

Covers the following damages to the children’s watch phone:

Sudden damage

The insurance covers damage to the children’s watch phone caused by a sudden and external event.

By a “**sudden**” event, we mean damage whose effect is immediate and unexpected. It must occur at a specific point in time and not gradually over a period. For example, if the children’s watch phone is dropped on the ground and the device’s screen breaks.

Liquid and Moisture Damage

The insurance covers damage caused when liquid or moisture suddenly and unexpectedly penetrates the children’s watch phone. For example, if water enters the device when a child unexpectedly falls into water.

Burglary, Robbery or Theft from a Vehicle

The insurance covers the theft of the children’s watch phone provided that:

- the device is stolen in connection with a burglary from a properly locked building,
- the device is stolen from a locked vehicle that has been forcibly entered by breaking a lock, door, or window, or
- the device is taken in connection with an assault or robbery in which the perpetrator uses violence or threatens the insured with violence.

“**Properly locked**” means that doors, windows, and other comparable entry points are closed and locked when leaving the premises.

“**Forcibly broken**” means that the thief has gained entry by breaking a lock, door, or window, and that there are clear signs of forced entry.

Original Standard Accessories

The insurance covers the children’s watch phone’s original standard accessories that are supplied with the device in the original sales package, such as the charger. These accessories are covered under the same terms and conditions as the children’s watch phone itself.

9.2 Extended Warranty

This coverage takes effect no earlier than the date on which the manufacturer’s warranty expires and remains valid for the agreed insurance period thereafter. It covers the following:

Malfunction

A malfunction refers to a mechanical or electronic defect in the children’s watch phone that prevents the device from being used for its original intended purpose.

10. What the Insurance Does Not Cover

Unless otherwise stated in the insurance terms, the insurance does not compensate:

- a) Theft or loss of the product in any manner other than burglary, robbery, or theft involving a vehicle.
- b) Damage caused by electrical phenomena such as lightning, short circuit, induction, overvoltage, or other comparable electrical events.
- c) Damage resulting from misuse or incorrect handling, including overloading, incorrect use, incorrect assembly or installation, incorrect repair or maintenance, or damage occurring during repair or maintenance.
- d) Pixel defects that can only be detected with technical aids.

- e) Battery faults or reduction in battery capacity caused by normal use, incorrect charging, or insufficient maintenance, including improper storage.
- f) Indirect damage or consequential financial loss.
- g) Cosmetic damage that does not affect the functioning of the children's watch phone, such as scratches, dents, or dirt.
- h) Loss or damage to software or data.
- i) Damage caused by viruses or hacking attacks, software errors, or corruption of data.
- j) Defects or damage to components or parts that were not supplied with the children's watch phone in the original sales package.
- k) Maintenance and service actions, including cleaning and other comparable procedures.
- l) Damage to accessories that were not part of the children's watch phone's original delivery package.
- m) Damage resulting from unauthorised modification of the product or any unauthorised intervention. An unauthorised intervention means that someone other than an authorised service provider has made changes to the device or its software.
- n) Damage that is compensable under another insurance policy, warranty, service agreement, seller's liability, or consumer protection legislation.
- o) Serial defects in the product, including manufacturing defects, software defects, recalls, and similar issues.
- p) Damage in situations where the children's watch phone did not have an active Elisa SIM card in use at the time of the incident.
- q) Damage if the Elisa SIM card has been used in a device other than the children's watch phone referred to in this insurance.

Safety regulations and duty of care

To ensure that your compensation is not reduced:

- a) Follow the instructions provided by the manufacturer of the children's watch phone regarding assembly, installation, use, care, and maintenance of the device.
- b) Use the children's watch phone according to its intended purpose.
- c) Handle the children's watch phone with care to prevent damage whenever possible and follow the device's user instructions.
- d) The children's watch phone must be handled with ordinary due care and must not be deliberately exposed to an obvious risk of damage.

Reduction or denial of compensation

According to the Insurance Contracts Act, compensation may be reduced in part or entirely if:

- you have intentionally (fraudulently) withheld information or knowingly provided false information that is relevant to the insurance.
- you do not fulfil your obligations as stated in these insurance terms.
- you are responsible for the damage due to gross negligence.

If safety regulations or duties of care have not been followed, compensation may be reduced or denied entirely based on a case-by-case assessment. The evaluation considers the nature of the neglect, its impact on the occurrence of the damage, and other relevant circumstances.

11. 11. General exclusions and limitations

The insurance does not cover damage caused directly or indirectly by:

Force majeure

Including war (declared or undeclared), terrorism, acts of war, cyber warfare, cyber terrorism, violation of neutrality,

civil war, riots or civil disturbances, rebellion or revolution, strikes, lockouts, blockades, confiscation, nationalisation, actions by authorities, natural disasters, epidemics, and pandemics.

