

# Travel insurance





# Travel insurance

This product guide is valid as of 1 April 2019.

## If you have an accident, help is at hand

When you are on holiday, you can leave your everyday worries behind and focus on enjoying yourself. But if something happens, we will help you – online or over the phone.

### Claimhelp.op.fi or OP Claim Help on OP-mobile

- OP Claim Help can provide you with clear guidance in a range of different situations, whether an accident has happened to you or your luggage, or your trip is cancelled or interrupted.
- We have partner doctors close to you, whether you are in Finland or abroad.
- You can report a loss and file a claim on OP-mobile or by logging into op.fi using the user identifiers for your own bank.

## Illness or accident abroad

In an emergency, you can visit any doctor or hospital for first aid. Otherwise, we recommend that you first call Eurooppalainen's Travel Emergency Service, which can help you find a trusted doctor or hospital wherever you are. If you visit a doctor in an EU or EEA country or Switzerland, take along your European health insurance card, which is issued by Kela, the Social Insurance Institution of Finland.

### Eurooppalainen's 24-hour Travel Emergency Service: +358 (0)102 530 011

- Call this number to find out where you can go and see a doctor when you are abroad.
- Ask the Travel Emergency Service to provide you with a guarantee of payment 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.
- Calls are priced at 0.0835 euros per call + 0.17 euros per minute.

## Illness or accident in Finland, or need for treatment immediately after the trip

In an emergency, you can visit any doctor or hospital for first aid. Otherwise, we recommend that you contact Pohjola Health Advisor, which can point you towards your nearest OP partner doctor or Pohjola Hospital. If you visit a doctor in Finland, remember your Kela card.

### Pohjola Health Advisor +358 (0)100 5225 or the Pohjola Hospital app

- You can call Pohjola's Health Advisor for an expert opinion on your symptoms and, if necessary, a referral directly to the most suitable medical professional.
- Health Advisor checks what your insurance policy covers when you use private medical services and provides you with a payment decision immediately.
- If there is no need to visit a doctor, you will receive clear instructions for home care, ensuring a speedy recovery.
- Calls are charged at the normal mobile phone or local network rate.

### Insurance and claims: +358 (0)10 253 1333

- You can also call us to discuss insurance and claims.
- Calls are priced at 0.0835 euros per call + 0.17 euros per minute.

We record customer calls for purposes such as ensuring the quality of customer service.

## Travel insurance card

Always take along your Eurooppalainen travel insurance card when you travel. OP bank customers have the card in OP-mobile and you can save it on your phone as an image, meaning that you do not need an online connection to show the card. Make sure that all your family members have their own policy and travel insurance card.

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Extrasure is an insurance contract whose Traveller's Insurance and Luggage Insurance policies are granted by Eurooppalainen Insurance Company Ltd.

This product guide contains the main content of the policies and the primary exclusions. The details for Traveller's Insurance are found in the Extrasure insurance terms and conditions "Insurance for yourself and your loved ones", and for luggage in the Extrasure insurance terms and conditions "Insurance for your home and home contents". The Pohjola Health Advisor service and Pohjola Hospital app are provided by Pohjola Health Ltd. OP Claim Help is provided by OP Insurance Ltd. Regulatory authority: Financial Supervisory Authority, fiva.fi.

# Eurooppalainen Traveller's Insurance

When travelling in foreign places and unfamiliar circumstances, the risks differ from those we face in our daily lives. Managing your affairs is also different. For example, the costs and availability of medical care vary greatly from country to country. Fortunately you can prepare for a variety of travel accidents with Eurooppalainen Traveller's Insurance.

Select insurance coverage among those below for yourself or your family member that travels.

	Why?	What does it cover?
Traveller's Medical Treatment Cover	If you fall ill or have an accident, you have comprehensive coverage and an extensive service network as well as a travel emergency service.	Compensates treatment expenses caused by travel illness or travel accident using private or public health care.
Traveller's Disability Cover	Insurance in case of permanent disability caused by a travel accident.	The insured person receives a lump-sum compensation corresponding to the disability category specified in the Workers' Compensation Act.
Traveller's Death Cover	Provides your loved one if you happen to die in a travel accident.	The lump-sum compensation goes to the beneficiary defined by the policyholder.
Traveller's Daily Allowance Cover	This provides cover in case of temporary disability caused by a travel accident.	The insured person will get a daily allowance if a travel accident causes a disability for work.
Traveller's Crisis Cover	You will ensure that you get home in sudden crisis situations and receive mental support to recover. You will receive compensation for cancellation if your journey is cancelled, for example, due to a sudden natural catastrophe that has taken place at the destination.	The insurance compensates for evacuation and psychotherapy costs if, for example, a sudden natural catastrophe, epidemic or an act of terror takes place at the destination once your journey has begun. If your journey has not yet begun, you will receive compensation for cancellation costs.
Travel Cancellation Cover	Ensures that if a journey is cancelled, for example owing to yourself or a person close to you becoming ill, you will not lose the money you paid for the journey.	Compensates for the expenses caused by journey cancellation which the tour organiser is not obliged to pay.
Travel Interruption Cover	Ensures that if a journey is interrupted, for example owing to yourself or a person close to you becoming ill, you will not lose all money you paid for the journey.	Compensates, for example, for any unused services and trips paid in advance that remained unused.
Delayed Departure Cover	Weather conditions, natural disaster, technical fault, criminal act or action by an authority may delay the departure.	Compensates for extra travel costs for reaching the destination that were caused by a delay of at least 4 hours.
Missed Departure Cover	A means of transport, such as a plane, may be delayed owing to weather conditions, natural catastrophe, technical fault, criminal act, road accident or measure taken by the authorities.	Compensates for, for example, extra travel and accommodation costs and unused services resulting from a missed departure.

You can pick the coverage you need from these policies for your trips abroad, and for an additional charge, also for domestic travel. Eurooppalainen Traveller's Insurance is continuous. All passengers

must have insurance for themselves. We will enter on your insurance policy what coverage you have chosen for each traveller.

## Age is not an obstacle

Our travel insurance policies are available to unborn children and all the way up to 100 years of age.

