

Football Cover
Product Description 1 January 2019–31 December 2019
Policy number 06-21892

	For whom?	Football Cover, €
Competitive Adults Born in 1998 or earlier	Adults 1A: Men League and First Division	490
	Adults 2A: Men Second Division and lower, Women League and lower	290
	Referees	30
Competitive Young players and Children Born in 1999 or later	Young players 1 born in 1999–2003	140
	Young players 2 born in 2004–2006	40
	Young players 3 born in 2007	40
	Children 1 born in 2008 or later	4
Hobby activities/Amateur leagues	Adults born in 1998 or earlier	50
	Young players born in 1999 or later	20
Futsal	Futsal players of all ages	140

The Suomisport service fee of EUR 1.50 will be added to the price.

Football Cover in brief

Football Cover provides compensation for injuries resulting from a sudden event, such as rupture of the Achilles tendon or a dislocated knee.

Stress fracture or its initial stage is also covered. The sudden event must occur while the Football Cover is valid.

- Medical expenses indemnity of 15,000 euros per every sudden event
- Deductible EUR 100 per every sudden event
- Handicap benefit EUR 30,000
- Death benefit EUR 8,500.

You can find OP's partner hospitals and clinics at vahinkoapu.op.fi/en. You can find more information at op.fi and by calling OP's service number +358 (0)10 253 1333.

Sports Cover insurance terms and conditions L1801.

Competitive Young players 3 and Children 1 – Football Cover does not carry a deductible and it is also valid in other federations' sports in situations specified below.

In what situations is Football Cover valid?

Football Cover is valid for players of all ages belonging to a Finnish football club in the following football-related situations:

- match/competition/tournament
- training session that is characteristic of the sport or in line with the training programme
- on match trips and at education, fitness and training camps for their entire duration

and trips to and from such events lasting up to 3 months, both in Finland and abroad.

Football Cover is a fixed-term policy

Football Cover will take effect on 1 January 2019 if you pay the premium by the end of January 2019. If you pay at a later date, the cover will enter into force at 12:00 midnight on the payment date or at the time of payment. Keep the receipt indicating the time of payment. Sports Cover will expire on 31 December 2019.

An injury occurred – may a top orthopaedist treat you?

1. Seek care and take your Kela card with you. You can find OP's partner hospitals and clinics at vahinkoapu.op.fi/en. We recommend Pohjola Health branches in Helsinki, Tampere, Oulu, Kuopio and Turku for the treatment of any orthopaedic injuries.
2. You can file a claim at Pohjola Health at the hospital's claims desk during its opening hours. You will receive a claim settlement decision right away. If the loss is coverable, you will only pay any deductible for medical expenses indemnity specified in the policy.
3. With other partner hospitals and clinics, you should first pay for your medical expenses yourself and then file a claim with OP's Internet Service or OP-mobile. To file your claim, you will need online banking credentials for OP or another bank and information about the coverable expenses. You do not have to send any receipts or other documents, but save them for six months; we will ask for them if necessary. You will receive the claim settlement decision by post.

Which treatment and examination expenses are compensated?

Football Cover provides comprehensive cover for costs of doctor's appointments, medication, examinations and surgery for a maximum of three years:

- fees of examinations, treatment and surgery performed by health care professionals at their practice or clinic for each sudden event
- costs of medicinal products and wound dressings sold in pharmacies
- daily hospital charges
- costs of dental injury examinations and treatments with no time limit for compensation
- costs for orthopaedic braces or bandages for the treatment of a coverable injury
- costs for physiotherapy required to recover from a fracture or a surgical procedure. Physiotherapy is also covered in knee and shoulder injuries in which the physiotherapy is applied instead of surgery. However, physiotherapy is only covered for a maximum of 10 sessions per sudden event.
- rental costs of forearm or underarm crutches
- travel expenses to the nearest hospital or clinic.

We require that any treatment and examinations have been prescribed by a doctor, conform to generally accepted medical practice and are necessary for the treatment of the injury.

If the insured person does not reside permanently in Finland and sustained a loss in Finland, we require that the examinations and the treatment began in Finland.

Football Cover does not cover

- stress pain and injuries or illnesses, such as shin splints, tendinitis or inflammation of tendons' attachment sites
- gradually arising pains, injuries or illnesses. Contrary to the above, stress fracture or its initial stage is compensated.
- illnesses, such as arthrosis or arthritis or heart attacks or other attacks of illness
- intervertebral disk, abdominal, umbilical or groin hernia
- loss of income or other indirect losses
- examinations or treatment carried out by a foot, speech or occupational therapist, nutritional therapist, psychologist, neuropsychologist, optician, chiropractor, osteopath, naprapathy practitioner, massage therapist or similar healthcare professional
- psychotherapy or equivalent treatment
- medical equipment, other aids and supplies or artificial limbs, except as described above concerning orthopaedic braces or bandages and rental costs of forearm or underarm crutches
- spectacles, a hearing aid or dentures even if they broke in connection with the sudden event
- indirect costs such as accommodation and meal costs.

Beneficiary

Any medical expenses indemnity and handicap benefit is paid to the insured person.

In cases of death, the beneficiaries are the insured person's next of kin. The beneficiaries can be changed by informing us about it with an online message at op.fi.

Football Cover can be terminated during the season

You can terminate Football Cover taken for yourself or an underage child under your guardianship during the insurance period by online message at op.fi. In your message, type: Football Cover, the player's name and personal identity code, the account for premium refund and an email address to which the confirmation of termination will be sent. We charge a minimum of 16 euros for the insurance period.

Confidentiality

We will handle your personal data in accordance with the law and our Privacy Statement and Privacy Notice.

The insurance decision will be made automatically on the basis of the information you have provided when you pay the insurance premium. Should a loss occur, any automatic decision by us will be based on the loss details you have provided, on the insurance terms and conditions and our customer data file.

Read more about privacy protection at www.op.fi/dataprotection.