

Employee's occupational accident and occupational disease insurance



Insurance Product Information Document

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Product: Occupational accident and occupational disease insurance

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

What kind of insurance is this?

Occupational accident and occupational disease insurance is an insurance under the Workers' Compensation Act which the employer is obliged to take out for its employees against occupational accidents and diseases. As a general rule, the insurance is granted as a continuous policy. It is also possible to take out a fixed-term insurance for a job or project that lasts up to 12 months. Any compensation payable under the insurance takes priority over other statutory cover.



What is insured?

The insurance provides cover against occupational accidents and occupational diseases

- ✓ for officeholders or persons employed in accordance with the Employment Contracts Act
- ✓ for persons holding executive positions against payment and who are not self-employed as specified in the Self-Employed Persons' Pensions Act.

Compensation will be determined on the basis of Workers' Compensation Act.



What is not insured?

The insurance does not cover, for example,

- ✗ self-employed persons
- ✗ agricultural entrepreneurs, or grantees
- ✗ athletes, even if they were in an employment relationship
- ✗ the insured persons' illnesses, or accidents incurred during leisure time.



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 work is being performed

- ✓ in Finland
- ✓ outside Finland if the employer posts the insured person to work abroad on a temporary basis.



What are my obligations?

- The correct information must be provided when applying for the insurance.
- The employer must maintain a list of accidents and keep on display at the workplace a copy of the Workers' Compensation Act and information on the insurance company.
- 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 provided annually, by the end of January, any information requested by the insurance company that may affect the premium.
- The insurance company must be notified of an occupational accident or disease within 10 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. The insurance ends when the policyholder notifies the insurer that the work has ended. The insurance company also has the right to terminate the insurance cover under certain conditions.

A fixed-term insurance ends on the date specified in the insurance policy, unless its validity is extended by the end of the fixed term.



How do I cancel the contract?

You can terminate the insurance by notifying the insurance company of the end of the work on the online service or by submitting a written notice of termination to the insurance company. You can also transfer the insurance to another insurance company when it has been valid for at least one calendar year. You may not terminate the insurance policy by telephone.