

OP Gold Card Travel Insurance Certificate

Policy: OP Gold Travel Insurance
Policy code: 16-858-360-5
Policyholder: OP Retail Customers plc
Insurer: Pohjola Insurance Ltd
Date of Issue: 1 July 2025

Validity of the policy:

The policy is valid for OP Gold cardholder under 91 years of age with permanent residence in Finland. The insurance also covers the Cardholder and his/her spouse or legal partner (any couple in a common law relationship living permanently at the same address) and their children, aged under 25 travelling together. All beneficiaries must be travelling together with the Cardholder and to the same destination as the Cardholder. In order to be covered by the policy, the insured persons must also be covered by statutory health insurance in Finland.

The policy is in force during leisure travel when at least 50 % of the travel expenses (transport and accommodation) are paid with the OP Gold Credit Card. When travelling in Finland, the destination must be at least 50 kilometres from the point of departure as a straight-line distance. The policy is not in force at home, place of work or study, or holiday home or when travelling between those places, even if the distance is greater than 50 kilometres.

Note:

This document is to confirm that a customer has a valid travel insurance policy if the above-mentioned requirements are fulfilled. This confirmation is not an insurance policy. No claims may be made based on this document.

Pohjola Travel Emergency Service: +358 10 253 0011

When you are travelling abroad, you can get:

- help to find a reliable doctor or hospital
- personal assistance in the event of an illness or injury
- a payment commitment for hospital treatment, surgery, medical repatriation or other procedure.

Call the Pohjola Travel Emergency Service for assistance in Finnish, Swedish and English 24/7.

Call charge: local/mobile network rate (lnr/mnr). Your operator may charge extra for international calls.

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Summary of Benefits

Note: This table does not show all benefits	Maximum compensation
Medical treatment expenses	
Medical treatment expenses due to travel illness or accident	No monetary upper limit
Medical treatment expenses due to travel illness	45 days from the start of treatment
Medical treatment expenses due to travel accident	45 days from the accident
Treatment expenses for a tooth injury caused by an accident	€1,000
Injury to teeth caused by biting, or sudden toothache	€500
Luggage	
Luggage, maximum per insured person / loss	€1,000
Luggage, maximum for all insured persons travelling together / same loss	€4,000
Personal money, maximum per insured person / loss	€400
Luggage delay	
After a delay of at least 2 hours per insured person / new day	€100 Up to €400 per insured person
Other	
Travel interruption	€2,000 per insured person
Missed departure, for insured persons travelling together	€1,000
Delayed departure, after 4/8/24 hours	€100/€200/€300 per insured person
Deductible cover for a rental car	
Maximum per loss	€2,000