



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 kind of insurance is this?

Health insurance is a medical treatment expenses insurance that covers expenses arising from examinations and treatments performed in Finland due to illnesses and accidental injuries. Health insurance can be used to insure all fit-for-work employees aged between 18 and 80, or a certain group of employees. Entrepreneurs may also take out health insurance. You can choose from four alternative scopes of cover: Standard, Comprehensive, Extra and Super Health Insurance



What is insured?

The insurance covers expenses in accordance with the chosen scope of cover, up to the maximum amounts of compensation entered in the insurance policy.

Standard Health Insurance

- Surgery cover – covers costs arising from a surgery performed or prescribed by a specialist. However, costs arising from pre-surgical examination or treatment are not covered.
- Serious illness cover – covers expenses arising from examination and treatment of cancer, stroke or multiple sclerosis.

Comprehensive Health Insurance

- Medical treatment expenses cover – compensates for expenses arising from examinations, treatments and surgeries carried out or prescribed by a specialist.

Extra Health Insurance

- Medical treatment expenses cover – compensates for expenses arising from examinations, treatments and surgeries carried out or prescribed by a general practitioner or specialist.

Super Health Insurance

- Medical treatment expenses cover – compensates for expenses arising from medication, examinations, treatments and surgeries carried out or prescribed by a general practitioner or specialist.



What is not insured?

The insurance does not cover expenses arising from, for example,

- ✗ dental care
- ✗ pregnancy, childbirth or treatment of infertility
- ✗ examination or treatment of injuries or illnesses caused by the use of intoxicants
- ✗ treatment for snoring
- ✗ rehabilitation
- ✗ vitamins, basic creams or lotions, micronutrient and mineral preparations or nutritive preparations
- ✗ correction of refractive errors
- ✗ examination or treatment related to outward appearance or looks, or examination or treatment primarily meant to enhance the quality of life
- ✗ obesity examinations or treatments according to the terms and conditions
- ✗ fees for doctor's statements
- ✗ travel or accommodation.



Are there any restrictions on cover?

- ! The insurance does not cover an illness or accident caused by sports specified in the terms and conditions, in professional sports or when participating in competitive sports arranged by a sports association or sports club or related training, unless otherwise stated in the insurance policy.



Where am I covered?

- ✓ The insurance covers examination and treatment performed and given in Finland.



What are my obligations?

- When applying for the policy, you must submit the correct information, such as information on the person to be insured.
- 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.



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.



When does the cover start and end?

The insurance is valid earliest from the date when it was applied for.

Insurance coverage ends when the policyholder terminates it or when the employment, tenure or other contractual relationship of the insured person ends with the policyholder. The insurance cover will in any case expire at the end of the insurance period during which the insured person reaches the age of 80. The insurance company also has the right to terminate the insurance cover under certain conditions.



How do I cancel the contract?

You can terminate the insurance or a cover included in it 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.