



Entrepreneur's leisure-time accident insurance

Insurance Product Information Document

- Company: Pohjola Insurance Ltd, 1458359-3, Helsinki, Finland
- Product: Entrepreneur's comprehensive leisure-time accident insurance, Entrepreneur's leisure-time accident insurance

Full information about the product that must be provided concerning the contract are in the product guide, insurance terms and conditions and the policy document.

What is this type of insurance?

Entrepreneur's comprehensive leisure-time accident insurance and Entrepreneur's leisure-time accident insurance are insurances referred to in the Workers' Compensation Act, which provide cover for entrepreneurs' leisure time. Leisure-time insurance requires that the entrepreneur has taken out voluntary occupational accident insurance with the same insurance company.



What is insured?

- ✓ We will compensate, for example, medical treatment expenses, loss of income caused by disability, rehabilitation and costs caused by permanent handicap. Compensation will be paid on the basis of Workers' Compensation Act. The earnings specified in the Self-Employed Persons' Pensions Act which were valid at the time of loss will be used as the basis for the compensation for loss of income and survivors' pension.

Entrepreneur's comprehensive leisure-time accident insurance

- ✓ covers accidents sustained by a specified entrepreneur during leisure time, also during sports activity and on journeys abroad.

Entrepreneur's leisure-time accident insurance

- ✓ covers accidents sustained by a specified entrepreneur during leisure time, with the exception of sports that are excluded from cover.



What is not insured?

Entrepreneur's comprehensive leisure-time accident insurance and entrepreneur's leisure-time accident insurance do not cover

- ✗ entrepreneurs who have no pension insurance as specified in the Self-employed Persons' Pensions Act
- ✗ agricultural entrepreneurs, or grantees
- ✗ athletes.

Neither does entrepreneur's leisure-time accident insurance cover

- ✗ accidents that occur when playing football, American football, floorball, streetbandy or ice hockey or in downhill skiing, snowboarding, scuba diving, free diving, mountain climbing or ice climbing.



Are there any restrictions on cover?

- ! Insurance events are covered only if they fulfil the definition provided in the Act and occurred in circumstances referred to in the Act. A further requirement is that the injury or disease is likely to have a medical cause-effect relationship with the insurance event.



Where am I covered?

The insurance is valid during the entrepreneur's leisure time
✓ in Finland and abroad.



What are my obligations?

- The correct information must be provided when applying for the insurance.
- The insurance company must be informed if any information you submitted when applying for the policy or what is entered in the policy document is not complete or if significant changes have taken place.
- The insurance company must be notified of an accident within 30 business days from the date of loss.
- The information requested must be provided when claiming compensation.



When and how do I pay?

The insurance premium must be paid by the due date. It can be agreed whether the annual premium is paid in one or several instalments.



When does the cover start and end?

The insurance begins, at the earliest, when the insurance company received the insurance application. Insurance coverage ends when the policyholder terminates it.

The insurance will terminate on the end date of the pension insurance specified in the Self-Employed Persons' Pensions Act. The insurance may also be terminated retrospectively. Remember to inform the insurance company if your pension insurance ends.

The insurance company also has the right to terminate the insurance cover under certain conditions.



How do I cancel the contract?

You can terminate the insurance in the Internet Service or by submitting a written notice of termination to the insurance company. You may not terminate the insurance policy by telephone.