Eurooppalainen Traveller's Insurance cover	Up to what age can you apply?	Up to what age will it be valid?	Health declaration – when do you need to submit one?
Traveller's Medical Treatment Cover Traveller's Crisis Cover Travel Cancellation Cover Travel Interruption Cover Traveller's Disability Cover Traveller's Death Cover	99 yrs	100 yrs	When you apply for continuous cover for over 120 days or cover for over 179 days for a single journey.  When you are over 79 years old.
Delayed Departure Cover Missed Departure Cover	99 yrs	100 yrs	Not necessary.
Traveller's Daily Allowance Cover	69 yrs	70 yrs	When you apply for continuous cover for over 120 days or cover for over 179 days for a single journey.  When you are over 64 years old.

Extrasure terms and conditions apply to Eurooppalainen Traveller's Insurance: Insurance for yourself and your loved ones.

The insured is always the person entered in the insurance policy, although in this product guide we describe the policies as if you were the insured person.

Remember to take out travel insurance before your journey.

## Traveller's Medical Treatment Cover

Traveller's Medical Treatment Cover enables you to get into treatment quickly if you fall ill or have an accident during travel. You do not have to worry about the treatment costs.

If you fall ill during your trip and need medical care and help, go to the doctor's right away or at least 14 days after your trip. If you fall ill during a trip, we will compensate medical treatment expenses for 90 days, starting from the day when treatment or examination of the illness started. If you have chosen your insurance to be valid on trips that last more than 90 days, this also extends the maximum period when travel illness compensation is paid by the same number of days. The medical treatment expenses of a travel accident will be compensated for a maximum of 3 years, starting from the accident date.

**We compensate** the following expenses that you have paid for a travel illness or travel accident:

- » expenses charged by a GP or specialist doctor or nurse who examines or treats you or if you need an operation. Coverable examinations include laboratory, endoscopy and MRI examinations and CT scans.
- » daily hospital charges
- » costs for medicinal products and wound dressings sold in pharmacies
- » the first orthopaedic brace or bandage you buy owing to a coverable operation or accident, for up to 500 euros per operation or accident
- » rental costs of forearm or underarm crutches
- » reasonable expenses for travelling to a local physician or nursing institution
- » expenses for necessary physiotherapy prescribed by a doctor following a fracture or an operation, max. 10 sessions per insurance event
- » necessary telephone charges incurred during the journey up to 200 euros
- » necessary medical care supplies for up to 200 euros if they are by local practice not included in the medical care
- » repatriation to Finland with an escort if the situation calls for this on medical grounds. This must be approved by us in advance.

**We compensate** from Medical Treatment Cover extra travel and accommodation costs

- » to you if you must interrupt the journey or if your journey is extended because you fall ill or have an accident or if your travelling companion falls ill or is seriously injured or dies during the journey
- » in order that a close relative of yours from Finland may travel to you and back to Finland if your condition is life-threatening at the destination. This has to be approved by us in advance in order for you to be compensated.
- » your trip back to Finland if your next of kin, spouse, spouse's next of kin or travelling companion's next of kin in Finland falls ill, is seriously injured or close to dying or dies.

**We compensate**

- » medical treatment expenses including travel expenses up to 300 euros if you are abroad and it becomes necessary to treat dental ache that started during the trip or an injury to a tooth or dental prosthetic caused by biting during the trip
- » repatriation of deceased to Finland regardless of the cause of death.

We will also compensate for up to 7 days or for the period entered in your policy for acute emergency-type treatment if an illness that existed before the trip gets worse suddenly and unpredictably. We will pay no compensation if the deterioration or change follows the clinical picture, that is, it was likely to take place.

See the definitions for the terms 'travelling companion' and 'next of kin' on page 9.

Traveller's Medical Treatment Cover **does not cover**, for example,

- » micronutrient, mineral, nutritive or vitamin preparations or anthroposophic or homeopathic products
- » medical equipment, orthotic insoles and artificial limbs
- » expenses arising from treatment of an addiction to drugs, alcohol, medicine, nicotine or use of other similar substance, or from treatment of other types of addiction
- » indirect costs, such as the costs of transporting a car or luggage back to Finland
- » if your return journey is delayed or the journey is interrupted because you or your travelling companion refuses treatment.

## Traveller's Medical Treatment Cover for unborn child

Remember to take out insurance for children and unborn children separately. The mother's insurance does not cover sudden changes in pregnancy.

If you have taken out Traveller's Medical Treatment Cover for an unborn child, we cover the above costs if your state of pregnancy changes suddenly during your travel or if this change requires immediate care owing to the unborn child. We require that the change is not likely or expected on the basis of general medical experience.

## Traveller's Crisis Cover

Traveller's Crisis Cover enables you to get to safety from a sudden natural catastrophe, epidemic or act of terror. You will receive professional mental support to cope with the crisis you encountered during your journey.

It is also possible to receive compensation for cancellation costs due to severe natural catastrophes, epidemics and armed conflicts that have taken place less than 60 days before planned departure for the journey. However, the condition for this is that the event has an adverse effect on conditions at the travel destination during the planned journey.

Compensation for travel cancellation costs is also paid to the insured person, the spouse of the insured person or a travelling companion of the insured person who is pregnant if the journey is cancelled due to an epidemic at the travel destination that may be assessed under medical grounds to pose a hazard to an unborn child. Compensation is payable provided that the hazard was not foreseeable at the time of booking the journey.

See the definitions for the terms 'travelling companion' and 'spouse' on page 9.

Crisis Cover may only be taken together with Traveller's Medical Treatment Cover.

Under Crisis Cover, we compensate expenses if one of the following unexpectedly occurs at the destination:

- » a sudden natural catastrophe
- » a sudden epidemic constituting a public hazard or
- » a sudden armed conflict or act of terror.

If your journey has already begun and you find yourself in any of the unexpected situations mentioned above, we will compensate for evacuation and psychotherapy expenses under Crisis Cover.

If your journey has not yet begun and any of the unexpected situations mentioned above occurs at the destination less than 60 days before the beginning of your journey that was not foreseeable at the time of booking the journey, we will compensate for cancellation costs under Crisis Cover.

The Finnish Ministry for Foreign Affairs, Finnish embassy or other equivalent authority must have noted the event that led to the evacuation and subsequently recommended people to leave the destination if the insured has already begun the journey – or alternatively recommended people to refrain from travelling to the destination if the insured has not yet begun the journey.

