

# Patient insurance

Product guide, valid as of 1 January 2021



Pohjola Insurance



# Patient insurance

All companies, institutions and private traders working in healthcare and medical treatment, as well as medical professionals, are required to take out patient insurance. The insurance provides cover against liability under the Patient Insurance Act, such as when a bodily injury is suffered in connection with treatment.

- 1 Under the Patient Insurance Act, patient insurance is mandatory and valid in Finland.
- 2 Patient insurance provides cover against liability under the Patient Insurance Act in the event that a patient suffers a bodily injury such as an injury caused by treatment or an accident in connection with the provision of healthcare and medical care.
- 3 Voluntary healthcare and medical care work agreed in advance must also be insured with patient insurance.

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Patient insurance is issued by Pohjola Insurance Ltd. The Claim Help service is provided by Pohjola Insurance Ltd. This product guide describes the main content of the insurance and the primary restrictions. Detailed information and the grounds for compensation are shown in the insurance terms and conditions. Regulatory authority: Finnish Financial Supervisory Authority, fiva.fi.

## For whom is patient insurance intended?

By law, you are required to take out patient insurance if you are registered with the Finnish National Supervisory Authority for Welfare and Health Valvira as a healthcare professional and practise healthcare and medical care as a

- private trader, such as doctor, nurse, trained massage therapist or physiotherapist
- self-employed person in a business and/or
- your business employs healthcare professionals.

Your line of business may be, for example:

- healthcare or medical care provided by a physician, dentist or nurse
- occupational, school or student healthcare
- optician's services
- ambulance transport
- sampling, blood donation and vaccination
- rehabilitation, physical therapy and physiotherapy
- sale of prescription drugs by pharmacies
- clinical medical research.

# What is compensated under patient insurance?

Patient insurance covers bodily injuries suffered by your patient in connection with the provision of healthcare and medical care as specified in the Patient Insurance Act. The insurance covers only necessary additional expenses incurred by the patient injury and other losses. Treatment expenses of the original examined or treated illness, injury or other disorder are not covered.

Coverable losses must have occurred within the geographical borders of Finland.



The insurance **covers** loss caused by, for example:

- **treatment injury** resulting from medical examination or treatment of a patient or negligence thereof
- **accidental injury** incurred suddenly, unexpectedly and due to an external event during medical examination or treatment or ambulance transport
- **equipment-related injury** caused by a malfunction in a device, tool or equipment used in examinations and treatment
- injury from a fixed healthcare device implanted in the patient caused by the device not being as safe as expected, taking into account the time when the device was launched onto the market, the foreseeable use of the device, and other factors
- **infection injury** due to an unexpected infection during medical examination or treatment
- **injury caused by circumstances in treatment facilities or equipment**, such as fire in the treatment facilities
- injury caused by the **incorrect administration of medication**.

Malpractice is not the same as a patient injury, the latter of which is defined clearly in law. When processing a claim, we differentiate between expenses and financial loss related to an underlying disease or injury being treated and those caused by a patient injury.

Patient insurance covers many patient injuries incurred in examinations and treatment, but there are limits to this cover.



Below are some examples of injuries **not covered** by the insurance:

- Injuries that occur outside the geographical area of Finland. The sole exception to this is treatment that falls under the responsibility of public healthcare and organised in situations where a treatment cannot be provided in Finland and is necessary for the patient's care. A referral to such treatment can only be issued by a public healthcare service unit.
- 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 (412/1974).
- Injuries that occur in connection with routine daily assistive functions (such as home help and aided living services), which are not healthcare and medical care as referred to in the Patient Insurance Act. Similarly, assistance and supervision related to homelike housing in elderly care homes are not considered activities that fall under the scope of the Patient Insurance Act.
- Injuries caused by medication that has been administered or prescribed correctly.
- So-called pure financial loss. Pure financial loss refers to economic loss that is not related to personal injury or material damage.
- Minor loss or injury.

In questions related to a claim, please refer to the Patient Insurance Centre.

## Pricing of patient insurance

The price of patient insurance is determined by the patient injury risk of your practice.

- For private traders, the premium is typically a fixed annual sum based on the nature of the private trader's practice. The insurance premium is paid annually in advance at the start of the insurance period
- For private businesses, the insurance premium is based on factors such as the industrial classification and sum of wages and salaries. An advance premium is billed at the start of the insurance period. The total amount of premium is adjusted at the end of the insurance period on the basis of the annual notification filed by the policyholder.

