



Pohjola occupational accidents and diseases insurance

PRODUCT DESCRIPTION
Valid as of 1 January 2016.

010001e 6.19

This product description contains the main content of the occupational accidents and diseases insurance. Detailed information about the contents of the insurance and restrictions are in the Act on occupational accidents and diseases. The following terms and conditions are also applied to the employee's leisure-time policies: Terms and conditions of Pohjola's employment accidents insurance for employees' leisure time. The Pohjola occupational accidents and diseases insurance is granted by either Pohjola Insurance Ltd or A-Insurance Ltd.

Occupational accidents and diseases insurance

We compensate losses when your employee has an accidental injury at work, on the way to or from work, or in work-related circumstances. We also compensate occupational diseases resulting from the work.

Aiming for zero workplace injuries

A safe working environment supports employer branding, job satisfaction and employee productivity. Prevention of occupational accidents increases your competitiveness through higher quality, productivity and cost-efficiency.

To help you with your occupational safety work, we offer risk management tools in our Internet Service to develop and monitor your operations, including instructions and methods relating to various aspects of risk management.

Quick recovery of employees

Employees are your company's most important asset. An employee having an accident or developing an occupational disease may cause problems to company operations, and major expenses to both the company and the employee. If an accident occurs, it is vital to get treatment without delay to recover and to get back to work.

If an accident occurs, our Occupational accidents and diseases insurance will offer your employees quick and high-quality treatment.

Fluent treatment chain

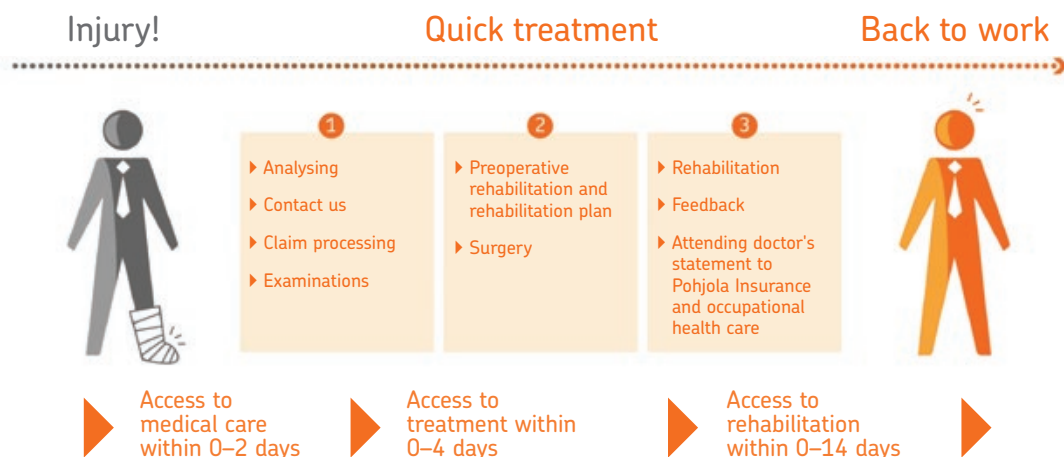
Our fluent treatment chain speeds up considerably your employee's recovery and return to work. Pohjola Hospital has successfully and significantly reduced treatment times, and we want to replicate these results throughout our clinical partnership network.

Pohjola Hospital can offer your employee a comprehensive set of examinations, treatments and rehabilitation. Pohjola Hospital has Finland's best experts and imaging equipment.

A serious accident can lead to a lengthy rehabilitation period and disability. Efficient and properly timed rehabilitation can help you regain your working and functional capacity and to shorten your disability period. Identifying the need for rehabilitation at as an early stage as possible is part of our core expertise.

In order to speed up rehabilitation and a return to work, Pohjola Hospital employs persons dedicated to work in close cooperation with Pohjola's rehabilitation advisors, and, being experts in vocational rehabilitation, they coordinate matters related to people returning to work.

Quickly back to productive work



If an accident has occurred...

1. Employee: Go for treatment in Pohjola Hospital or one of our partner hospitals or clinics and say that you have taken out your insurance with us.
2. Employer: Fill in a loss report in our Internet Service as soon as possible.

Go to pohjola.com or vahinkoapu.op.fi to find out the contact details of Pohjola Hospitals and our other partner hospitals or clinics and instructions on what to do in accidents.

When you take out a policy with us, make sure that you also make an eServices Agreement, and take a few minutes to see how the service works.

