



Pohjola's Accident Insurance for Entrepreneurs

PRODUCT DESCRIPTION

010002e 6.19

Valid as of 01/01/2016.

The product description contains the main content of the insurance. Detailed information about the contents and exclusions of the policy is found in the Act on occupational accidents and diseases and the insurance terms and conditions of Pohjola's Accident Insurance for Entrepreneurs. The insurer is either Pohjola Insurance Ltd or A-Insurance Ltd.

Entrepreneur – make sure that your income is secured and that you recover quickly from an accident or occupational disease.

Quick recovery

As an entrepreneur, your work input is crucial to your business, and business continuity depends on you. If you have an accident or occupational disease, your work input will be reduced or end altogether, jeopardising your entire business. This is why your primary objective is to get back to work as soon as possible.

If you have an accident, Pohjola's Accident Insurance for Entrepreneurs will provide income security, and either Pohjola Hospital or one of our partner hospitals or clinics will provide the high-quality and quick treatment.

Fluent treatment chain

Our fluent treatment chain speeds up your recovery and return to work considerably. 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 you 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.

Have you taken out a pension policy for self-employed persons?

You can take out Pohjola's Accident Insurance for Entrepreneurs if you also have a pension policy for self-employed persons (YEL, under the Self-Employed Persons' Pensions Act). Family members covered by the pension insurance under YEL can also take out this policy. If you are a new entrepreneur, you can take out the policy right away. However, remember to take out YEL from the same day to ensure to continue to be covered.

The self-employed persons' pension insurance and the self-employed person's accident insurance expire at the same time.

Ensure coverage during work and leisure time.

Accidents can happen at any time. We recommend that you take out a policy that covers both working time and leisure time. This gives you round-the-clock coverage.

Accidents occurring during **work** and occupational diseases are covered by entrepreneur's accident insurance for working hours. Two alternatives are available for **leisure time**.

Entrepreneur's comprehensive leisure-time accident insurance is valid during almost any activity outside work, also when doing sport and when travelling abroad.

You can also choose a less comprehensive leisure-time accident insurance. No compensation will be made if the accident occurred in any of the following 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 choose between three levels of coverage



What do we compensate to you and your family?

Accident insurance compensates to entrepreneurs at least the following

- medical treatment expenses
- compensation for loss of income owing to disability
- rehabilitation
- permanent handicap.

The widow(er) and children are entitled to survivors' pension if the insured person dies as a result of an accident or occupational disease.

What is compensated?		Period of compensation	Special information
Medical care costs	Compensation for necessary medical treatment: doctor's fees, medication, examination and treatment expenses, daily hospital charges and medical treatment travel expenses.	No time limit.	The insurance covers such 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	100% if the injury prevents the entrepreneur from doing any work. 50% if the injury considerably limits the entrepreneur's work. The daily allowance is one 360th of the annual earnings.	For a maximum of one year.	The injured person is entitled to daily allowance for each day after the accident day, provided that his incapacity for work has lasted at least three consecutive days after the accident day.
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 expenses for it.	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.	
Property damage	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 annual 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 entrepreneur's accident insurance. Entrepreneurs may also get additional compensation from 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.

The daily allowance payable under a **leisure-time** accident insurance is subtracted with an amount corresponding to the daily allowance pursuant to the Health Insurance Act and the disability pension pursuant to some other act.

The Act on occupational accidents and diseases contains some restrictions concerning coverable losses. A leisure-time insurance does not cover road accidents, for example. This means that you may be entitled to compensation from a motor liability insurance.

Remember to fill in a loss report

If an accident has occurred...

1. Fill in a loss report in our Internet Service as soon as possible.
2. 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.

Go to pohjola.com to find out the contact details of Pohjola Hospital 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.

Insurance premium

The insurance premium is calculated from the entrepreneur's annual earnings, which is equivalent to the earnings used for the pension policy for self-employed persons. The premium amount is also affected by your work (job title), the policyholder's field of operation, and risk category provided by Suomen Asiakastieto. The premium period is the calendar year, and the premium amount is reviewed annually.

Insurance premiums are tax-deductible in the your company's taxation and can be flexibly paid in instalments.

Notification of changes

Any material changes to your business operations that affect your accident insurance policy must always be reported to us. These include changes in the work (job title) and in YEL income.

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.

Contact us

eServices at

- op.fi
- a-vakuutus.fi
- pohjola.com
- pohjolasairaala.fi

Insurance service numbers

Pohjola Insurance + 358 (0)10 253 1333 and

A-Insurance + 358 304 0506

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.

Accident



In case of loss or damage the most important thing is to treat the injury.

Loss Report



Loss reports are easiest and quickest to do in our Internet Service.

Treatment



Pohjola Hospital can treat your orthopaedic injury better than anywhere else. Our partners will treat your quickly.

Recovery



Good treatment will help you recover quickly and return to your work and to enjoy your leisure time.

Pooling our resources.