**We compensate psychotherapy expenses** in addition to the above when

- » the insured person and his/her travelling companion were the target of a violent crime or its attempt
- » the insured person and his/her travelling companion were involved in road, waterborne or air accident
- » a significant fire broke out in the building where the insured was accommodated.

The crime or attempted crime must be notified to the police.

**We compensate as evacuation expenses** necessary travel and accommodation costs in addition to what you have already paid in order that you can move away from the scene of the event or to return to Finland.

**We compensate as psychotherapy expenses** up to 10 sessions per event by a psychotherapist in Finland. You must seek treatment within 3 months of the event. We compensate expenses for no more than within a 6-month period from the occurrence of the coverable event.

**We compensate as cancellation costs** expenses paid in advance incurred by the cancellation of the insured travel when the insured person missed the departure for a compelling reason specified in the terms and conditions.

The tour operator or other service provider must be contacted to cancel a journey or other service as soon as it is clear that cancellation is necessary. If the journey is not cancelled, we only compensate from Crisis Cover the part of the insured person's expenses which according to the law or the terms and conditions of the tour operator or other service provider would have been the insured person's responsibility if the journey had been cancelled.

**Crisis Cover will not compensate** if, for example,

- » it is your spouse, relative or any person living in your household who was responsible for the violent crime, its attempt or a fire
- » the costs were incurred before your journey began
- » you fail to follow the recommendations issued by the Finnish Ministry for Foreign Affairs, Finnish embassy or other equivalent authority relating to travelling to the crisis area
- » you lose bonus, RCI or other similar points
- » you incur loss of income or indirect costs, such as those arising from applying for compensation, meal and parking costs or other equivalent costs.

## Travel Cancellation Cover

This provides cover before you go on your journey. Even if you cannot make it to the journey you have booked, you will not lose your money.

You can choose between basic and comprehensive coverage.

**The basic option covers** if your trip is cancelled for **any of the reasons below**:

- » You suddenly fall ill, have an accident or die.
- » Your next of kin or spouse becomes seriously, unexpectedly and suddenly ill or has a serious accident or dies.
- » Your travelling companion becomes seriously, unexpectedly and suddenly ill or has a serious accident or dies.
- » A next of kin of your travelling companion or the next of kin of your travelling companion's spouse becomes seriously, unexpectedly and suddenly ill or has a serious accident or dies.

- » Your property in Finland has suffered considerable damage. For example, your house may have burned and your presence is required.

See the definitions for the terms 'travelling companion' and 'next of kin' on page 9.

The **comprehensive option** covers, in addition to the above, should you not be able to go to your journey for the following reasons:

- » You become unemployed or are laid off.
- » You have been invited to a wedding, christening, confirmation party or refresher training that will take place at the same time with a trip that has already been paid for.
- » You have to appear in court as a witness at a time that coincides with a journey you have paid for.
- » You attend a funeral that takes place during a journey you have paid for.
- » You have a divorce.
- » Any of the above reasons prevents your spouse, underage child or person with whom you made the reservation jointly from travelling with you.

If your trip must be cancelled, we compensate the expenses you paid in advance for which you are responsible according to the tour operator's or other service provider's terms and conditions and which the tour operator or other service provider is not obliged to return to you by law, general terms and conditions of package tours or other conditions.

We do not compensate, for example

- » if the cancellation is caused by fear of flying or an illness that is caused by abuse of medicine or use of alcohol or an intoxicant
- » if the reason for the cancellation became apparent before Cancellation Cover was taken out or the trip was booked or paid for or if you took out the policy no more than 2 days before the trip was to begin
- » loss of bonus points, RCI points or equivalent, or indirect costs.

## Travel Interruption Cover

This cover provides compensation if your trip is interrupted and you are unable to use services at the destination.

You can choose between basic and comprehensive coverage.

Travel Interruption Cover **compensates** if your trip must be cancelled for the following reasons:

- » You suddenly fall ill, have an accident or die.
- » Your travelling companion falls suddenly ill, has an accident or dies.
- » Your property in Finland has suffered considerable damage. For example, your house may have burned and your presence is required.

Travel Interruption Cover also **compensates** if you have to return to your final destination in Finland from your foreign destination pre-

maturely in the following situations. We require the reason to be serious, unexpected and sudden.

- » Your next of kin in Finland falls ill, has a serious accident or dies.
- » Your travelling companion's next of kin living in Finland falls ill, has a serious accident or dies.

See the definitions for the terms 'travelling companion' and 'next of kin' on page 9.

We compensate as interruption expenses

- » if you have chosen the comprehensive option, the price of your entire trip even if you lost only 40% of your travel days because you were hospitalised or had to return home prematurely
- » if you have chosen the basic option, the price of your entire trip even if you lost at least 70% of your travel days because you were hospitalised or had to return home prematurely
- » the above compensation to a parent if the insured person is less than 15 years of age and has been hospitalised and the doctor states that the parent's assistance with the care is required
- » services you paid for separately but never got to use, trips at the destination and trips outside the destination where the interruption occurred
- » the above unused services and trips to a parent if the travelling companion who has fallen ill is less than 15 years of age and the insured person is his/her parent
- » necessary extra travel and accommodation costs if your property in Finland has suffered considerable damage
- » reasonable expenses for a new one-way trip to the destination if it is necessary for your work or studies at an educational institution.

We do not compensate if the reason for any interruption has been known before the journey began. We do not compensate as expenses any loss of bonus points, RCI points or equivalent or indirect expenses, such as meal, parking or other such costs.

NB. Cancel immediately any services you will not be able to use. The tour operator and service provider are the primary sources of compensation. You can claim compensation for the rest from us.

### Definition of lost journey days

Lost journey days are calculated as full 24-hour periods from the time hospitalisation began or from the journey interruption to the actual departure time of the means of transport to which you had already bought a ticket. If the last 24-hour period calculated in this manner is exceeded by 12 hours, the remainder is also considered a full day.

### Price of travel?

The price of the journey is considered to be what you paid for the travel tickets and your part of previously paid-for accommodation expenses or the price of a package tour, special package tour or package travel. Services and local trips you have paid separately are not included in the calculation of the journey price.



