



Health Insurance

Insurance Product Information Document

- Company: Pohjola Insurance Ltd, 1458359-3, Helsinki, Finland
- Product: Health 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?

Health insurance is a voluntary personal insurance that can be granted to a person whose permanent residence is in Finland and who is under 100 years old. You can also take out the insurance for an unborn child. Each cover can be selected for illnesses and accidents; specified illnesses and accidents; or only for accidents. The coverage can be selected freely from the alternatives below.



What is insured?

The insurance covers each specified expense to the extent that you have chosen.

- **Medical Treatment Cover** - We compensate doctor's appointments, medication, examinations and operations.
- **Cost Cover** - We compensate special examinations, surgery and medication, and doctor's consultations related to surgery or special examinations.
- **Dental Cover** - With dental injuries, we compensate dental examinations, treatment and medication. As to illnesses, we cover prosthetic treatment.
- **Fitness Cover** - We compensate fitness tests and related expert services expenses when such have been recommended to you by a health care professional because of an illness or injury or a factor that endangers your health.
- **Supplementary Medical Treatment Cover** - We compensate, depending on what you have chosen, the following expenses:
 - Musculoskeletal therapy expenses
 - Occupational therapy expenses
 - Psychotherapy expenses
 - Special expenses
 - Expenses for home health care
 - Home help expenses
 - Expenses for home adaptations
 - Expenses for end-of-life care

Extension for competitive sports, special sports and high-risk sports:

- **Athletes' Medical Treatment Cover** - We compensate, with regard to selected sports, the same expenses as under Medical Treatment Cover.
- **Athletes' Dental Cover** - We compensate, with regard to selected sports, the same expenses as under Dental Cover.
- **Athletes' Supplementary Medical Treatment Cover** - We compensate, with regard to selected sports, the same expenses as under Supplementary Medical Treatment Cover.

Each cover and supplementary cover has its own maximum compensation and deductible that you can choose. The maximum compensation is the highest amount of compensation payable under each cover.



What is not insured?

- ✗ The insurance does not cover treatment of illness or injury if the illness started or the accident occurred before the insurance started.
- ✗ The insurance only covers treatment under your chosen coverage which has been prescribed by a doctor. The coverable treatment must also be carried out by a health care professional in accordance with generally accepted medical practice, and be necessary for the treatment of the coverable illness or injury.
- ✗ The insurance is not valid in competitive sports, special sports or high-risk sports without a separate extension.
- ✗ Indirect expenses, such as travel, accommodation or meal expenses are not compensated.
- ✗ The insurance does not cover examinations or treatment abroad without a separate extension.



Are there any restrictions on cover?

- ! The insurance does not cover injury intentionally caused by the insured person. The benefit may be reduced if the insured person has caused the injury through gross negligence.
- ! No expenses are compensated after a policy has been terminated, even if the accident occurred or illness started when the insurance was still valid.
- ! Examinations or treatment concerning pregnancy, childbirth, abortion, infertility or related complications are not compensated.
- ! Expenses are not covered if they are caused by addiction treatment, medication abuse or the use of alcohol or other intoxicants.



Where am I covered?

- ✓ Health insurance is valid everywhere in the world. However, compensation will only be paid for expenses incurred in Finland unless an extension has separately been agreed upon, with the appropriate entry made in the policy document.



What are my obligations?

- When applying for the policy, you must submit the correct information, that is, fill in the health declaration truthfully.
- 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 information requested must be provided when claiming compensation.
- Please note that the insurance company can choose the medical centre, hospital or nursing institution in which examinations and treatment measures shall be undertaken, unless this is unreasonably inconvenient for the insured.



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. In certain cases, we require that the first premium be paid in advance.



When does the cover start and end?

Insurance coverage begins earliest from the date when it was applied for and the health information was provided of the person to be insured. Insurance coverage ends when the maximum compensation has been paid or when the policyholder terminates it. The insurance company also has the right to terminate the insurance cover under certain conditions. However, insurance coverage will expire at the end of the insurance period during which the insured person reaches the age of 100. Dental cover taken out for illnesses ends already before this.



How do I cancel the contract?

You can terminate the insurance or a cover included in it any time on the online service or by submitting a written notice of termination to the insurance company. You may not terminate the insurance policy by telephone.