

Vehicle Usage Report

Party who caused the accident

Name of the driver

Registration number

Accident number

Policyholder's name

Insurance company

Date of accident

Party leasing the vehicle

Name

Daytime phone (8.00–16.00)

Occupation

Address

Damaged vehicle

Registration number

Make and model

Year

Leasing

Is the vehicle leased? Yes No

If yes, is the type of leasing

Financial leasing Service leasing

Name of the service leasing company

Usage

At work Type of work

The party leasing the vehicle drives for work (excluding commuting)

Per week km Per month km

For commuting

Working hours (from - to) Length of commute (km)

Description of opportunities to use public transportation for commuting

Other reason, please specify

Rental company (if known)

Name Phone

Address

Employer/company

Name

Phone

Address

Signature

Date and time

Signature of the party leasing the vehicle

Grounds for using a substitute vehicle

The insurance company will cover the costs incurred by the use of the vehicle in a manner described hereafter if the usage of the vehicle is sufficiently justified or if unreasonable hindrance is otherwise caused to business. The vehicle usage report must be submitted on this form or in another manner that contains the equivalent information.

Insurance covers

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- 94% of the rates per day and per kilometre or the weekly rate with unlimited mileage when the vehicle is the party's own or a financial leasing vehicle
- 100% of the rates per day and per kilometre or the weekly rate with unlimited mileage when the vehicle is a service leasing vehicle.

Upon request, a copy of the service leasing agreement should be submitted to the insurance company.

Insurance does not cover

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- expenses related to the substitute vehicle, such as fuel, deductible waiver and similar
- separate non-use period compensation for the period of lease.

The deductible is 6% of the leasing costs, which corresponds, on average, to the savings gained in the vehicle's usage costs during the period of non-use (tyres, repair and service costs).

Considerations when leasing a vehicle

The substitute vehicle should equal to one's own vehicle, at a maximum, in terms of size and rate.

The party leasing the vehicle is responsible for covering the leasing costs unless the insurance company states they will cover them. Contact your insurance company for compensability.

The Finnish Motor Insurers' Centre

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