

## Finnish Climbing Association Sports Cover 1 January 2020 – 31 December 2020 Policy code 06-21880

### Sports Cover in brief

Sports Cover provides compensation for injuries resulting from a sudden event, such as rupture of the Achilles tendon or a dislocated knee. Stress fracture or its initial stage is also covered when resulting from a sudden event. The sudden event must occur while the Sports Cover is valid.

- Medical expenses indemnity EUR 15,000
- Handicap benefit EUR 30,000
- Deductible EUR 200 per every sudden event
- Death benefit EUR 8,500.

Further information and instructions available at [vahinkoapu.pohjola.fi/en](http://vahinkoapu.pohjola.fi/en) and [op.fi](http://op.fi), and at the service number 0303 0303. Sports Cover insurance terms and conditions L1904.

### In what situations is Sports Cover valid?

Sports Cover is valid for players of all ages in the following situations related to the sport:

- match/competition/tournament
- when participating in shows
- when working as officials and event personnel in the above
- training session that is characteristic of the sport or in line with the training programme
- on match trips and at education, fitness and training camps for their entire duration
- in climbing events up to an altitude of 4000 metres, except in free solo climbing; i.e. climbing in high places without ropes or any safety gear
- damages occurring in Ski Mountaineering

and trips to and from such events lasting up to three (3) months, both in Finland and abroad.

### Sports Cover is a fixed-term policy

The insured persons are those who have paid the membership fee of a member club of the Finnish Climbing Association, regardless of age, who have permanent residence in Finland.

The insurance will take effect on 1 January 2020 when you pay your membership fee during January 2020. If you pay on a later date, the cover will enter into force at 0.00 midnight at the end of the payment date or the time of payment. Keep the receipt indicating the time of payment. The insurance cover will expire on 31 December 2020.

### In the event of an accident, please contact the Pohjola Health Advisor service

- You can call Pohjola Health Advisor for an expert opinion on your symptoms and, if necessary, a referral directly to the most suitable medical professional at your nearest Pohjola Hospital or Pohjola Insurance partner doctor or clinic.
- The Health Advisor will check what your insurance policy covers when you use medical services subject to charge and handle the claim for you. At the appointment, you will only pay the deductible for the treatment, if there is a deductible.
- If there is no need to visit a doctor, you will receive clear instructions for home care, ensuring a speedy recovery.
- Outside service hours or in emergencies, you may visit any clinic or hospital to receive first aid. In these cases, you must first pay the medical expenses yourself and file a loss report in OP-mobile or at [op.fi](http://op.fi).

The Pohjola Health Advisor is available at tel. 0100 5225 and in the Pohjola Hospital app. Calls are charged at the normal mobile phone or local network rate. The Pohjola Health Advisor service is provided by Pohjola Hospital Ltd.

### Which treatment and examination expenses are reimbursed?

Sports Cover provides comprehensive cover for costs of doctor's appointments, medication, examinations and surgery for a maximum of three years:

- fees of examinations, treatment and surgery performed by health care professionals at their practice or clinic for each sudden event
- costs of medicinal products and wound dressings sold in pharmacies
- daily hospital charges
- costs of dental injury examinations and treatments with no time limit for compensation
- costs for orthopaedic braces or bandages for the treatment of a coverable injury

- costs for physiotherapy to recover from a fracture, surgery or plaster treatment. Physiotherapy is also covered in knee and shoulder injuries in which the physiotherapy is applied instead of surgery. However, physiotherapy is only covered for a maximum of 10 sessions per sudden event.
- rental costs of forearm or underarm crutches
- travel expenses to the nearest hospital or clinic.

We require that any treatment and examinations have been prescribed by a doctor, conform to generally accepted medical practice and are necessary for the treatment of the injury.

If the insured person does not reside permanently in Finland and sustained a loss in Finland, we require that the examinations and the treatment began in Finland.

### Sports Cover does not compensate for

- stress pain and injuries or illnesses, such as shin splints, tendinitis or inflammation of tendons' attachment sites
- gradually arising pains, injuries or illnesses. Contrary to the above, stress fracture or its initial stage is compensated.
- illnesses, such as arthrosis or arthritis or heart attacks or other attacks of illness
- intervertebral disk, abdominal, umbilical or groin hernia
- loss of income or other indirect losses
- examinations or treatment carried out by a foot, speech or occupational therapist, nutritional therapist, psychologist, neuropsychologist, optician, chiropractor, osteopath, naprapathy practitioner, massage therapist or similar healthcare professional
- psychotherapy or equivalent treatment
- medical equipment, other aids and supplies or artificial limbs, except as described above concerning orthopaedic braces or bandages and rental costs of forearm or underarm crutches
- spectacles, a hearing aid or dentures even if they broke in connection with the sudden event
- indirect costs such as accommodation and meal costs.

### Beneficiary

Any medical expenses indemnity and handicap benefit is paid to the insured person.

In cases of death, the beneficiaries are the insured person's next of kin. The beneficiary can be changed in writing by visiting [op.fi](http://op.fi) and sending us an online message, or by secure email to the address: [urheiluvakuutusset@pohjola.fi](mailto:urheiluvakuutusset@pohjola.fi). Send a secure email from your email account by opening the address <https://securemail.op.fi> on your browser and following the instructions.

### Your information is confidential

We will handle your personal data in accordance with the law and our Privacy Statement and Privacy Notice.

The insurance decision will be made automatically on the basis of the information you have provided when you pay the insurance premium. Should a loss occur, any automatic decision by us will be based on the loss details you have provided, on the insurance terms and conditions and our customer data file.

Read more about privacy protection at [www.op.fi/dataprotection](http://www.op.fi/dataprotection).