

# OP Critical Illness and Life Cover

## Insurance Product Information Document

- Company: Pohjola Insurance Ltd, 1458359-3, Helsinki, Finland and OP Life Assurance Company Ltd, 1030059-2, Helsinki, Finland
- Product: OP Critical Illness and Life Cover

Full pre-contractual information about the product that must be provided concerning the contract are in the product description, insurance terms and conditions, and the policy document.

## What kind of insurance is this?

OP Critical Illness and Life Cover is a voluntary insurance policy. It is an insurance package that pays out a lump-sum compensation chosen by the insured in the event that the insured is diagnosed with a critical illness (17 coverable illnesses), becomes permanently disabled as the result of an accident or dies. The amount of lump-sum compensation can be 20,000 euros, 40,000 euros, 60,000 euros, 80,000 euros or 100,000 euros.

The insured may use the lump-sum compensation freely. If the insured person dies, the compensation is paid to their beneficiary.

You are eligible for OP Critical Illness and Life Cover if you are aged between 18 and 64, healthy in the manner required by the insurance, and have resided in Finland for the last 12 months.



### What is insured?

The following illnesses or insurance events:

#### ✓ Critical illnesses

- **Cancer**, excluding the initial stage of tumour or tumour resulting from immune deficiency, for example.
- Medically verified **myocardial infarction**.
- **Coronary artery disease bypass operation**, 50% of the sum insured is compensated for the bypass of a single vein.
- **Aortic valve or mitral valve surgery**, meaning artificial valve replacement surgery performed to correct aortic stenosis, wall rupture, or aneurysm.
- **Percutaneous transluminal coronary angioplasty**, of which 20% of the sum insured is compensated up to two (2) times during the validity of the insurance.
- **Renal insufficiency** that has led to haemodialysis.
- **Stroke** resulting in permanent changes.
- **Organ or bone marrow transplant** where the insured is the recipient of a heart, lung, liver, pancreas, kidney or bone marrow transplant.
- **Paralysis**, complete and permanent loss of muscle strength and sensation in at least two limbs.
- **MS disease** with verified diagnosis and which has caused symptoms that have been continuous for a period of at least six (6) months immediately preceding the claim.
- **Major burn** with permanent skin changes (III degree), at least 20% of the skin area.
- **Blindness**, loss of sight in both eyes.
- **Coma** that lasts at least one month.
- **ALS motor neurone disease** diagnosed by neurological examinations.
- **Alzheimer's Disease**, which causes permanent and significant cognitive impairment, and is diagnosed by a neurologist.
- **Parkinson's Disease**, which is unequivocally diagnosed by a neurologist.
- **Benign brain tumour** that causes permanent neurological disability and clinical symptoms where the degree of handicap must be at least 11 in the disability category.

✓ **Permanent disability caused by an accident** with a degree of handicap of at least 40%, corresponding to disability category 8.

✓ **Death**.



### What is not insured?

The insurance does not cover

- ✗ insurance events that took place before the insurance took effect
- ✗ insurance events other than those listed under What is insured?
- ✗ cancer that is diagnosed less than six months after the insurance policy took effect
- ✗ permanent disability with a degree of handicap less than 40%
- ✗ death by suicide within 12 months of the date when the policy was taken out



### Are there any restrictions on insurance cover?

! Lump-sum compensation is paid for a single illness or insurance event.

No compensation for a critical illness or insurance event is paid in the event of

- ! benign tumours when the degree of handicap is classified in a lower disability category than 11 or an initial stage of tumour
- ! skin cancer other than melanoma
- ! a toxic effect of alcohol or medication or a critical illness caused by HIV infection or AIDS.

Permanent disability caused by an accident is not covered if the cause of the disability is

- ! a surgical or other medical procedure, unless performed to treat an injury caused by an accident
- ! a toxic effect of alcohol or medication.

In the case of death, the insurance does not cover

- ! suicide committed less than one year after the insurance took effect.



## Where am I covered?

- ✓ The insurance is valid worldwide.



## What are my obligations?

- When applying for a policy, you must give the insurance company the information they request.
- 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, such as taking up or quitting smoking.



## When and how do I pay?

The insurance premium must be paid monthly by the due date.



## When does the cover start and end?

OP Critical Illness and Life Cover takes effect on the date stated on the insurance application, provided that the insurance company can grant the insurance.

The insurance ends when the insured turns 65 years of age or when the insurance company has paid out the full lump-sum compensation. The insurance will also end if terminated by the policyholder. The insurance company may also terminate the insurance under certain conditions.



## How do I cancel the contract?

The policyholder has the right to terminate the insurance at any time. The termination must be done in writing.