## Definition of services and local trips

By services we mean separately paid rented transportation, courses, events and equivalent related to the interrupted journey. By local trips we mean short trips in the travel destination or its immediate vicinity.

## Delayed Departure Cover

This cover enables you to choose another route for your journey if your departure is delayed owing to the reasons below. We compensate extra travel costs that have been caused.

Delayed Departure Cover **provides compensation** if the means of transport you have planned to use and for which you have already bought a ticket is delayed by at least 4 hours. The delay must have been caused by the means of public transport not being able to be used owing to poor weather, natural disaster, technical fault, criminal act or action taken by the authorities.

**We compensate** reasonable extra travel costs that are necessary in order that you may continue your journey to your destination or back to Finland according to your original itinerary.

**We do not compensate** if the reason for waiting or delay is a strike or bankruptcy. We do not compensate, for example, indirect costs, such as those incurred for meals, parking or similar

## Missed Departure Cover

We pay compensation for expenses caused by a missed departure if you fail to make it in time to the departure point for a flight or a boat, train or bus journey or the departure point for a connection for the following reasons.

Missed Departure Cover **provides compensation** if you miss a departure for the following reasons:

- » A public conveyance on which you intended to travel or on which you were already travelling to the departure point is delayed due to weather, natural catastrophe, technical malfunction, criminal act, traffic accident or action by an authority.
- » A motor vehicle on which you intended to travel or on which you were already travelling to the departure point is delayed due to a natural catastrophe, technical malfunction, vandalism to the vehicle, traffic accident or action by an authority.

**We compensate as missed departure costs**

- » reasonable extra travel and accommodation costs that are necessary in order that you may continue your journey to your destination or back to the final destination in Finland according to your original itinerary
- » entirely unused travel services at the destination you had already paid for
- » part of the price of the journey in proportion to lost days owing to the missed departure, or the price of the entire journey if it is impossible to join the journey any more. You must have bought a ticket for the vehicle you missed.

**We do not compensate** if the reason for the missed departure was a strike or bankruptcy. Neither do we compensate expenses for, for example,

- » bonus or other points used to cover extra travel expenses
- » loss of income or indirect costs, such as those incurred for meals, parking or similar
- » lost travel days if you receive compensation for the price of the entire journey from Travel Interruption Cover.

By travel services we mean vehicle rents, fees for local trips and courses and event entrance fees related to the journey in question which you have paid in advance.

Lost travel days and the price of the journey is determined the same way as in Travel Interruption Cover, p. 6.

## Traveller's Disability, Death and Daily Allowance Cover

Traveller's Disability Cover provides you with financial aid if you have a travel accident and are diagnosed by a doctor to have a permanent disability.

Traveller's Death Cover provides your loved ones with financial security if you happen to die in a travel accident.

Traveller's Daily Allowance Cover provides financial assistance if you become unable to work as a result of a travel accident.

### Traveller's Disability Cover

Disability Cover provides you with financial aid if you have a travel accident and are diagnosed by a doctor to have a permanent disability.

**We compensate**

- » a lump-sum compensation for a full disability (disability category 20) that was valid at the time of the accident
- » a lump-sum compensation for a partial, permanent disability (disability categories 1–19) equal to as many twentieths of the sum as indicated by the disability category.

Disability Cover is valid also when you do competitive sports, or some special or high-risk sport (see pp. 10–11).

**We do not compensate** the mental consequences of an accident.

The degree of disability is determined in accordance with the disability classification decree issued by the Government on the basis of the Workers' Compensation Act and valid when the accident occurred. Injuries are divided into 20 disability categories, with category 20 corresponding to full disability and category 1 to the smallest coverable disability. The disability category is only determined by the nature of the disability disregarding occupation, hobbies or any other individual circumstances. Permanent disability is determined three months after the accident at the earliest, and three years after the accident at the latest. The cover must be valid at this time.

A lump-sum compensation paid under Disability Cover is tax-exempt income to the insured person.

## Traveller's Death Cover

Death Cover provides your loved ones with financial security if you happen to die in an accident.

- » If you die as a result of a travel accident, we will pay your beneficiary a lump-sum that was valid when the accident occurred.

The beneficiary must be identified in writing when taking out the policy, and any changes must be submitted in writing, too.

Death Cover is valid also when you do competitive sports, or some special or high-risk sport (see pp. 10–11).

**We do not compensate** if you die over 3 years after the accident.

Death benefits are subject to inheritance tax to the next of kin that are the insured person's beneficiaries. If the beneficiary is other than your next of kin, the compensation is fully taxable income. Bear in mind that taxation issues are based on the current legislation.

## Traveller's Daily Allowance Cover

Daily Allowance Cover provides financial assistance if you become unable to work as a result of a travel accident.

**We compensate** by paying a daily allowance for the days when, as a result of the accident, you are unable to perform your normal work duties. If you are partly unable to work, we compensate a corresponding part of the daily allowance.

The amount of daily allowance is what you chose when you took out the insurance.

You will receive benefit for as many days as the disability continues in excess of the qualifying period mentioned in the policy. The qualifying period will be subtracted once per each accident. The qualifying period begins on the day when a doctor declares you unable to work.

You will receive a daily allowance on the basis of the accident for up to the maximum period you chose as you took out the policy.

Daily Allowance Cover is not valid when you do competitive sports, or some special or high-risk sport (see pp. 10–11).

**We do not compensate** the psychic consequences of an accident unless you were in an employment relationship when the accident occurred.

Daily allowance paid under Daily Allowance Cover is taxable income to the insured person.

## Specific points about Traveller's Insurance

### General requirements concerning compensation

Each traveller, including the children, should have their own Eurooppalainen Traveller's Insurance.

We compensate expenses inasmuch as they have not been compensated under some law or by the tour organiser, travel agent, hotel or equivalent.

We require that the costs are not higher than the average at the destination. If they are, we have the right to reduce the compensation.

Compensation will only be paid if an insurance event occurred while the policy was valid. Furthermore, no consequence, such as an expense or disability, will be compensated if the policy was no longer valid at the time of occurrence. We will not, for example, compensate expenses incurred after coverage ended, even if, for example, an accident occurred when the insurance was still valid. We require that any treatment and examinations have been prescribed by a doctor, conform to generally accepted medical practice and are necessary for the treatment of a coverable illness or accident.