What is compensated?

Occupational accidents and diseases insurance covers, among other things

- medical treatment expenses
- compensation for loss of income during disability period
- rehabilitation
- permanent handicap.

What is compensated?		Period of compensation	Special information
Medical treatment expenses	Compensation for necessary medical treatment: doctor's fees, medication, examination and treatment expenses, daily hospital charges. Including travel expenses related to medical care.	No time limit.	The insurance covers these expenses provided that the examination or treatment is prescribed by a physician and it is necessary.
Examination costs	Compensation for necessary medical examination although the injury does not prove to have been caused by an occupational accident or disease.	Necessary and justified medical examinations on a case-by-case basis.	
Daily allowance	Amount equalling earned income.	For a maximum of one year from the accident date.	The basis of the daily allowance determination changes in four weeks' time after the accident.
Industrial injuries pension	Disability pension is 85% of annual earnings, and 70% from the age of 65.	No earlier than in 12 months' time following accidental injury; no time limit.	Granted for a fixed period or until further notice if working capacity has been reduced by at least 10%.
Occupational rehabilitation	Rehabilitation allowance under the rehabilitation period, and its expenses.	No time limit.	Rehabilitation includes work trials, occupational retraining, business support.
Functional capacity rehabilitation	Compensation for, for example, physiotherapy, rehabilitation periods and examinations, medicinal aids, adaptation training and home alterations. Aided living: fixed compensation based on law.	No time limit.	
Handicap benefit	A lump-sum compensation corresponding to the handicap class (handicap classes 1–5) or continuous compensation (6–20) when the injury or illness results in a permanent overall handicap.	This will be paid no earlier than 12 months from the accident or discovery of occupational disease.	Personal earnings, work or hobbies have no effect on the amount of the benefit.
Care allowance	Daily benefit for necessary care, assistance, supervision or guidance resulting from an injury.	No time limit.	Not paid during the period of hospital care or institutional care.
Clothing allowance	Daily allowance for wear and tear of clothing caused by artificial limb or medicinal aid.	No time limit.	Requires long-term use of an artificial limb or medicinal aid.
Extra housekeeping expenses	Reasonable and necessary extra expenses owing to cleaning, snow shovelling etc.	For a maximum of one year from the accident date.	
Property Claims	Compensation payable for spectacles, hearing aids, dental prosthetics, artificial limbs or similar damaged during loss event.	Lump-sum compensation	Clothes and rings cut off during emergency procedures are also coverable. Other material damage is not coverable.
Survivors' pension	The maximum amount is 70% of the employee's earnings if the insured person dies as a result of an accident or occupational disease. Widow(er)'s personal earnings at the time of the employee's death may reduce the pension benefit no earlier than one year after the death.	No time limit for the widow(er). The right ends when the widow(er) enters a new marriage or equivalent. Until the child reaches the age of 18. Until the child as student or disabled reaches the age of 25.	Widow(er) only refers to one of the following: the deceased person's spouse, registered partner or common-law spouse if they have a child together or a mutual child maintenance agreement confirmed by a notary.
Funeral grant	Grant paid to the decedent's estate and determined by the year of death.	Lump-sum compensation	

The table contains some of the commonest types of compensation. Compensations are described in detail in the Act on occupational accidents and diseases.

Compensation vs. other benefits

Accident and occupational disease insurance for **working hours** takes precedence over all other social insurance.

In the case of a road accident that occurs on the employee's way to or from work, compensation for bodily injury is primarily paid from the Occupational accidents and diseases insurance taken out by the employer. Secondly, the injured employee may receive compensation under motor liability insurance.

Workers' compensation insurance also has its primary nature with respect to employee pension and sickness allowance. Authorised pension providers and the Social Insurance Institution of Finland (Kela) integrate benefits they have granted for the same period with the compensation for loss of income paid under workers' compensation insurance.

With regard to **leisure-time** accident insurance, any compensation is adjusted taking into account benefits payable pursuant to the Health Insurance Act and Employees Pensions Act.

The Act on occupational accidents and diseases contains some restrictions concerning coverable losses. A leisure-time insurance does not cover road accidents or pain caused by a work movement, for example. The Act also excludes from coverage any losses deliberately caused by another person.

Occupational accidents and diseases insurance provides cover for employees

Employees with an employment contract are always covered in case of accidents and occupational diseases.

Employers must take out a policy if wages or salaries either paid or agreed to be paid exceed EUR 1,200 per year. The Finnish Workers' Compensation Center will pay compensation to employees in cases where the employer has no obligation to insure.

