



OP Platinum

Travel insurance information, valid as of 1 July 2025

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Your OP Platinum card includes travel insurance granted by Pohjola Insurance Ltd. Your travel insurance policy code is 16-797-286-0.

Your travel insurance includes:

- traveller's insurance
- luggage insurance
- Travel Liability Insurance
- Legal Expenses Travel Insurance
- deductible cover for a rental car

The insurance is valid while your OP Platinum card is valid. You do not need to pay for your trip using your OP Platinum card in order for the insurance to be valid.

Traveller's insurance and luggage insurance have no deductible. The deductibles for travel liability insurance and legal expenses travel insurance are stated in the relevant sections in this document.

Travel insurance is subject to the terms and conditions of Corporate Travel Cover. The content of the insurance and exclusions are stated in the terms and conditions. This insurance information sheet provides a brief description of your insurance and explains situations in which the insurance for OP Platinum customers differs from the terms and conditions. For the full insurance terms and conditions, visit op.fi/terms-and-conditions.

Travel insurance

Insured persons

As an OP Platinum cardholder, you are insured until the end of the month when you reach 86 years of age. The insurance also covers the following persons travelling with you:

- your spouse or common-law spouse, and
- your or your spouse's children and grandchildren under the age of 25 travelling with you

The spouse and children may only be covered by the travel insurance of one OP Platinum or OP Gold cardholder at a time.

In order to be covered by the insurance, the insured person must have a permanent municipality and place of residence registered in Finland. In order to be covered by traveller's insurance, the insured person must also be covered by statutory health insurance in Finland.

Validity

The insurance is valid during leisure travel everywhere in the world. Travel insurance is also valid in Finland when you travel at least 50 kilometres in a straight-line distance from your home, place of work or study, or holiday home. However, the insurance is not valid in these locations or during travel between these locations.

The insurance is valid for a maximum of 45 days from the start of the journey. If your journey is longer than 45 days, the insurance will expire when 45 days have passed from the start of the journey.

Visits back to Finland of a duration shorter than 30 days will not end your journey abroad, provided that your journey has lasted for more than 90 days and you intend to return to the same travel destination. In these situations, the journey-specific maximum validity of the travel insurance included in OP Platinum has exceeded and the insurance is no longer valid when you return to the travel destination.

Traveller's insurance

Traveller's insurance includes the following covers:

- Medical Treatment Cover
- Travel Interruption Cover
- Cancellation Cover
- Cover for Missed or Delayed Departure
- Cover for Assault, Abduction and Crisis Therapy
- Disability Cover for travel accidents
- Death Cover for travel accidents.

Medical Treatment Cover

Reimburses medical expenses resulting from travel illness and travel accident without an upper limit in euros. Treatment expenses incurred from a travel illness are covered for a maximum of 120 days from the start of treatment. We compensate treatment expenses incurred due to a travel accident for a maximum of three years after the accident.

We also cover the costs of medical repatriation of the insured patient and travel and accommodation costs of an escort, where necessary. In these situations, apply for a pre-approval of the expenses by calling Pohjola Travel Emergency Service.

What is a travel illness?

Travel illness is defined as an illness requiring medical treatment and which started, or its first symptoms appeared (with the insurance still being valid), during the journey and for which medical treatment was given either during the journey or within 14 days of the end of the journey. The time limit of 14 days is not applied in the case of an infectious disease with a longer incubation period.

Sudden deterioration of an illness that existed before a journey

An illness that started or the symptoms of which appeared before the journey is not a travel illness. However, we will reimburse treatment expenses incurred due to a sudden deterioration of an existing illness or a sudden change in the state of the illness during the journey if such a change or deterioration was not likely or expected on the basis of general medical experience. In these situations, we only reimburse emergency first aid administered at the travel destination for up to seven days from the start of the treatment.

What is a travel accident?

A travel accident is a sudden, external occurrence which is beyond the control of the insured, which takes place during the trip, and which causes bodily injury.