Nuclear Damage

Including the intentional or unintentional release of nuclear, biological, chemical, or biochemical substances or materials, as well as the radioactive, toxic, explosive, or otherwise hazardous properties of any nuclear installation or part thereof.

However, the insurance does cover cases arising from or occurring in connection with nuclear reactions used for normal industrial, medical, or scientific purposes. Such use must comply with applicable regulations and must not be connected to the operation of a reactor or accelerator.

Intentional, negligent and/or criminal act

Damage caused by an intentional act or by gross negligence, including participation in fights or criminal acts.

Sanctions clause

If Tryg is subject to sanctions, prohibitions, or restrictions under a UN Security Council resolution, trade or economic sanctions, or the laws or regulations of the EU, the United Kingdom, or the United States, the insurance does not apply to any damage, benefits, or other compensation. Tryg does not provide insurance, is not liable for, does not defend the policyholder, does not pay defence costs, and does not provide any form of security on behalf of the policyholder to the extent that doing so would be contrary to such laws or regulations.

12. How compensation is provided

Tryg or Tryg's cooperation partner will decide whether the product is to be repaired or replaced with a technically equivalent product including the original accessories.

Replacement product

The children's watch phone is primarily compensated with a replacement device.

If the children's watch phone cannot be repaired, or if Tryg's authorized partner assesses that the repair costs exceed the price of a technically equivalent children's watch phone, the device will be replaced with a children's watch phone of the same brand and model.

If a children's watch phone of the same brand and model is not available, the device will be replaced with a product whose technical features correspond as closely as possible to those of the damaged children's watch phone.

Repair

In some cases, the children's watch phone can be repaired. The repair is carried out by a partner authorized by Tryg, ensuring that the children's watch phone is restored to essentially the same condition, usability, and appearance as before the damage occurred.

The term "**essentially the same condition**" means that the children's watch phone's usability, performance, and external appearance correspond largely to the state of the device before the damage occurred.

The term "**usability**" refers to the benefit and expected lifespan the children's watch phone would have had without the damage, as well as how long the device could have been used under normal conditions.

13. Damage procedures

If damage occurs to the insured product, the damage must be reported on Tryg's website as soon as possible after the incident and without undue delay:

You can find the links to Tryg's website at: <https://elisa.fi>

If you need assistance, you may contact Tryg:

Web: affinity.tryg.fi
Email: affinity@tryg.fi
Phone: 029 003 92 20

Implementation of compensation

Service at an Elisa store (primary procedure)

- The damage must first be reported on Tryg's website.
- Tryg processes the claim and makes a compensation decision in accordance with the insurance terms.
- After this, the insured must deliver the damaged children's watch phone to an Elisa store in accordance with the provided instructions.
- If a compensation decision has been made, Elisa will provide the insured with the replacement children's watch phone directly at the store, in accordance with the decision.

Box 'n' Return service

- If visiting an Elisa store is not reasonably possible, for example due to distance, the insured may use the Box 'n' Return service.
- A prepaid return package or shipping label will be sent to the insured.
- The damaged children's watch phone must be returned to the service partner appointed by Tryg, in accordance with the provided instructions.
- After the inspection, Tryg will make a compensation decision, and the replacement children's watch phone specified in the decision will be delivered to the insured.

Damage limitation or prevention

You must, where possible, attempt to limit or prevent damage and allow Tryg the opportunity to initiate measures aimed at achieving the same.

The insurance covers damage caused to the insured product in connection with you taking reasonable measures to prevent immediate damage or to limit damage that has already occurred.

In connection with a compensable loss, the necessary additional costs incurred to limit or prevent the damage will be compensated (in addition to the insured amount).

Repairing damage – only if agreed with us

Repairing damage, dismantling the product, or disposing of it is permitted only if this has been agreed with Tryg in advance. However, temporary repairs may be carried out if necessary to prevent serious consequential damage. You must retain any replaced parts until the damage has been fully repaired.

Documentation

You must provide Tryg with the documents and information that support your claim and that are necessary for determining Tryg's liability. If you are unable to document or justify your claim, we may reject your claim or determine the compensation at our discretion.

14. General provisions

Mandatory insurance

This is an insurance agreement between Elisa and Tryg, in which you are insured as a member of the group.

Unlike individual insurance policies, this insurance has the same content for all persons covered by it and cannot be opted out of separately.

The scope of the insurance, including the extent of the coverage as well as applicable limitations and conditions, is determined by the insurance agreement between Elisa and Tryg.

Elisa maintains a register of insured users.

Payment of the insurance

Elisa pays the insurance premium, including the insurance premium tax. Tryg has the right to terminate the insurance if Elisa does not pay the premium, which means that the insurance coverage for all members of the group will cease to be valid.

