

Professional Sports Cover

Insurance Product Information Document

- Company: Pohjola Insurance Ltd, 1458359-3, Helsinki, Finland and OP Life Assurance Company Ltd, 1030059-2, Helsinki, Finland
- Product: Professional Sports Cover

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 is this type of insurance?

Professional Sports Cover is an insurance referred to in the Finnish Act on athletes' accident and pension cover in which the accident insurance is granted by Pohjola Insurance Ltd and, in the case of pensions, OP Life Assurance Company Ltd. According to the Act, an athlete under 65 years of age can be insured whose taxable income, earned for sport mainly performed in Finland, reaches at least the annually confirmed income level. In accordance with the above, sports clubs insure those team players who have a player contract with the club or some other organisation engaging in sports activities. Individual athletes can insure themselves voluntarily according to the above terms.



What is insured?

Compensation is determined in accordance the Act on athletes' accident and pension cover (Act no. 276 of 2009). In the case of an accident, the following will be paid from the insurance

- ✓ compensation for medical treatment, examinations, rehabilitation and the cost of household management
- ✓ compensation for a permanent handicap due to an accident, or a handicap caused by an illness
- ✓ disability pension or, in the event of death, survivors' pension.

Professional Sports Cover covers accidents that occur in circumstances typical of the sport in question

- ✓ in connection with a game or sports performance
- ✓ during guided or supervised training, or training in accordance with a training programme
- ✓ when an athlete is leaving home or accommodation for a competition, game or training venue, or is returning home from such a venue
- ✓ while acting in accordance with the travel programme while travelling for a game, competition or training
- ✓ when the athlete is acting under the instructions of a sports club or another organisation engaged in sports activities, or as the organisation's representative at a hospitality event, or during travel to or from the event.



What is not insured?

The insurance does not cover, for example

- ✗ a muscle or tendon becoming sore due to an illness or previous injury.



Are there any restrictions on cover?

- ! We may reduce compensation or not pay any if damage has been caused deliberately or through gross negligence.



Where am I covered?

✓ This policy is valid in Finland and abroad.



What are my obligations?

- When applying for the policy, you must submit the correct information, such as information on the athlete to be insured.
- 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 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. In certain cases, we require that the first insurance period's premium be paid in advance.



When does the cover start and end?

The insurance begins, at the earliest, on the date on which the insurance company received the application. Insurance coverage ends when the policyholder terminates it. The insurance company also has the right to terminate the insurance cover under certain conditions.

The insurance will also terminate if the athlete's obligation to insure under the Act on athletes' accident and pension cover ends and the policyholder so notifies the insurance company via the online service, or by sending some other written notification of termination. At the latest, the accident cover of an insured athlete expires on the day that the insured becomes 65 years of age.



How do I cancel the contract?

You can terminate the insurance or a cover included in it on the online service or by submitting a written notice of termination to the insurance company. You may not terminate the insurance policy by telephone.