### Valid primarily on trips abroad

Eurooppalainen Traveller's Insurance coverage is valid on trips abroad throughout the world. Uninterrupted legs within Finland before leaving the country are considered part of an international journey. These legs are considered to be uninterrupted when they take the shortest route to the means of transport that will take them abroad.

You must agree separately with us if you want Eurooppalainen Traveller's Insurance to be valid in Finland, too.

### Validity period – How long do your journeys aboard usually take?

When you take out Eurooppalainen Traveller's Insurance you must choose a period from the beginning of your journey during which the coverage you have chosen will be valid on your journeys abroad. Eurooppalainen Traveller's Insurance will no longer be valid once the period you have chosen have elapsed, even if your journey continued.

Choose a sufficient period of validity to cover the entirety of the journey, starting from the front door, taking into account the possibility that your trip may take longer than expected. Please note, too, that the leg within Finland is considered to be part of the journey abroad if the journey continues without interruption to a place outside Finland. For example, you may leave from your home in Rovaniemi and spend one night at an airport hotel in Helsinki before your morning flight.

You can extend the validity for the duration of a specific journey, which will apply to all of your Eurooppalainen Traveller's Insurance covers.

Remember to take a fixed-term extension to your traveller's insurance in good time before your coverage ends.

Remember to always check before you travel that the period of validity you have chosen is long enough for your journey.

### Travelling to high-risk areas

Traveller's Insurance is not valid in a high-risk area, that is, a country or area to which the Ministry for Foreign Affairs of Finland recommends avoiding travelling or which the Ministry recommends leaving. You can check travel recommendations at the following address: [um.fi/matkustustiedotteet](http://um.fi/matkustustiedotteet).



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If you have arrived in a high-risk area before the recommendation was issued, the insurance will be valid for 10 days from the date the recommendation by the Ministry unless a major war is in progress or you have taken part in a war, an armed conflict, a peacekeeping operation organised by the United Nations, the European Union or other organisation, or in some other military operation.

Traveller's Insurance is valid in high-risk areas normally if, for example, your travel illness is in no way connected to the reason to either not travel to or to leave the area.

Agree separately if you need temporary insurance coverage in a high-risk area. However, cover will not be extended for high-risk areas where a war is being fought or a peacekeeping operation is in progress.

### How do we define 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 during the journey or within 14 days of the end of the journey.

The following, for example, are not considered travel illnesses: mountain sickness, illness of or symptoms to teeth or the masticatory system, illness caused by abuse of medication or alcohol or use of narcotic. We do not compensate pregnancy, childbirth, abortion or infertility or any related illnesses or complications as travel illnesses. If you have taken out Eurooppalainen Traveller's Insurance Medical Treatment Cover for an unborn child, we cover treatment costs if your state of pregnancy changes suddenly during your travel or if this change requires immediate care owing to the unborn child.

### How do we define travel accident?

A travel accident must take place during travel while the insurance cover is valid. An accident is a sudden, external occurrence during the validity of the policy which is beyond your control and causes bodily injury such as falling over or falling from a height. Typical accidental injuries include fractures, sprains and cuts.

Accidents also include drowning, frostbite, heatstroke or sunstroke.

The concept 'accident' does not include injury caused by

- an event caused by your illness, defect or injury
- poisoning due to medicine, alcohol or other intoxicant you used or due to a substance taken as food
- biting on a tooth or dental prosthetic
- suicide or attempted suicide.

The following are not compensated as accidents:

- hernia of the intervertebral disk, abdominal or inguinal hernia, a rupture of an Achilles tendon, long head of biceps tendon or rotator cuff, or recurrent dislocation unless the injury was caused by an accident that would also cause injury to healthy tissues
- infectious diseases caused by a bite or sting
- the psychic consequences of an accident
- illness, defect, injury, or degeneration of the musculoskeletal system, which are not related to an accident, even if they had been symptomless before the accident
- slower recovery from accidental injury owing to illness, defect, injury or musculoskeletal degeneration

- injuries caused by other than an external factor, such as soreness resulting from a singular exertion and movement, for example if you strain your back when lifting a heavy object.

### Definition of travelling companions or next of kin

By travelling companions we refer to up to two persons in addition to the insured person or a family with which the insured person has jointly made the travel reservations and gone for a trip together.

By next of kin we refer to the insured person's relative, the insured person's spouse or the insured person's spouse's relative. Any cousins or more distant relatives are not considered next of kin. By spouse we refer to the person who you are married to, in a civil partnership or cohabit with.

### Fill in the health declaration online

Check on page 3 the cases in which you must fill in a health declaration in order to get travel insurance.

Fill in the health declaration online once you have completed the online purchase or received an offer. Login to op.fi using the user identifiers for your own bank and fill in the health declaration form.

Adults provide their own health information, while minors' health information is submitted by the parent or guardian. The health declaration of an unborn child is filled in by the mother. One health declaration per person to be insured is enough even if you are applying for several policies at a time.

The number and content of the questions depend on which kind of coverage you are choosing and whether you want the standard or comprehensive options.

Have all the information and papers available when you start filling in the health declaration form, because for data security reasons the connection will be cut off automatically if you stay on a single page for more than 20 minutes.

By sending in the health declaration, you will have accepted the insurance offer, but do wait until we have sent you confirmation that the policy has been granted to you before you terminate your existing policy. If you have chosen electronic insurance mail, your insurance policy documentation and our decision will be sent to your Internet Service. Take a moment to read through them once we have sent you an email or SMS notification.

Click on the info button on the health declaration for instructions for filling in the form. You can also ask for advice on the chat service or by phoning +358 (0)10 253 1333. If you cannot find the health declaration form on the Internet Service or if you have any other problems, you can call the Internet Service support number on +358 (0)10 253 6189.

The service numbers and chat are available on weekdays between 8 am and 6 pm.

Only our experts dealing with health declarations can access your health details, treating it in confidence.

## Insurance for unborn child

You can insure your unborn child with Eurooppalainen Traveller's Insurance. The policies of an unborn child's mother do not cover the unborn child.

## Cover for sport

Eurooppalainen s Traveller's Insurance is valid when you do exercise for your own pleasure, for example, if you go jogging or skiing. However, there are sports for which you need specific coverage in case of accidents. We consider this to be the case when

- **you do competitive sports.**  
We consider you to do competitive sports if you take part or prepare for competitions or matches organised by a sports association or club.
- **you are trying out or regularly go in for high-risk sports.**  
We call these sports special sports and high-risk sports.

