

Insurance Product Information Document

Insurer Pohjola Vakuutus Ltd, 1458359-3, Finland

Product Pohjola Patient Insurance

You can find the information provided before signing and the full details of the insurance from other documents.

Before you sign the contract, you can read more about the policy from the insurance guide. In the insurance product information document you are currently reading, we explain essential information about the policy to help you compare different policies. The insurance terms and conditions include general provisions that apply to the insurance. After signing the contract, you will receive the policy document in which we explain the content of your insurance contract.

What is this type of insurance?

Patient insurance is statutory insurance under the Patient Insurance Act, which covers personal injuries caused by health and medical care, such as an illness or injury caused by an examination or treatment. Patient insurance is valid in Finland, and it is mandatory for those who practise healthcare and medical care. The Patient Insurance Act defines what the insurance covers.



What is insured?

In accordance with the Patient Insurance Act, the insurance covers personal injuries that are caused by

- ✓ a medical examination or treatment of a patient or negligence thereof. Compensation is payable provided that an experienced healthcare professional would most likely have avoided the injury by examining, treating or otherwise handling the patient differently.
- ✓ a defect in a medical device or other equipment used in an examination or treatment.
- ✓ a fixed medical device implanted in the patient's body at a healthcare unit. Compensation is payable provided that the device was not as safe as you had reason to assume, taking into account when the device was put in circulation, the foreseeable use of the device, and other factors.
- ✓ an unexpected infection during a medical examination or treatment. The Patient Insurance Centre resolves whether compensation is payable on the basis of a separate tolerability assessment of the infection. The assessment considers the predictability and severity of infection, type of the disease or injury being examined or treated, and the state of the patient's health.
- ✓ an accident during medical examination or treatment or when the patient is being transported.
- ✓ an accident in the treatment premises or equipment, such as a fire in the treatment room.

- ✓ administering a medicine contrary to a law or regulation, or provisions issued under them.
- ✓ medical examination or treatment. Compensation is payable provided that the treatment resulted in death or a permanent, difficult illness or injury and that this result can be considered unreasonable when taking into account the severity of the accident, the type and degree of the illness or injury that was treated, the state of the patient's health, rarity of the accident and its likelihood in the individual case in question.

No maximum amount of compensation is defined for the insurance.



What is not insured?

For example, the insurance does not cover

- ✗ an accident that did not occur during health and medical care as referred to in the Patient Insurance Act. These include accidents that occur when assisting with normal daily activities. For example, assistance and supervision related to homelike housing in nursing homes are not activities regulated by the Patient Insurance Act.
- ✗ injuries caused by medication that has been administered or prescribed correctly.
- ✗ minor loss or injury.



Are there any restrictions on cover?

- ! The insurance does not cover material damage such as damage to or disappearance of clothing or removable prostheses. In these cases, compensation can be claimed from the party that caused the loss in accordance with the Tort Liability Act.
- ! The insurance does not cover so-called pure financial loss. Pure financial loss refers to a financial loss that is unrelated to personal injury or material damage.



Where am I covered?

- ✓ The insurance is valid in Finland.
- ✓ The insurance covers healthcare and medical care provided outside Finland only in the event that an authority responsible for organising social welfare and healthcare services decides to provide the treatment outside Finland, and the treatment is necessary for the patient's health.



What are my obligations?

- Provide accurate and full information when concluding the agreement.
- Notify us immediately if information related to the insurance policy is incorrect or insufficient, or if your information has changed.



When and how do I pay?

We will send you a bill for the insurance premium. The premium must be paid to the account stated in the bill by the due date. The payment must be made in a single instalment.



When does the cover start and end?

The insurance cover begins when we agree it to start of the insurance with the policyholder and is valid for one agreed insurance period at a time. The insurance cover ends when the policyholder terminates it, and it transfers to another insurance company. The insurance will end when your obligation to insure pursuant to the Patient Insurance Act ceases. You must notify us of this in writing before the end of the insurance period.



How do I terminate the contract?

The insurance contract must always be terminated in writing. You can terminate the contract in OP's digital services, for example. The notice of termination must be accompanied by a certificate confirming that a new insurance policy has been taken out.