



# Pohjola Occupational accident insurance for employees' leisure time

Insurance terms and conditions valid as of 1 April 2020

This is a translation of the original Finnish terms and conditions, which takes precedence should there be any difference between the original and the translation.

These insurance terms and conditions are applied to voluntary leisure-time policies referred to in section 199 of the Workers' Compensation Act (Act 459 of 2015) sold by Pohjola Insurance Ltd and A-Insurance Ltd (hereinafter the insurance company).

Voluntary accident insurance policies for employees' leisure time are:

- Comprehensive leisure-time accident insurance or Comprehensive personal leisure-time accident insurance
- Leisure-time accident insurance or Personal leisure-time accident insurance
- Non-competitive sports insurance for leisure-time

The policy may only be granted as supplementary insurance to statutory occupational accident insurance pursuant to the Workers' Compensation Act by the same insurance company that provides the occupational accidents and diseases insurance.

We apply the Workers' Compensation Act and these insurance terms and conditions to these policies.

A minimum premium, based on the premium bases, will be charged for the policy.

The insurance cover selected is stated in the insurance policy.

## Common provisions

### Insured persons

Those insured may comprise

- all company employees
- employees working for a certain part of the company or a certain group of employees

If it has been separately agreed, the policy may also be granted to a named individual.

### Validity and compensation

The insurance is valid in Finland and abroad during the leisure time of those insured.

Compensation is prescribed in the Workers' Compensation Act.

### Termination of insurance

**The policyholder** may cancel the insurance during the insurance period. Such cancellation must be made in writing. The insurance will be terminated at the earliest when the cancellation has come to the insurance company's knowledge.

The policy terminates when the occupational accidents and diseases insurance conforming to the Workers' Compensation Act ends with the insurance company.

**The insurance company** has the right to terminate the insurance if the policyholder has failed to pay an overdue insurance premium or if the policyholder has deliberately provided false or incomplete information used to process a claim or to determine the premium amount. The insurance will terminate in 30 days of the date when the termination notification was sent.

**The insurance company** also has the right to give notice of termination of an insurance effective as of the end of the insurance period. The notice of termination must be submitted in writing no later than three months before the end of the insurance period.

### Appealing a decision

Appealing a claim settlement decision and the insurance premium amount is prescribed in the Workers' Compensation Act.

## Comprehensive leisure-time accident insurance and Comprehensive personal leisure-time accident insurance

### Key content of cover

The insurance compensates leisure-time accidents under the Workers' Compensation Act.

## Leisure-time accident insurance and Personal leisure-time accident insurance

### Key content of cover

The insurance covers leisure-time accidents in accordance with the Workers' Compensation Act.

The following non-competitive sports are excluded from cover:

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

## Non-competitive sports insurance for leisure-time

### Key content of cover

The insurance covers accidents occurring when doing non-competitive sports specified herein. Coverage is provided pursuant to the Workers' Compensation Act.

Non-competitive sports also mean sports organised and/or financially sponsored by the employer. Sports like this also include those sponsored by the employer but with the employee able to choose the time and place and the type of sport.

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Domicile: Helsinki, main line of business: insurance

Regulatory authority: Financial Supervisory Authority, [finanssivalvonta.fi/en](https://finanssivalvonta.fi/en)