If you need cover for sports injuries, you must get an expansion for a fixed period or indefinitely through Eurooppalainen Traveller's Insurance Medical Treatment Cover and perhaps also Travel Interruption Cover (comprehensive cover option).

Eurooppalainen Traveller's Insurance Disability Cover and Death Cover are valid in all sports.

## Insurance cover for competitive sports. What is competitive sports?

When you do competitive sports or are preparing for a competition or a match organised by a sports association or club, you should take out an appropriate insurance policy.

Take out a policy for competitive sports or the sports you do. You can also take out a policy for all competitive sports. This is an option that often suits children.

By competitive sports we mean sports games or matches arranged by a sports association or sports club and training arranged according to a training programme or other training typical of the sport, regardless of the level of competitiveness or the age of the insured person. By training arranged according to a training programme we mean training carried out following either a written or verbal training plan (the coach does not have to be present).

Other training typical of the sport refers to training that supplements the main sport when done as part of preparation to games or sports.

## Specific situations in competitive sports

Even if you take out a policy for competitive sports, you will not be covered against the high-risk sports below regardless of whether you compete in them or not. These sports have the greatest risks. So if you go in for high-risk sports, you must always take out a separate policy that covers everything related to high-risk sports, including competing in them.

## Insurance cover for special sports

If you do **special sports but not competitively**, you can insure yourself against injuries in all such sports with a single policy.

Special sports are:

- combat and contact sports
- winter sports: luge, freestyle skiing, downhill and speed skiing
- aviation, such as hot air and gas ballooning, motorised flying, hang- and paragliding, microlight flying, parachuting, flying with amateur-built aircraft and use of gliders and motor gliders
- strength sports: powerlifting, weightlifting and body building
- scuba diving
- other special sports: BMX cycling, bungee jumping, parasailing, kite wing and kite surfing, sail- and flyboarding, parkour, abseiling, acrobatics and free running.

Competitions are arranged in some of the above special sports. If you compete in these sports, you must extend your policy to cover competitions, too.

## Insurance cover for high-risk sports

If you do a high-risk sport, you need cover for the sport. Each sport must be insured separately.

High-risk sports are:

- Team sports: American football, Australian football, rugby and lacrosse
- Mixed Martial Arts
- Wrestling
- Off-piste skiing
- Roller derby
- Ice and rock climbing
- Glacier and mountain climbing
- Strength athletics
- Downhill biking
- Downhill skating
- Ocean sailing
- BASE jumping
- Trekking into uninhabited areas, such as research expeditions or treks to mountains, jungles, deserts or wilds or other similar areas
- Wildwater canoeing
- Freediving
- Other sports where the risks are at similar level.

If you take out a policy for a high-risk sport, it automatically covers competitions, too. Competitions are arranged in downhill biking and strength sports, for example.

## What does 'maximum compensation' mean?

Eurooppalainen Traveller's Insurance Crisis Cover, Travel Interruption Cover, Delayed Departure Cover and Missed Departure Cover have a maximum compensation per insurance event. In Travel Cancellation Cover, the compensation is valid per journey.

Traveller's Medical Treatment Cover does not have a monetary upper limit.

## What does 'amount of compensation' mean?

Amount of compensation means the maximum monetary amount that we will pay per coverable event.

Amount of compensation is available to the Disability Cover, Death Cover and Daily Allowance Cover included in Eurooppalainen Traveller's Insurance.

## What do 'deductible' and 'qualifying period' mean?

A deductible means the amount of coverable expenses that you must pay.

The deductible is paid per insurance event in Traveller's Crisis Cover, Travel Interruption Cover, Delayed Departure Cover and Missed Departure Cover. In Travel Cancellation Cover, the deductible is payable per journey. Do remember that it is the tour organiser and service provider that are the primary payers of compensation, and only after their compensation do we pay the rest, less the deductible.

A qualifying period refers to the days following an accident when no compensation is paid yet. A qualifying period is applied to Daily Allowance Cover included in Eurooppalainen Traveller's Insurance.

Traveller's Medical Treatment Cover, Traveller's Disability Cover and Traveller's Death Cover have no qualifying period.

## Insurance pricing

Each insurance policy and the cover it includes are priced individually. The factors affecting the premium vary from one policy to the next. We will try to price each type of insurance to correspond with the risks as closely as possible. The total premium depends on the personal information of the insured and the insurance coverage choices.

Things that affect the premium of Eurooppalainen Traveller's Insurance at the time of purchase and while it is valid include:

- Age of insured person
- Place of residence
- Whether the insured is covered by National Health Insurance (Kela)
- Chosen cover
- Chosen maximum compensation
- Chosen amount of compensation
- Maximum duration of journey
- Extension of maximum duration for a single journey
- Validity not only abroad but also in Finland
- Cover for high-risk areas
- Coverage chosen for Travel Cancellation Cover and Travel Interruption Cover
- Chosen deductible
- Chosen sports that are covered
- Chosen qualifying period in Traveller's Daily Allowance Cover

## Change in premium

The premium changes annually when the value of a pricing factor (such as the insured person's age) or attribute (such as the insured person's domicile) changes. The premium level changes annually in particular on the basis of the age of the insured person, because this has been found to correlate heavily with claims paid to customers. We weigh the effect of the policy's existing pricing factors, such as age, on the premium price on the basis of claims paid out, and review the price to ensure that the price can meet the potential risk involved.

- » If a traveller's insurance is valid for a long period, its price may change considerably during its validity. The change will take effect from the beginning of the next insurance period following the change.

We will also review the premium annually if necessary on the basis of claims expenditure and for reasons explained in the general terms and conditions.

In addition to the above, the insurance company has the right to make changes owing to bonus, customer loyalty and owner-customer matters or other similar reasons. The premium amount is affected, at the time the policy is taken out and also later during its validity by any customer benefits and discounts, the amounts of which and the grounds for granting them, and duration and validity periods may change, for example, when a fixed-period discount or campaign discount comes to an end.

