

If's investment support – For the protection of property

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:

- video surveillance systems
- burglar alarm systems
- leakage alarms
- uninterruptible power supply (UPS equipment)
- lockable fencing.

The investment support is not intended for investments such as:

- equipment or actions required by the safety regulations, such as locks, fire extinguishers or video surveillance of churches
- equipment or actions required by the authorities, such as a rescue plan or explosion protection document.



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 property and business interruption insurance
- however, never more than EUR 10,000.

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
- generally 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.

- A burglar alarm costs EUR 2,000, so 50% of the investment is EUR 1,000.
- The customer's premium for property and business interruption insurance 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 costs EUR 10,000, so 50% of the investment is EUR 5,000.
- The customer's premium for property and business interruption insurance is EUR 6,000 (VAT 0%). The amount of the support can be a maximum of 20% of the premium (VAT 0%), i.e. no more than EUR 1,200.
- The investment support is EUR 1,200.



Please contact your contact person at lf.

For more information on investment support, visit if.fi/investointituki (in Finnish).

