

If's investment supportto prevent vehicle damage

We want to help you prevent the hazards that pose a threat to your business. As an If customer, you can receive support for your investment in safety.

The investment support is intended for improvements such as:

- equipment to improve vehicle or traffic safety
- practice on a training track
- anti-burglary window film
- driver behaviour monitoring devices
- windscreen film for buses.

The investment support is not intended for:

- equipment or actions required by the authorities, such as statutory driver training
- equipment required by the terms and conditions.



The amount of the support is

- a maximum of 50% of the investment (VAT 0%)
- however, no more than 20% of the total annual premium (VAT 0%) for voluntary vehicle insurance
- however, no more than EUR 3,000.

There is no minimum limit for the supported investment.

The investment support will be refunded

- from the premium for the insurance period following the investment year
- usually from one year's premium, but can also be divided over several years if necessary.

Investment support can be applied for twice over a five-year period.

Example 1.

- Reversing cameras cost EUR 2,000, so 50% of the investment is EUR 1,000.
- The customer's voluntary vehicle insurance premium is EUR 15,000 (VAT 0%). The amount of the support can be a maximum of 20% of the premium (VAT 0%), i.e. no more than EUR 3.000.
- The investment support is EUR 1,000.

Example 2.

- Fencing around a car dealership costs EUR 10,000, so 50% of the investment is EUR 5,000.
- The customer's voluntary vehicle insurance premium is EUR 6,000 (VAT 0%). The amount of the support can be a maximum of 20% of the premium (VAT 0%), i.e. EUR 1,200.
- The investment support is EUR 1,200.

Completed investment support application

Preliminary decision on granting the support

Implementation of the investment / invoices to If

Final support decision and refund from the premium

Please contact your contact person at If.
For more information on investment support, visit if.fi/investointituki (in Finnish).

