



# Sports Cover

## Insurance Product Information Document

- Company: Pohjola Insurance Ltd, 1458359-3, Helsinki, Finland
- Product: Sports Cover

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?

Sports Cover is a fixed-term sports insurance. Pohjola Insurance has agreed on the insurance details with each sports federation, meaning that the policies may differ in some details, depending on the level of risk of each sport. Sports Cover compensates if the insured person becomes injured or disabled or dies as a result of a sudden event.



### What is insured?

- ✓ **Medical expenses indemnity** – We compensate expenses resulting from a bodily injury caused by a sudden event when engaged in the insured sport. Coverage is provided for
  - fees for examinations and treatment carried out by physicians or healthcare professionals
  - costs for medicinal products and wound dressings sold in pharmacies
  - daily hospital charges
  - costs of dental injury examinations and treatments
  - costs for orthopaedic braces or bandages for the treatment of a coverable injury
  - costs for physiotherapy to recover from a fracture, surgery or plaster treatment. Physiotherapy is also covered in knee and shoulder injuries in which physiotherapy is applied instead of surgery. However, physiotherapy is only covered for up to 10 sessions per sudden event.
  - rental costs of forearm or underarm crutches
  - reasonable travel expenses to the nearest treatment location.

The maximum compensation is the highest amount of compensation for each loss, and this depends on your sports federation.

- ✓ **Handicap benefit** – We compensate sudden events to the insured person on the basis of handicap classification referred to in the Occupational Accidents, Injuries and Diseases Act when the permanent handicap has continued for at least three months. Any handicap must nevertheless be determined no later than three years after the sudden event. The assessment only takes into account the medical nature of the handicap, not the person's profession or hobbies, for example. The maximum compensation is EUR 30,000.
- ✓ **Death benefit** – The beneficiary is entitled to a death benefit of EUR 8,500 if the insured person dies within three years as a result of a bodily injury caused by a sudden event.



### What is not insured?

- ✗ The insurance does not cover the following:
  - stress pain, stress injuries or stress disorders, such as shin splints, tendinitis, or inflammations of tendons' attachment sites
  - illnesses or gradually advancing pain and injuries
  - herniation of intervertebral disk, abdominal, umbilical or groin hernia

Contrary to the above, stress fracture or its initial stage is compensated.

#### Medical expenses indemnity

- ✗ The insurance does not cover examination or treatment expenses which have not 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 bodily injury.
- ✗ treatment and examination expenses will not be compensated if the insured is entitled to compensation under the Health Insurance Act or some other legislation.
- ✗ Compensation will only be paid for expenses incurred within three years of the injury, but no more than the maximum amount. The three-year time limit does not apply to dental injuries.



### Are there any restrictions on cover?

No medical expenses indemnity will be paid for

- ! examination or treatment by physiotherapist are covered only as specified under the section "What is insured?"
- ! costs of examination or treatment by a foot therapist, occupational therapist, speech therapist, nutritional therapist, psychologist, neuropsychologist, optician, chiropractor, osteopath, naprapathy practitioner, massage therapist or equivalent health care professional.
- ! costs of psychotherapy or equivalent treatment.
- ! costs of medical aids, other aids and suppliers or artificial limbs. Contrary to this, the costs of orthopaedic braces and bandages and forearm and underarm crutches are covered as specified under the section "What is insured?"
- ! indirect costs such as accommodation and meal costs.

Death benefit will not be paid

- ! if the insured person dies more than three years after the accident.



## Where am I covered?

✓ The insurance is valid everywhere in the world unless otherwise specified in the product guide or insurance contract. Outside Finland, the insurance is valid on a journey lasting a maximum of three months. The insurance is for fixed term. The period of validity is specified in the product guide and in the insurance contract.

The insurance is valid during matches, competitions and training concerning a sport specified in the insurance contract or product guide, as well as during outward and return journeys directly connected with them. During competition or game trips and at education, fitness and training camps, the insurance is valid throughout the trip or camp.



## What are my obligations?

- 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.
- 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 at the time of purchasing the insurance.



## When does the cover start and end?

The insurance policy comes into effect no earlier than the moment it has been paid for. If it is possible to bring the insurance cover into effect retroactively, it is stated in the insurance contract or product guide. The insurance is for fixed term. The period of validity is specified in the product guide and in the insurance contract.



## How do I cancel the contract?

You can terminate Sports Cover taken for yourself or a child under your guardianship in writing during the insurance period by providing the following information in an online message at op.fi: the insured person's name and personal identity code, the sports association and account details for the refund. We charge a minimum of 16 euros for the insurance period. If you give us your email address, we will email you to confirm the termination.