



Patient insurance

Insurance Product Information Document

- Insurer: Pohjola Insurance Ltd, 1458359-3, Helsinki, Finland
- Product: Patient insurance

The full product details that must be provided about the contract beforehand can be found in the product guide, the insurance terms and conditions and the policy document.

What is this type of insurance?

Patient insurance is statutory insurance under the Patient Insurance Act, which primarily covers claims for personal injuries caused by health care and medical treatment conducted in Finland. Health care and medical treatment include the supply of medication under prescription. Donors of blood, tissue or organs are also considered patients, as are healthy people undergoing medical examinations.



What is insured?

The patient during health care and medical treatment

- ✓ Personal injury caused in accordance with the bases of reimbursement and regulations issued in the Patient Insurance Act. The bases of reimbursement include injury caused by treatment, a fault in an item of medical equipment or instrument, injury caused by a medical device implanted to the patient, injury caused by an infection, accidental injury, injury caused by treatment premises or equipment, injury caused by the supply of a medicine, and unreasonable injury.
- ✓ No maximum amount of compensation is defined for bodily injuries.



What is not insured?

- ✗ Minor personal injury.



Are there any restrictions on cover?

- ! The insurance covers health care and medical treatment provided outside Finland only in the event that a public health care unit decides to provide the treatment outside Finland and the treatment is necessary for the patient's health.



Where am I covered?

- ✓ Within Finland's geographical land or sea area, or airspace.
- ✓ In addition, the insurance covers health care and medical treatment provided outside Finland only in the event that a public health care unit decides to provide the treatment outside Finland and the treatment is necessary for the patient's health.



What are my obligations?

- To provide correct and full details of the activities in question when concluding the agreement.
- Inform us immediately of any incorrect, incomplete or changed information related to the insurance policy.
- Pay the insurance premium on time.



When and how do I pay?

The insurance premium must be paid by the due date. The premium must be paid in one instalment.



When does the cover start and end?

The insurance cover begins when the policyholder and the insurance company agree on the start of the insurance and is valid for one agreed insurance period at a time. The first insurance period will terminate at the end of the calendar year.

The insurance cover will terminate when the policyholder cancels it in writing, in order to transfer to another insurance company during the insurance period.

The insurance cover will terminate without notice if the policyholder's obligation to insure under the Patient Insurance Act expires and the policyholder has notified the insurance company of this in writing before the end of the insurance period.



How do I cancel the contract?

Notice of cancellation must be made in writing and be accompanied by a certificate confirming that a new insurance policy has been taken out.