

Company: Pohjola Insurance Ltd, 1458359-3,
Helsinki, Finland

Product: Patient 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?

Patient insurance is statutory insurance under the Patient Injury Act, which 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 given in the Patient Injury Act. The bases of reimbursement include injury caused by treatment, a fault in an item of medical equipment or instrument, 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 compensation is defined for bodily injuries.



What is not insured?

- ✗ Minor personal injury.



Are there any restrictions on the cover?

- ! The insurance does not cover injuries caused by medical treatment performed outside Finland's geographical area.



Where is the insurance valid?

- ✓ On Finland's geographical land or sea area, or airspace.



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. It can be agreed whether the annual premium is paid in one or several instalments.



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 Injury Act expires and the policyholder has notified the insurance company of this in writing before the end of the insurance period.

The insurance cover will end at the end of the insurance period, if the insurance company has given written notice of the policy's termination no later than one month before the end of the insurance period.

In the case of termination due to non-payment, the insurance will terminate at the end of the insurance period for which the premium has not been fully paid by that time.



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.