The maximum compensation and amount of compensation is tied to changes in the latest index series of the consumer price index. The adjustment index used is the index for September of the calendar year preceding the first day of the insurance period. Index-linkage ensures that maximum compensation and amount of compensation remain at the right level despite inflation.



# Luggage Insurance

Your holiday will not be ruined even if your luggage is stolen.

Luggage Insurance covers luggage losses throughout the world. It always includes Travel Liability Insurance and Legal Expenses Travel Insurance.

NB. Your factual and permanent home municipality and residence must be in Finland at the time of a loss in order for you to be entitled to compensation. Contact us if you move abroad or if your domicile changes from Finland to abroad.

## What is regarded as luggage?

Luggage comprises personal effects carried during a journey such as clothes, mobile phone, camera, glasses and laptops, and it also includes passports, travel tickets and cash. Motorised vehicles, tools used in gainful employment, merchandise, drawings and manuscripts are not considered luggage.

Your luggage can, on certain conditions, be insured under your home contents insurance. If you are taking along valuable objects on your journey such as musical instruments or hobby gear, we recommend that you consider taking out valuables insurance. Please contact us for more information.

## For family members travelling separately or as a group?

When you take out Luggage Insurance that covers the whole family, the policy covers the luggage of all family members living in the same household even if they travel separately from the rest of the family. Personal Luggage Insurance covers your own luggage as well as the luggage of any family member living in the same household, when you travel together as a group. Make sure that the sum insured is sufficient for all the luggage you are taking along.

## What does Luggage Insurance cover?

Luggage Insurance compensates when your luggage is damaged suddenly and unforeseeably due to an external event.

The insurance covers any loss arising from luggage disappearing or being left behind up to 150 euros, provided that the loss was noticed at the place where it occurred. Money and valuables are compensated up to 100 euros, when you carry it on your person, and up to 500 euros when locked inside a safe-deposit box.

Luggage Insurance	
Coverable event	Compensation
Your luggage is stolen or damaged.	Up to sum insured
Your luggage is lost or left behind.	Up to EUR 150. If payment instruments and securities disappear or are left behind, we pay no compensation.
Your luggage does not arrive at your destination in over 2 hours.	Purchase of necessities EUR 100 per day, max. EUR 400 per insured
Your passport, visa or travel tickets are stolen.	Costs up to EUR 200 for acquiring new documents.
Liability for damages	A maximum of EUR 170 000, deductible EUR 150
Legal proceedings	A maximum of EUR 10,000, deductible 15% but not less than EUR 200

You can either have Luggage Insurance without a deductible or choose to include it. The higher the deductible, the lower the insurance premium. The deductible is subtracted from the amount of loss.

The maximum amount of compensation is always the sum insured you have chosen.

This luggage is first subject to a reduction based in its age:

Property	Age reduction
Household appliances	10%
Digital cameras	20%
Other electronic appliances and optical instruments	10%
Bicycles, engine-driven tools and machinery	10%
Outboard motors	5%
IT equipment, such as computers, mobile and smartphones and their peripherals	25%
Spectacles, clothes, accessories, footwear, sports equipment and sports gear	25%

Extrasure terms and conditions are applied to luggage losses:  
Insurance for your home and home contents

$$\begin{aligned}
 & \text{Replacement value} \\
 & \quad - \text{age reduction} \\
 & \quad \quad - \text{deductible} \\
 & = \text{Compensation to you}
 \end{aligned}$$

The age reduction percentage is computed by multiplying the percentage in the above table by the number of full calendar years following the year the object was first used. However, with respect to mobile and smartphones, the reduction is computed by calculating the percentage figure by the number of each commenced year following the year the equipment was first used.

The maximum age reduction is 70%. Age reduction is not applied to the costs for repairing an object, but the compensation cannot exceed the remaining value following an age reduction.

A bicycle bought in early 2016 is stolen on a trip to Norway in March 2019. The price of an equivalent new bicycle is 1,000 euros. You buy a new bicycle. The deductible you have chosen for the policy is 100 euros. The compensation paid is 700 euros, calculated as follows: EUR 1,000 – (EUR 1,000 x 10% x 2 yrs) – EUR 100.

### If your luggage does not arrive at your destination

The insurance covers expenses incurred from acquiring necessities when luggage handed in for transportation has been delayed by at least two hours after you have reached the destination of your outward trip. These expenses will be covered up to a maximum of 100 euros per day or part thereof and to a maximum total of 400 euros per person insured.

### What is not covered by Luggage Insurance?

We do not compensate, for example, if sports equipment is broken when it is being used or if valuables are stolen from, for example, a car, tent or boat.

## Travel Liability and Legal Expenses Travel Insurance

Travel Liability Insurance and Legal Expenses Travel Insurance are always incorporated in Luggage Insurance. They provide cover for yourself and family members living with you in the same household.

Travel liability insurance is valid everywhere in the world. It provides cover if you become liable by law to pay compensation to a third party for a cycling accident, for example. In addition, it also covers, up to 350 euros, any damage that you cause to a bicycle, moped, scooter, snowmobile, hoverboard, water scooter or comparable watercraft that you have rented. On the same conditions, the insurance also covers damage caused to skis, ski poles or snowboards rented for a maximum of 14 days abroad.

Travel Liability Insurance does not cover everything. For example, we provide no compensation for loss

- that was caused wilfully or through gross negligence
- that was caused to yourself or your family member
- that was caused to a borrowed item
- that was caused with a motor vehicle in traffic

Legal Expenses Travel Insurance covers legal expenses incurred by the insured as a result of resorting to legal counsel in disputed civil cases, criminal cases or non-contentious civil cases concerning the private life of the insured in his capacity as a traveller. It provides financial support in court cases in which you may be involved through no fault of your own.

Legal Expenses Travel Insurance does not cover everything.

For example, we provide no compensation

- for loss in which you or your family member are involved as owner, keeper or driver of a motor vehicle
- for any legal expenses of the opposing party which the insured has been ordered, or has agreed, to pay.

### Factors affecting premium

The Luggage Insurance premium depends on whether you choose a policy for the whole family or just for yourself, and also the sum insured and deductible level. The premium is also affected by index changes.

# General issues concerning travel insurance

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What do we mean by a journey abroad and a journey in Finland, and when do they begin and end?

