

Entrepreneur's personal occupational accident insurance



Insurance Product Information Document

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Product: Personal occupational accident insurance

Full pre-contractual information about the product that must be provided concerning the contract are in the product description, insurance terms and conditions and the policy document.

What kind of insurance is this?

Entrepreneur's personal occupational accident insurance is an insurance under the Workers' Compensation Act which covers entrepreneurs against occupational accidents occurred and occupational diseases appeared in the entrepreneur's work. Personal occupational accident insurance may be taken out by entrepreneurs who are under 18 if they fulfil the requirements laid down in section 3 of the Self-Employed Persons' Pensions Act and, if an entrepreneur, having reached the upper age limit when insurance is obligatory pursuant to employee pension legislation, continues as an entrepreneur, the insurance company may, upon application, continue the validity of the entrepreneur's voluntary occupational accident insurance. Such a policy may only be granted if the entrepreneur, prior to the end of the obligation to insure, had taken out a voluntary occupational accident insurance with the same insurance company. Any compensation payable under the insurance takes priority over other statutory cover.



What is insured?

- ✓ The insurance covers occupational accidents and diseases sustained by a specified entrepreneur in his/her work.
- ✓ We will compensate, for example, medical treatment expenses, loss of income caused by disability, rehabilitation and costs caused by permanent handicap.
- ✓ Compensation will be paid on the basis of Workers' Compensation Act. The earnings specified in the Self-Employed Persons' Pensions Act which were valid at the time of loss will be used as the basis for the compensation for loss of income and survivors' pension.



What is not insured?

- The insurance does not cover
- ✗ agricultural entrepreneurs, or grantees
 - ✗ athletes
 - ✗ the entrepreneur falling ill or sustaining a leisure-time accident.



Are there any restrictions on cover?

- ! Insurance events, i.e. occupational accidents and diseases, are only covered when the insurance event fulfils the definition provided in the Act and occurred in the circumstances referred to in the Act. A further requirement is that the injury or disease is likely to have a medical cause-effect relationship with the insurance event.



Where is the insurance cover valid?

The insurance is valid when the entrepreneur performs his/her work

- ✓ in Finland and abroad.



What are my obligations?

- The correct information must be provided when applying for the insurance.
- 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 insurance company must be notified of an occupational accident or disease within 30 business days from the date of loss.
- 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 begins, at the earliest, when the insurance company received the insurance application. Insurance coverage ends when the policyholder terminates it.

Furthermore, insurance coverage ends when the entrepreneurial activities come to an end.

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 in the Internet Service or by submitting a written notice of termination to the insurance company. You may not terminate the insurance policy by telephone.