

Country: Finland

Perils covered	Peril	Compulsory by law	Compulsory by design	Optional	Market Pen. ¹
	Windstorm	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	95 %
	Hailstorm	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	95 %
	Lightning — direct hit	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	95 %
	Lightning — surge	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	80 %
	River flooding	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	95 %
	Overflow of stagnant waters	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	95 %
	Torrential rain	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	95 %
	Storm surge	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	95 %
	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 Tariffs are individual and risk based on total risk on home insurance. Higher deductibles apply in floods. Precautionary guidelines include advices on how to maintain building and technic in a good shape.

Sale, underwriting and claims process These are tied products, no stand-alone NatCat insurance products on the market.

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: The penetration is based on market research made by FFI.