A journey abroad refers to a journey outside Finland. A journey abroad begins when you leave your home, workplace, study place or holiday home in order to continue directly to the destination outside Finland. A journey abroad ends when you return from abroad directly to any of the above places.

A journey abroad or time spent abroad is not considered to have been interrupted if you return to Finland for less than 30 days provided the journey you are returning from has taken without interruption for over 3 months and you intend to return to the same destination. Any illnesses that began or any accidents that occurred while in Finland will not be compensated from Eurooppalainen Traveller's Insurance.

By a domestic journey we mean a journey in Finland to places which are at least a straight-line distance of 50 kilometres from the home, place of work or study, or holiday home of the insured. A domestic journey begins when you leave any of the above places and ends when you return to any of the places above. The travel insurance is, however, never valid in the above-mentioned places, nor on journeys between them.

Contact us when your life situation or your insurance needs change

- You want to check your insurance cover.
- You are moving abroad.
- You need insurance cover for competitive sports, special sports and high-risk sports.
- You plan to travel to a high-risk area.

Are you planning of living abroad only temporarily or for a longer period?

An insured person must have a factual and permanent home municipality and residence in Finland, under the Municipality of Residence Act and the Population Information System, at the time of the occurrence of the insured event in order to be entitled to compensation under the insurance he/she has taken out.

If you move abroad, your policies will no longer be valid. Contact us if you need insurance coverage abroad. If you live temporarily abroad, we can extend Eurooppalainen Traveller's Insurance coverage for a certain period. If this has been done, the insured person's Luggage, Travel Liability and Legal Expenses Travel Insurance will be extended for the same period without a separate contract or premium.



# Points to note

## General cover restrictions and exclusions

We do not cover any loss or damage caused wilfully or through gross negligence. Moreover, the insurance policies do not cover nuclear accidents or loss or damage indemnified under a specific guarantee, law or other agreement.

## Inception and termination of insurance and the minimum payment

Your policy will come into force as soon as we have received your insurance application. If you wish, you may choose a later date of commencement. If the policy cannot be granted, we are not responsible for any damage. The insurance will remain effective for an agreed fixed period or until further notice but you may give notice of termination of the insurance at any time.

NB. During the insurance period, we may charge an insurance-based minimum premium.

If the bill for the premium is not paid by the due date, we can automatically terminate your insurance contract with two weeks' notice. We also charge penalty interest and collection costs.

The insurance can also be terminated if the policyholder or the insured has

- provided incorrect information
- failed to observe the safety regulations
- caused loss or damage wilfully or through gross negligence
- increased the risk of loss or damage, for example by giving property to the use of a third party.

## The policy may be changed annually

We have the right to alter the insurance terms and conditions, and premiums and other terms of contract at the end of your insurance period on the basis of

- new or amended legislation or a regulation issued by the authorities
- unforeseen change in circumstances, such as an international crisis
- change in the claims expenditure for the insurance, change in index or cost levels or change in the ratio between insurance compensations paid and insurance premiums.
- change in a factor or circumstance which, in the view of the insurance company, has an effect on the amount of premium and the risk of loss or damage. Such may include the age or domicile of the policyholder, the insured person or the owner or keeper of the object of insurance; the age, location, properties, place of insurance, claims history or claims development of the object of insurance or part thereof.
- a change in interest rates concerning life insurance.

Please note that various price factors affect the insurance premium at the moment of purchase and that, on that basis, the payment may also change while the insurance is valid. The price factors affecting the insurance are available in conjunction with the product description.

We may also make minor changes to the insurance terms and conditions and other terms of contract provided that the changes do not affect the primary content of the insurance contract.

## Insurance sales commissions

The insurance company will pay a commission that is either a percentage of the insurance premiums or a fixed fee based on the number of policies sold. The commission and its amount is affected by the insurance product and sales channel. The commission is paid to the agent or insurance company employee.

## How to make a claim

A claim for compensation must be made within 12 months from the date when you became aware of the insurance and received information about the loss or damage and its consequences and, at the latest, within 10 years of the occurrence of the loss or damage or, in the case of insurance taken out against bodily injury or liability for damages, the damaging consequences were caused.

## Advice concerning compensation and insurance policies

We advise you on insurance policies and claims at +358 (0)10 253 1333.

If you are not satisfied with the way we or an agent representing us has acted when selling insurance or in other insurance matters, call the number above.

### External advice

- The Finnish Financial Ombudsman Bureau (FINE), tel. +358 (0)9 685 0120, [www.fine.fi/en](http://www.fine.fi/en)

If you wish to file a complaint or an appeal, please contact

- Customer Ombudsman, [asiakasiamies@op.fi](mailto:asiakasiamies@op.fi)
- The Finnish Financial Ombudsman Bureau and Insurance Complaints Board (FINE), tel. +358 (0)9 685 0120, [www.fine.fi/en](http://www.fine.fi/en)
- Consumer Disputes Board, tel. +358 (0)10 366 5200, [www.kuluttajariita.fi/en](http://www.kuluttajariita.fi/en)  
First visit: [www.kuluttajaneuvonta.fi](http://www.kuluttajaneuvonta.fi).

You may also submit the case to court within three years of our decision.

## Confidentiality

We will handle your personal data according to the law, Privacy Statement and Privacy Policy and also make use of automatic decision-making in insurance and claim settlement decisions.

When you buy an insurance policy, any automatic decision to grant the policy will be based on the information you have submitted, our customer data file and the credit information register, in accordance with our customer selection guidelines. Should a loss occur, any automatic decision by us will be based on the loss details you have provided, on the insurance terms and conditions and our customer data file, as well as information in the joint claims register kept by insurance companies. The insurance policy is also terminated automatically in the event of the non-payment of premiums.

Read more about privacy protection at [www.op.fi/dataprotection](http://www.op.fi/dataprotection).



OP Insurance Ltd, business ID 1458359-3, Helsinki, Gebhardinaukio 1, FI-00013 OP  
**OP Insurance Ltd will be called Pohjola Insurance Ltd as of 1 June 2019.**

Domicile: Helsinki, main line of business: insurance operations  
Eurooppalainen Insurance Company Ltd, Business ID 0196741-6, Helsinki, Gebhardinaukio 1, FI-00013 OP  
Domicile: Helsinki, main line of business: non-life insurance companies.

Pooling our resources.