If an illness or a defect not related to the accident has materially contributed to the emergence of the injury caused by the travel accident, we reimburse the expenses only insofar as they arise from the travel accident in question.

Validity during sports

The insurance is also valid in high-risk sports and activities as referred to in clause 2.4.2 of the insurance terms and conditions. However, the insurance is not valid in competitive sports or when training for competitive sports (clause 2.4.1).

Travel Interruption Cover

From Travel Interruption Cover, we reimburse if a journey you have started changes due to the following compelling reasons:

- Travel illness or accident suffered by the insured.
- A sudden serious illness, accident or death of the insured person's next of kin or travelling companion. The definitions of a next of kin and travelling companion are given in clause 2.7 of the insurance terms and conditions.
- A substantial loss of or damage to the insured person's property in their home country, as defined in clause 2.8 of the insurance terms and conditions.

We reimburse the following expenses caused by an interruption of a journey:

- Necessary and reasonable additional travel and accommodation costs incurred by the insured person during the journey.
- Unused services, excursions and travel at the destination for which the insured person has paid separately in advance. We cover these up to 2,000 euros per each insured person.
- 50 euros per day for travel days lost if a journey is interrupted due to hospital treatment or untimely return of the insured person.

Travel insurance included in OP Platinum does not cover expenses incurred by a new outward journey to the travel destination or the journey of a substitute as referred to in clause 5.2 of the insurance terms and conditions.

Cancellation Cover

The maximum compensation of Cancellation Cover is 10,000 euros per each insured person. We cover the costs of one cancelled journey up to 50,000 euros for all insured persons in total.

We pay compensation on the basis of Cancellation Cover if your journey is cancelled. Cancellation means that the insured person's departure on the journey is prevented for the following compelling reasons:

- Sudden illness, accident or death of the insured person.
- A sudden serious illness, accident or death of the insured person's next of kin or travelling companion. The definitions of a next of kin and travelling companion are given in clause 2.7 of the insurance terms and conditions.
- A substantial loss of or damage to the insured person's property in their home country, as defined in clause 2.8 of the insurance terms and conditions.

We reimburse expenses paid in advance for which the insured person is liable according to the terms of travel or other terms of service and for which the insured person cannot receive compensation from the tour operator or other service provider. You must first claim compensation from the tour operator or service provider. See clause 8.2 of the insurance terms and conditions for more information.

Cover for Missed or Delayed Departure

From Cover for Missed Departure, we compensate for travel or accommodation expenses caused by a missed departure up to 2,000 euros per each insured person

- if the insured person misses their departure or connection because a mode of transport is late owing to poor weather, natural disaster, technical fault, traffic accident or action by an authority;
- if a vehicle used by the insured person is involved in a road accident or suffers a technical malfunction.

From Cover for Delayed Departure, we pay compensation for a delay if the insured person is required to wait for over 6 hours for the departure of a public means of transport. We pay 35 euros in compensation for each subsequent period of 6 hours, up to 350 euros.

Disability and Death Cover

Sums insured for OP Platinum cardholders and their spouse or common-law spouse accompanying on the journey:

- Permanent disability caused by a travel accident, up to 50,000 euros
- Death caused by a travel accident, 50,000 euros

Sums insured for children and grandchildren under age 25 accompanying on the journey:

- Permanent disability caused by a travel accident, up to 10,000 euros
- Death caused by a travel accident, 5,000 euros

The beneficiaries in the event of death are always the insured person's next of kin.

Luggage Insurance

Luggage Insurance provides cover for your luggage against property losses.

The sum insured in Luggage Insurance is 5,000 euros for each insured person and a total of 10,000 euros for all insured persons travelling together.

We compensate damage to your luggage caused by a sudden and unforeseeable event. We also pay compensation if your luggage is lost, late or forgotten or if your passport, visa or travel tickets are stolen.

Contrary to clause 3.2 of Luggage Insurance terms and conditions, if your luggage is late at the travel destination by at least two hours on the outward journey, we reimburse the costs of necessities to up to 200 euros for each insured person. If your luggage is late by 48 hours or longer, we pay a compensation of up to 800 euros for each insured person.