Insuring employees

All employees, whether in an employment or public service relationship and, by and large, partners and shareholders working for a company are covered on an obligatory basis by Occupational accidents and diseases insurance.

An employment relationship is specified in the Employment Contracts Act and it is characterised by the following:

- The employer and employee have made an employment contract.
- The employee works for the employer.
- The employer has the right to direct work.
- The employee receives salary or other remuneration for work performed.

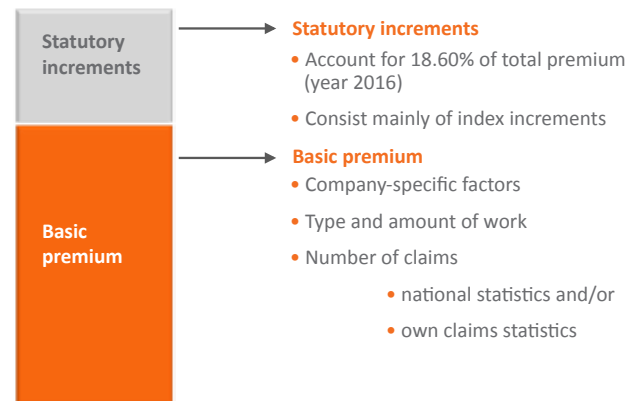
Insuring an entrepreneur and family member

Entrepreneurs are not required by law to take out an Occupational accidents and diseases insurance policy. Entrepreneurs who have taken out a pension policy for self-employed persons (YEL insurance) can, however, insure themselves in terms of their entrepreneurship with self-employed person's accident insurance prescribed in the Act on occupational accidents and diseases.

A family member taking part in the entrepreneur's work and living permanently in the same household is covered by the Occupational accidents and diseases insurance provided this is a work relationship specified in the Employment Contracts Act. If no such employment relationship exists, the family member remains outside the coverage of the statutory insurance.

Insurance premium

The premium for statutory workers' compensation insurance consists of the basic premium and statutory increments. Any customer bonus reduces the amount of insurance premium.



The basis for the premium for Occupational accidents and diseases insurance is determined by the work to be performed (job titles) and the amount of work (paid wages or salaries). The premium amount is also affected by the number of employee, the field of operation, and risk category provided by Suomen Asiakastieto. **The rate systems** are divided into two main categories: tariff rate system and experience-based rate system.

Employers with fewer employees usually apply the tariff rate system in which the risk of loss is divided between all policyholders. The premium amount is determined on the basis of the risks involved in the work and on the wages and salaries paid. The premium is calculated using national occupational accident and occupational disease statistics, which is why the policyholder's own accident statistics will have no direct effect.

Employers with more employees usually apply the experience-based rate system. We offers several experience-based rate systems. The more individual the rate system, the greater effect the policyholder's own accident statistics have on the premium. The choice of rate system depends on the policyholder's capacity and willingness to take risks.

The insurance period of the Occupational accidents and diseases insurance is usually the calendar year. At the beginning of the policy period, Pohjola will charge an advance premium, the amount of which is calculated on the basis of your payroll estimate or Pohjola's assessment of it. Once the insurance period has terminated, send us the final payroll declaration broken down by occupational category. This can be done easily in our Internet Service. The final premium will be calculated on the basis of the payroll declaration.

A minimum premium in accordance with the premium basis is, however, charged.

Concluding, altering and terminating an insurance contract

Employers must take out a statutory insurance for employees' working hours before an employee can start working. The Occupational accidents and diseases insurance will be in force at the earliest when an employer has agreed on the entry into force of the insurance with our representative. The employer must provide the insurance company with all the necessary information to bring the policy into force.

The employer will estimate the annual payroll by occupational category and include the information the insurance application. The insurance premium is determined on the basis of the payroll and the level of risk involved.

Company operations are usually continuous, so an Occupational accidents and diseases insurance is automatically renewed at the turn of each calendar year. A continuous policy must be terminated in writing if obligation to insure no longer exists. If a job of projects takes less than 12 months, it is possible to agree that a fixed-term policy be taken out, ending without termination on the agreed date.

Transfer of insurance

A valid workers' compensation insurance policy with another insurer can be transferred to Pohjola Insurance or A-Insurance, provided that it has been valid with that insurer for at least one calendar year. You can change insurance companies quarterly, on the first day of January, April, July or October. Policies in the previous company must be terminated in writing at least 3 months before the transfer date.

