



Group accident insurance

Insurance Product Information Document

- Company: Pohjola Insurance Ltd, 1458359-3, Helsinki, Finland
- Product: Group accident insurance

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?

Group accident insurance is voluntary personal insurance which can be taken out, for example, for your company's staff, a visiting group or members of association or community. Group accident insurance can also be taken out for voluntary workers, in which case it can also be called communal work insurance. The insurance can be taken out as full-time insurance, leisure-time insurance or for the duration of a specific event, such as a concert, exhibition, camp or communal work. You can choose the extent of coverage from the ones described below. Compensation will be paid, for example, for doctor's fees that were caused by an accident.



What is insured?

The insurance compensates expenses, in accordance with the covers selected, to a maximum total entered in the policy document.

- Medical Treatment Cover compensates examination and medical treatment expenses caused by an accident.
- Daily allowance cover – we will pay a daily allowance for the days that the insured person is unable to work because of an accident.
- Disability cover – we will pay a lump-sum compensation to the insured person if an accident results in a permanent physical disability.
- Death cover – we will pay a death benefit to the insured person's next of kin or other beneficiary if the insured person dies in an accident or of injuries sustained in an accident within 3 years of the accident.



What is not insured?

The insurance does not cover, for example, injuries caused by

- ✗ an event arising from an illness, defect or injury
- ✗ by operation, treatment or other medical procedure, unless the procedure is undertaken for the treatment of an injury coverable under this insurance
- ✗ poisoning due to medicine, alcohol or other intoxicant or due to a substance taken as food
- ✗ biting to a tooth or dental prosthetic
- ✗ suicide or attempted suicide.

The following are not coverable as accidents:

- ✗ hernia of the intervertebral disk, abdominal or inguinal hernia, a rupture of an Achilles tendon, long head of biceps tendon or rotator cuff, or recurrent dislocation unless the injury was caused by an accident that would also cause injury to healthy tissues
- ✗ infectious diseases caused by a bite or sting
- ✗ the psychic consequences of an accident
- ✗ illness, injury, defect or degeneration of the musculoskeletal system, which are not related to an accident, even if they had been symptomless before the accident.



Are there any restrictions on cover?

- ! The insurance is not valid in competitive sports and high-risk sports referred to in the insurance terms and conditions. The insurance can, however, be extended to cover competitive sports or other sports referred to in the insurance terms and conditions.
- ! We may reduce compensation or not pay any if damage has been caused deliberately or through gross negligence.



Where am I covered?

- ✓ The insurance is valid throughout the world unless otherwise specified.



What are my obligations?

- The correct information must be provided when applying for the insurance.
- 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.



When does the cover start and end?

The insurance is valid earliest from the date when it was applied for. Insurance coverage ends when the policyholder terminates the policy. The insurance company also has the right to terminate the insurance cover under certain conditions. Daily Allowance Cover will expire at the latest at the end of the insurance period when the insured person turns 70.



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.