

Company: OP Insurance Ltd, 1458359-3, Helsinki, Finland

Product: Sports Cover

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?

Sports Cover is a fixed-term insurance for competitive sports. OP Insurance has agreed on the insurance details with each sports federation that offer Sports Cover together with a competition licence, meaning that the policies may differ in some details, depending on the level of risk of each sport. Sports Cover compensates if the insured person becomes injured or disabled or dies as a result of a sudden event.

What is insured?

- ✓ **Medical expenses indemnity** – We compensate expenses resulting from a bodily injury caused by a sudden event when engaged in the insured sport. Coverage is provided for
 - fees for examinations and treatment carried out by physicians or healthcare professionals
 - costs for medicinal products and wound dressings sold in pharmacies
 - daily hospital charges
 - costs of dental injury examinations and treatments
 - costs for orthopaedic braces or bandages for the treatment of a coverable injury
 - costs for physiotherapy required to recover from a fracture or a surgical procedure following an injury. However, physiotherapy is only covered for up to 10 sessions per sudden event.
 - rental costs of crutches
 - reasonable travel expenses to the nearest treatment location.

The maximum compensation is the highest amount of compensation for each loss, and this depends on your sports federation.
- ✓ **Handicap benefit** – We compensate sudden events to the insured person on the basis of handicap classification referred to in the Occupational Accidents, Injuries and Diseases Act when the permanent handicap has continued for at least three months. Any handicap must nevertheless be determined no later than three years after the sudden event. The assessment only takes into account the medical nature of the handicap, not the person's profession or hobbies, for example. The maximum compensation is EUR 30,000.
- ✓ **Death benefit** – The beneficiary is entitled to a death benefit of EUR 8,500 if the insured person dies within three years as a result of a bodily injury caused by a sudden event.

What is not insured?

- ✗ The insurance only covers the sports for which it was taken.
- ✗ The insurance does not cover the following:
 - illnesses, such as arthrosis or arthritis or heart attacks or other seizures
 - stress pain, stress injuries or stress disorders, such as shin splints, stress fractures, tendinitis, or inflammations of tendons' attachment sites
 - gradually advancing pain, injury or illnesses.

Medical expenses indemnity

- ✗ The insurance does not cover examination or treatment expenses which have not been prescribed by a doctor. The coverable treatment must also be carried out by a health care professional in accordance with generally accepted medical practice, and be necessary for the treatment of the coverable bodily injury.
- ✗ Treatment and examination expenses will not be compensated if the insured is entitled to compensation under the Health Insurance Act or some other legislation.
- ✗ Compensation will only be paid for expenses incurred within three years of the injury, but no more than the maximum amount.

Are there any restrictions on cover?

No medical expenses indemnity will be paid for

- ! examination or treatment by a physiotherapist, except in the exceptional cases referred to above.
- ! costs for medical aids or other aids, except in specific situations referred to in the terms and conditions.
- ! fees charged by doctors for medical statements as loss inquiry costs.

Death benefit will not be paid

- ! if the insured person dies more than three years after the accident.



Where am I covered?

- ✓ The insurance is valid throughout the world in matches, competitions or training of the sport specified in the sports licence insurance, policy document or insurance contract and any immediately connected journeys to or from them both in Finland and abroad, on trips lasting no longer than three months.



What are my obligations?

- In cases of death, the beneficiaries are the insured person's next of kin. The beneficiaries can be changed by informing us in writing at urheiluvakuutukset@op.fi.
- The information requested must be provided when claiming compensation.
- Please note that the insurance company can choose the medical centre, hospital or nursing institution in which examinations and treatment measures shall be undertaken, unless this is unreasonably inconvenient for the insured.



When and how do I pay?

The insurance premium must be paid by the due date.



When does the cover start and end?

The insurance policy comes into effect no earlier than the moment it has been paid for. The insurance cover is valid in the period stated in the sports licence insurance or insurance contract.



How do I cancel the contract?

You can terminate Sports Cover in writing during the insurance period by providing the following information by email: the insured person's name and personal identity code, the sports federation and bank details. The address is urheiluvakuutukset@op.fi. We always charge a minimum of EUR 16 for the insurance period.