

OP-VISA PLATINUM

Statement of coverage

Effective as of 1 January 2019



Pohjola Insurance



Travel insurance no. 16-634-291-2

Statement of coverage for OP-Visa Platinum cardholder

Your OP-Visa Platinum card includes the following insurance policies issued by Pohjola Insurance Ltd.

Traveller's insurance, luggage insurance, travel liability insurance, legal expenses travel insurance and Hole In One (HIO) insurance.

The validity of the insurance is not tied to paying for the trip with a OP-Visa Platinum card.

The insurance policies are described in brief below. The insurance terms and conditions can be viewed at op.fi. They describe the insurance content in detail.

The valid insurance terms and conditions for Corporate Travel Cover are applied to the travel insurance.

Travel insurance

Persons insured

The persons insured are OP-Visa Platinum cardholders until the end of the calendar month of the cardholder's 86th birthday. The insured persons are only those who have a permanent residence in Finland. Traveller's insurance also requires that the insured person has a valid Kela card.

Those insured by the traveller's insurance also include family members and grandchildren under 18 years of age who travel with the insured, however only under one traveller's insurance at a time.

Those insured by the luggage insurance, travel liability and legal expenses travel insurance also include family members under 18 years of age and living in the same household who travel with the insured person.

Validity

Travel insurance is valid for journey of a maximum of 45 days during your leisure time everywhere in the world. In Finland, travel insurance is valid on journeys with a straight-line distance of over 50 kilometres from the home, place of work or study or holiday home of the insured. The insurance cover is not, however, valid at the above locations or on journeys between them.

If a continuous journey is longer, the insurance will expire when 45 days have passed from the beginning of the journey. An individual journey is not considered to be interrupted due to visits of less than 30 days to the insured person's home country if the continuous length of the journey has been over three months and the insured intends to return to the same destination.

Traveller's insurance

Medical treatment expenses

Medical treatment expenses are covered with no upper limit in costs. However, medical treatment expenses due to a travel illness are indemnified for a maximum of 120 days from the onset of treatment, and treatment expenses due to a travel accident for up to three years from the occurrence of the accident.

Medical treatment expenses are indemnified based on original bills or receipts insofar as they are not covered by virtue of legislation.

What is a travel illness?

Travel illness is defined as an illness requiring medical treatment and which started, or its first symptoms appeared, during the

journey and for which medical treatment was given 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.

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. Typical accidental injuries include fractures and cuts. We also compensate for the following as travel accidents: drowning, heatstroke, frostbite and sunstroke.

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, compensation is only paid insofar as they are based on the travel accident in question.

The insurance covers necessary treatment or examinations performed or prescribed by a doctor and reasonable local travel expenses. In addition, the insurance covers the expenses of returning to Finland for treatment and the travel and accommodation expenses of a mandatory escort, provided that these have been approved by Pohjola Insurance in advance.

Medical treatment expenses for injuries suffered in competitive sports or its training are not compensated. Nor are medical treatment expenses compensated for injuries suffered in sports or activities listed in the insurance terms and conditions.

Medical treatment expenses indemnity includes not only an expenses indemnity for travel illness or travel accident but also an indemnity for cancellation or interruption of a journey, missed departure or delay, bodily injury due to an assault offence and repatriation of the deceased in the event of death, in accordance with the insurance terms and conditions.

Disability Cover

Handicap benefit for travel accident	EUR 50,000
Deductible	EUR 0

The benefit is paid to the insured person for a permanent general physical handicap caused by an accident. The benefit for full handicap is the sum insured, and for a partial handicap a corresponding proportion of it. The handicap is determined using the Ministry of Social Affairs and Health handicap classification system, which is based solely on the nature of the handicap. Occupation, hobbies or any other individual circumstances are disregarded when determining the handicap.

Death Cover

Non-recurring sum for a death caused by travel accident	EUR 50,000
Deductible	EUR 0

The benefit is paid if the insured person dies within three years of the injuries sustained in a travel accident. The benefit will be paid to the insured person's next of kin.

Beneficiary

Under the insurance contract, the beneficiaries in the event of death are the insured person's next of kin. Under Clause 2.2 of the Traveller's insurance terms and conditions, contrary to the insurance terms and conditions, the beneficiary cannot be changed.

Family members under 18 years of age travelling with the insured

Amounts of indemnity: Accidental death EUR 1,700, full medical handicap caused by an accident EUR 8,500. Other indemnities as for the cardholder.

Luggage insurance

Luggage, travel liability and legal expenses travel insurance

Luggage insurance provides cover for your luggage against property losses.

The sum insured under luggage insurance is EUR 5,000. The deductible is EUR 0. The insurance covers any direct material damage to luggage caused by a sudden and unforeseeable event.

Luggage insurance also compensates expenses incurred by lost, forgotten or delayed luggage or the theft of a passport, visa or tickets, in accordance with the insurance terms and conditions.

The sum insured under travel liability insurance amounts to EUR 170,000 for bodily injury and material damage. The deductible under travel liability insurance is EUR 50.

Travel liability insurance covers any bodily injury or material damage that the insured person, as a private individual, causes to a third party during the journey and for which the insured person is liable under existing law, provided that the liability derives from an act or negligence that has taken place during the insurance period.

The sum insured under legal expenses travel insurance amounts to EUR 50,000. The deductible is 10% with a minimum of EUR 150.

The purpose of the legal expenses travel insurance is to indemnify for any necessary and reasonable legal expenses incurred by the insured as a result of resorting to legal counsel in civil and criminal cases. The insurance applies to the insured in their capacity of traveller in matters related to their private life.

Hole In One insurance

The insurance covers the costs of offering a round of champagne or other food or beverages to other players after hitting a hole in one, in accordance with the so-called unwritten rules of golf. These costs are coverable provided that serving takes place immediately after the round when the hole in one was made at the golf club of the course in question.

Such costs are coverable up to EUR 600. The claim for compensation must include a receipt of the serving.

This continuous insurance is valid throughout the world.

Unique service network

Illness or accident abroad

Travel Emergency Service 24h +358 102 530 011

- Call the number to learn your nearest doctor or clinic abroad.
- Ask the Travel Emergency Service to provide you with a payment commitment or ask the hospital staff to call us if you need hospital treatment or more expensive examinations or treatment.

The service is available in Finnish, Swedish and English.

Be prepared to provide proof of identity when visiting a doctor.

What to do in case of loss or injury

Travel illnesses and travel accidents

With any travel losses, you can rely on Pohjola Insurance's partner network abroad. The contact details of Pohjola Insurance's service network throughout the world are available at claimhelp.pohjola.fi.

In Finland, you have at your disposal our extensive network of partner hospitals and clinics that covers the entire country. This will ensure that you have quick access to excellent treatment. Our partner hospitals and clinics are listed at op.fi, or you can also call +358 (0)10 253 1333 and ask us.

In case of a serious illness or accident, please contact Pohjola Insurance's Emergency Service for an advance approval of the arrangements for transportation of the insured patient to Finland and any other arrangements.

Damage or loss related to my luggage

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. In the event of a crime, report it without delay to the local police and ask for a certificate for the insurance company. Luggage losses are usually compensated in Finland. Fill in and send a loss report or claim electronically to our Claims Settlement service at claimhelp.pohjola.fi or report the loss by phoning +358 (0)10 253 1333.

