

Content of Environmental Liability Insurance

TYPE OF INSURANCE:	Environmental Liability Insurance
POLICYHOLDER:	Länsimetro Oy
POLICY PERIOD:	3.2.2025-2.2.2026, both days inclusive
INSURED COMPANIES:	Policyholder, its subsidiaries and controlled, affiliated and associated companies, associations and clubs.
INSURED ACTIVITIES:	All past, present and future activities of the Insureds.
INSURANCE COVER:	Remediation costs imposed by regulators – includes clean-up of: <ul style="list-style-type: none">• the insured's own property• other land, water, and biodiversity• Third-party legal liability• Bodily injury• Cover for sudden & accidental and gradual pollution• Property damage, including loss of use and diminishment in value• Nuisance, trespass and obstruction• Liability arising under the EU Environmental Liability Directive and any associated member state law• Covers all environmental damage, not just resulting from pollution• Losses arising from transportation of products or waste by or on behalf of the insured• First-party business interruption• Loss mitigation costs — emergency expenses incurred in responding to an incident
INSURED PROPERTY	Lauttasaari Station Koivusaari Station Keilaniemi Station Aalto University Station Tapiola Station Urheilupuisto Station Niittykumpu Station Matinkylä Station Finnoo Station Kaitaa Station Soukka Station Espoonlahti Station Kivenlahti Station Sammalvuori Depot
GEOGRAPHICAL SCOPE:	Finland

JURISDICTION: Finland, Finnish law

LIMITS OF LIABILITY: EUR 10,000,000 per loss and in aggregate during the policy period

DEDUCTIBLE: EUR 500,000 per loss
Special deductible for BI:7 days and 10% coinsurance

FEE AND PAYMENT TERMS:

The premium should be non-adjustable, i.e flat and excluding tax. The premium should be based on the group's annual budgeted turnover of 40 MEUR in 2024.

CLAIMS HISTORY:

There has not been reported any claim during the past ten years.

ADDITIONAL INFORMATION:

Proposal form if needed.