## How can I take out patient insurance for my business?

To ask for a quote, visit [op.fi/patient-insurance](https://www.op.fi/patient-insurance). Leave your contact information through the Request button to receive more details and a quote from our insurance experts.

After receiving your request for a quote, we will contact you to determine the best patient insurance and other insurance solutions for your company!

## Applying for compensation under patient insurance

If your patient suspects that they have suffered a patient injury, refer them to first take the online test on the Patient Insurance Centre website at [www.pvk.fi/en/notice-of-injury/take-the-test-first/](https://www.pvk.fi/en/notice-of-injury/take-the-test-first/). On the basis of the test, your patient will receive an assessment on whether the Patient Insurance Act applies to the suspected injury.

If it is assessed that a patient injury may have occurred, refer your customer to claim compensation for the injury from the Patient Insurance Centre. Compensation must be claimed within three years after the party entitled to compensation learned of the injury.

The Patient Insurance Centre decides on the patient injury and pays out the compensation. The Patient Insurance Centre must first evaluate whether the situation constitutes a coverable patient injury as referred to in the Patient Insurance Act. Factors affecting the coverability of an injury include whether or not an experienced healthcare professional would have acted otherwise in the situation, whether the injury could have been prevented, and whether bodily injuries were sustained. Individual circumstances are always taken into consideration in the evaluation.

For more information and the forms for claiming compensation, visit the Patient Insurance Centre website at [www.pvk.fi/en](https://www.pvk.fi/en).



## Additional information

### Validity of insurance and insurance terms and conditions

The insurance becomes valid once we have received and approved your insurance application. Patient insurance terms and conditions approved by Pohjola Insurance apply to the insurance.

### Termination of insurance

Patient insurance is terminated when the policy is transferred to another insurance company. Notice of termination must be given in writing.

The insurance will terminate without notice if the policyholder's obligation to insure under the Patient Insurance Act expires and the policyholder has notified the insurance company of this in writing before the end of the insurance period.

### Personal data processing

Pohjola Insurance processes customers' personal data in accordance with regulations in force and in a manner described in greater detail in the Privacy Statement and the Privacy Notice. The Customer is advised to familiarise themselves with the privacy information. The Privacy Statement and Privacy Notice are available at [op.fi/dataprotection](https://op.fi/dataprotection) and at OP's customer service outlets.

### Recording telephone conversations

We record customer calls for purposes such as ensuring the quality of customer service and the service situation.

### Insurance sales commissions

The insurance company will pay a commission that is either a percentage of the insurance premiums or a fixed fee based on the number of policies sold. The commission and its amount are affected by the insurance product and sales channel. The commission is paid to the agent or insurance company employee.

### Insurance

Pohjola Insurance Ltd

Insurance helpline **0100 5335** (Call charge: local/mobile network rate)

All calls are recorded for security purposes.

### Claims

Potilasvakuutuskeskus  
Itämerenkatu 11-13, 00180 HELSINKI  
[pvk.fi/en](https://pvk.fi/en)



## Our services

### Manage your other insurance policies at op.fi

Log into op.fi using the user identifiers for your own bank.

Once logged in, you can

- Report a loss and file claims
- make changes to your company's policies
- order a Green Card
- print out certificates of insurance

### Pohjola Claim Help at your service 24/7

Pohjola Claim Help gives you clear instructions for all types of losses and damages. In case of loss or damage, Claim Help has the contact details of doctors, repair shops and our other partners.

Pohjola Claim Help is available at [claimhelp.pohjola.fi](http://claimhelp.pohjola.fi) and the OP Business mobile app.

## Our telephone service

Telephone service for statutory insurance: 0100 5335\*\*

- Motor liability insurance and claims, workers' compensation insurance and claims and Patient insurance

### Pohjola Insurance

- Insurance services 0303 0303\*

\* From mobile phones and landline networks in Finland, EUR 0.0835 per call plus EUR 0.12 per minute.

Prices are inclusive of VAT.

\*\* Call rate: local/mobile network rate.

We record customer calls to assure the quality of customer service, among other purposes.

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Domicile: Helsinki, main line of business: insurance

Regulatory authority: Finnish Financial Supervisory Authority, [www.fiva.fi](http://www.fiva.fi)

