

Football Cover Try Out  
Product Description 1 January 2019–31 December 2019  
Policy number 06-221892



	For whom?	Football Cover, €
Try Out insurance for 7 days	Born in 2003 or earlier	35
Try Out insurance for 7 days	Born in 2004 or later	35

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 EUR 15,000
- 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](http://vahinkoapu.op.fi/en). You can find more information at [op.fi](http://op.fi) and by calling

OP's service number +358 (0)10 253 1333.

Sports Cover insurance terms and conditions L1801.

Try Out cover for those born in 2004 or later – no deductible in Football Cover

### How to buy Try Out Insurance

#### 1. Personal data

Register or a log into the Suomisport.fi service.

#### 2. Select your primary sport and the appropriate licence for you (in the Try Out licence, select the start date on which the licence enters into force. The licence is valid for 7 days), select the club to which your representation right will be tied.

#### 3. Information on the insurance policy

Choose a suitable policy. (Try Out insurance is valid for 7 days from the selected start date)

Check the information you entered and read the Sports Cover product description and insurance terms and conditions.

You must accept the insurance terms and conditions before proceeding to pay.

#### 4. Payment

Proceed to payment and choose the method of payment. If you pay using your online bank credentials or credit card, there will be no extra charge for the transaction.

A separate service fee will be charged if you choose to have a bill sent to you.

Sports Cover will enter into force on the date specified in the product description.

The Football Cover Try Out insurance will become valid at the time shown under item 3. If you are buying Football Cover for other than yourself, ALWAYS give the player the Sports Cover Try Out product description and tell which alternative you chose for them.

### In what situations is Football Cover valid?

Players of any age belonging to a Finnish football club may be included under policy number 06-221892. The insurance contract is made between the new player and OP.

The insurance is valid for players of all ages 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

Try Out insurance is valid when playing football anywhere in the world.

The policy is valid for 7 days provided the premium has been paid before the beginning of training or a match.

The insurance can be bought at [www.suomisport.fi](http://www.suomisport.fi)

## 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](http://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](http://op.fi).

## 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](http://www.op.fi/dataprotection).