Travel Liability Insurance

Sum insured 170,000 euros per loss for each insured person

Deductible 50 euros

Travel liability insurance provides cover in cases where you are legally liable to pay compensation for personal injury or property damage suffered by a third party and which you have not caused wilfully or through gross negligence.

Legal Expenses Travel Insurance

Sum insured 50,000 euros per loss for each insured person

Deductible 10% of costs and always at least 150 euros

Legal Expenses Travel Insurance covers necessary and reasonable expenses incurred by the use of legal counsel in disputed civil cases and criminal cases that concern your private life and in which you are a party in your capacity as a traveller.

Deductible cover for a rental car

We will reimburse the deductible for rental car insurance up to 5,000 euros.

The deductible cover for a rental car is valid when travelling. The cover is valid for a maximum of 45 days from the start of the rental as an OP Platinum cardholder. The cover's validity ends if the travel insurance's validity ends due to the maximum duration of the journey, even if the 45-day limit mentioned above is not reached.

A trip begins when you depart on the trip from your home, place of work or study, or holiday home. A trip ends when you return to any of the above places.

For trips within Finland, the deductible cover for a rental car is valid when the destination is at least 50 kilometres from the point of departure as a straight-line distance. However, the cover is not valid in the places mentioned above or when travelling between them, even if the distance is greater than 50 kilometres.

When travelling abroad, the insurance is valid on all leisure trips.

We will pay compensation for a maximum of one loss during a journey, even if several cars are rented.

Preconditions for compensation

We will pay the compensation if the following conditions are fulfilled:

General requirements

- A rental car was damaged during travel.
- The car was rented from a company conducting rental car business.
- The owner or keeper of the car has insured the rental car, and the compensation claim concerns the insurance deductible.
- You are liable to pay compensation based on a lease agreement.
- You have been named as a driver in a written lease agreement.
- The cover is valid for a maximum of 45 days from the start of the rental.

Preconditions concerning the insured

- You have a valid driving license for the car you rented.
- You have a valid OP Platinum card.
- You have complied with the lease agreement's terms and conditions, and the car's maintenance and operating instructions.

Preconditions concerning the vehicle

- The car has been inspected for damage before leasing.
- The leased car is a passenger car or van for a maximum of nine persons.

We will not pay compensation if the rented vehicle is a limousine, commercial vehicle, campervan or other vehicle not registered for use in traffic.

Situations in which we do not pay compensation

We do not pay compensation in the following situations:

- rental vehicles used in off-road driving, in car races, in speed tests, track racing, or in practice for events of this kind;
- the damage is caused by wear and tear of poor maintenance, such as soiling of the vehicle's interior;
- the damage is caused by insects, rodents or pets. However, we will cover damage caused by a collision.
- you are compensated for the loss based on another insurance or law.

Our service network assists you in case of accidents

In accidents and losses abroad, you are served by Pohjola Insurance's extensive network of partners. Visit claimhelp.pohjola.fi for our partners' contact information around the world.

Illness or accident abroad

When you travel abroad, Pohjola Travel Emergency Service will provide you with:

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

Call +358 10 253 0011 for assistance in Finnish, Swedish and English 24/7. Call charge: local/mobile network rate (lnr/mnr), in addition to which your operator may charge extra for the international call.

Luggage claims

In the case of luggage loss or damage, inform the guide, tour leader, hotel management or the transport company official immediately. Ask for a certificate of the loss or damage. If you are the victim of a crime, report the crime to the local police immediately and ask for a certificate for the insurance company.

File a claim

- at op.fi
- on OP-mobile
- on our service number 0303 0303 (call charges: local/mobile network rate).

When reporting the loss, mention that you are claiming compensation from travel insurance included in OP Platinum, policy code 16-797-286-0. The policyholder is OP Retail Customers plc.

Pohjola Insurance Ltd, Business ID 1458359-3

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Domicile: Helsinki, main line of business: insurance

Regulatory authority: Finnish Financial Supervisory Authority, www.fiva.fi