Notification of changes

Any changes to your business operations that affect your accident insurance policy must be always reported to us. Such changes are for instance:

- change in the company type or ownership structure
- change in insurable work
- major change in the payroll bill
- change in the company's postal address or bank details.

Ensure coverage for your employees also during their leisure time

Voluntary occupational accident insurance can be supplemented by a voluntary leisure-time accident insurance, granted to complement statutory occupational accident insurance.

Benefits of leisure-time insurance

- The insurance provides the most comprehensive cover for leisure time.
- The compensation are at the same level as in voluntary occupational accident insurance.
- The insurance is a tax-exempt fringe benefit for employees.
- The premium is tax-deductible for the employer.

We offer three alternatives of leisure-time accident insurance, catering for anything between small businesses and large companies.

Comprehensive leisure-time accident insurance

Comprehensive leisure-time accident insurance provides the best cover for your employees. The insurance is valid in almost any leisure-time activity, also when doing any sport and when travelling abroad.

The Act on occupational accidents and diseases contains some restrictions concerning coverable losses. A leisure-time insurance does not cover road accidents, assault or injuries caused during professional sports.

You can take out the policy for your entire staff, a designated individual or a specific group, such as the management group or a particular department.

Leisure-time accident insurance

You can also choose a less comprehensive leisure-time accident insurance. The insurance is valid in almost any leisure-time activity, also when travelling abroad. The difference with the Comprehensive leisure-time accident insurance is that no compensation is paid if the accident occurred in the following high-risk sports:

- football
- American football

- floorball and streetbandy
- ice hockey
- downhill skiing and snowboarding
- aviation
- scuba diving and free diving
- mountain and ice climbing.

You can take out the policy for your entire staff, a designated individual or a specific group, such as the management group or a particular department.

Non-competitive sports insurance for leisure-time

Employees' work capacity and wellbeing is greatly improved by exercise, which you as the employer can support financially by offering exercise vouchers or providing a gym for the employees to use, for example.

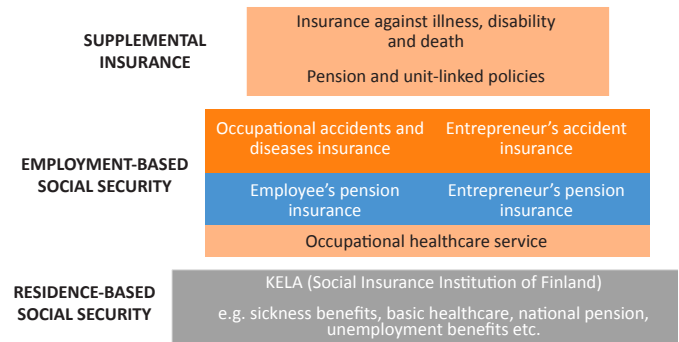
By taking out a non-competitive sports insurance for leisure-time ensures that if an accident occurs during exercise you have supported, your employees can receive quick treatment and recover quickly and return to work. This insurance, too, offers as comprehensive compensations as in the voluntary occupational accident insurance.

You can take out the insurance for your entire staff.

Occupational accidents and diseases insurance as part of personal cover

Basic cover is provided in Finland on the basis of domicile, and organised by the Social Insurance Institution Kela. Occupational accidents and diseases insurance is one of the key policies providing cover for employees, in addition to employee pension. Employers are obliged to take out such insurance.

As an employer, you can also take out voluntary additional cover for your employees. We can offer solutions to cover examination and treatment expenses resulting from illness.



Contact us

- eServices at
 - op.fi
 - a-vakuutus.fi
 - pohjolasairaala.fi
- Insurance service numbers Pohjola Insurance + 358 (0)10 253 1333 and A-Insurance + 358 304 0506
- Workers' compensation insurance – telephone services free of charge:
 - Workers' compensation insurance + 358 30 105 501
 - Occupational accidents + 358 30 105 503

Calls from a landline network and mobile phones in Finland cost EUR 0.0835 per call plus EUR 0.12 per minute. The prices are inclusive of VAT 24%. We record customer calls to assure the quality of customer service, among other things. Read more about the subject at op.fi/dataprotection.

Handling of personal data

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 Policy. It is recommended that the customer read such privacy protection information. The Privacy Statement and the Privacy Policy are available at op.fi and the Pohjola Insurance's customer service outlets.

Insurance sales commissions

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

Pooling our resources.

