

Country: Finland

Perils covered	Peril	Compulsory by law	Compulsory by design	Optional	Market Pen. ¹
	Windstorm	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	90 %
	Hailstorm	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	90 %
	Lightning — direct hit	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	90 %
	Lightning — surge	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	10 %
	River flooding	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	5 %
	Overflow of stagnant waters	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	5 %
	Torrential rain	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	5 %
	Storm surge	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	5 %
	Earthquake	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
	Snow pressure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
	Avalanche	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
	Frost	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
	Landslide	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
	Subsidence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
	Collapsing sinkhole	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
	Volcanic eruption	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
	Meteor strike	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
	Tsunami	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %
	Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	0 %

Private Lines Building Content

Commercial Lines Building Content

Tariffs, deductibles and the importance of risk prevention Commercial lines don't typically include flood cover. Deductibles are fixed amount.

Sale, underwriting and claims process At the moment one insurance company offers NatCat insurance cover after risk selection.

State intervention Authorities define when the flood or torrential rain is exceptional. Exceptionality is defined in insurance terms. There is no public compensation fund for NatCat disasters.

<http://www.syke.fi/en-US>; <http://en.ilmatieteenlaitos.fi/>

¹ Please specify how the market penetration was calculated: It is based on statistics of FFI.