Contact information

The insured is responsible for providing correct contact details. The insured understands that communication may take place using the contact information provided at the time the insurance was taken out; by email, phone, text message, or post.

Insurer

The insurer is Tryg Suomi, Aleksanterinkatu 17, FI-00100 Helsinki, Business ID 1947198-8, a branch of Tryg Forsikring A/S, CVR No. 24260666, DK-2750 Ballerup, Denmark.

Supervision

Tryg Suomi is supervised by the Finnish Financial Supervisory Authority, and Tryg Forsikring A/S is supervised by the Danish Financial Supervisory Authority (Finanstilsynet).

Double insurance

If several companies have insured the same product against the same potential damage, each company is liable to the insured as if it had issued the insurance alone. However, you are not entitled to a higher total compensation from the companies than the total amount related to the damage. If the total liability exceeds the amount of the damage, the liability is divided between the companies in proportion to their respective liability amounts. You must inform Tryg if you have another insurance covering the same risk when damage occurs.

Limitation period

A claim for insurance compensation must be submitted to Tryg in writing within one year from the date on which the claimant became aware of the insurance being in force, the occurrence of the insured event, and the damage caused by the insured event. In any case, claims must be submitted within ten years of the insured event. A notification of loss is considered equivalent to submitting a claim. If the claim is not submitted within the prescribed time limit, the claimant loses the right to compensation.

Right of recourse

To the extent that Tryg has paid compensation for the damage, Tryg assumes the insured's right to claim compensation from the person responsible for the damage. If you lose your right to claim compensation from that party on the basis of an agreement, warranty, or similar arrangement, or if you impair Tryg's right of recourse, Tryg's liability will be limited accordingly. In addition, you may be required to reimburse compensation already paid.

Legal provisions

This insurance is governed by the provisions of the Finnish Insurance Contracts Act (543/1994) and Finnish law. Disputes arising from the insurance agreement or these insurance terms shall be resolved in accordance with Finnish law in a Finnish court, unless otherwise agreed or notified.

Insurance period

The insured is included in the insured group when the Elisa subscription agreement for the Junior watch phone enters into force. The insurance is valid on a monthly basis and continues for as long as the subscription agreement remains in force. The insurance ends automatically when the Elisa subscription agreement ends, without separate notification.

15. Summary of the privacy policy

Your personal data is processed in accordance with applicable legislation (EU Regulation 2016/679). Personal data is processed for the administration of the insurance agreement, the handling of claims, the fulfilment of statutory obligations, and the prevention of misuse and fraud. The data processed may include, for example, your name, contact details, and information related to the insurance. Data is disclosed only to the extent necessary for managing the insurance or as required by law. Personal data is retained only for as long as necessary for the purposes mentioned above or for the period required by law. You have the right to access your personal data, request its rectification or deletion, and exercise other rights under the General Data Protection Regulation.

Contact details

Tryg
Email: affinity@tryg.fi

Data Protection Officer (DPO)
Email: dpo@trygghansa.se

Since claims are processed in Sweden, data protection matters are handled by Trygg-Hansa's Data Protection Officer.

The complete privacy policy is available in English at: <https://www.tryg.com/privacy-policy>.

16. Grounds for decisions and appeals

At Tryg, we strive to provide high-quality service. Our decisions are based on the insurance terms and established practices. If you are not satisfied with our decision regarding your claim, you may submit a written complaint to us.

Primarily

We recommend that you first contact the claims handler responsible for your case, as this is often sufficient to resolve the matter. You may also request that the claims handler's supervisor review the decision.

Email: affinity@tryg.fi.

In your message, please include your name, claim number, and the reason for your dissatisfaction. Attach any new information or documents.

Secondarily

By following the above steps, the matter is often resolved at this stage. If it is not, you may request a reassessment of the decision. In such a request, state why you consider the decision to be incorrect and include your name and claim number.

Email: asiakasiamies.affinity@tryg.fi.

Other advisory and review bodies

You may also choose to have the matter reviewed by the following bodies:

Finnish Insurance Complaints Board (FINE):

Provides non-binding recommendations for resolving disputes concerning the interpretation of law and insurance terms.

Address: Porkkalankatu 1, 00180 Helsinki
Phone: 09 6850 120
Email: info@fine.fi.

Consumer Disputes Board:

Handles disputes between consumers and businesses.

Address: Hämeentie 3, PL 306, 00531 Helsinki
Phone: 029 505 3050
Email: kril@oikeus.fi.

General court:

You may file a lawsuit against Tryg in the district court of your place of residence, in the court of Tryg's domicile, or in the court of the place where the damage occurred.

The claim must be filed within three years from the date you received Tryg's decision.