

## Sports Cover in brief

Sports Cover provides compensation for injuries resulting from unforeseen events.

For example, rupture of the Achilles tendon, a dislocated knee or spinal disc herniation. The sudden event must happen while the Sports Cover is valid.

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

OP's partner hospitals and clinics can be found at [vahinkoapu.op.fi](http://vahinkoapu.op.fi). You can find more information at [op.fi](http://op.fi) and by calling OP's service number +358 (0)10 253 1333. Sports Cover insurance terms and conditions L1505.

## In what situations is Sports Cover valid?

There is no age limit in Sports Cover, and all injuries sustained in the course of the following kinds of events are covered:

- 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, that is, climbing in high places without ropes or any safety gear

and trips to and from such events lasting up to 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 live permanently in Finland.

The insurance will take effect on 1 January 2017 when you pay your membership fee during January 2017. If you pay at a later date, the cover will enter into force at 12:00 midnight on the payment date or at the time of payment. Keep the receipt indicating the time of payment.

The insurance cover will expire on 31 December 2017.

## An injury occurred – may a top orthopaedist treat you?

1. Seek care and take your Kela card with you. OP's partner hospitals and clinics can be found at [vahinkoapu.op.fi](http://vahinkoapu.op.fi). We recommend Pohjola Hospital in Helsinki and Tampere (in 2017 also in Oulu and Kuopio, and 2018 in Turku), specialising in orthopaedic illnesses and injuries.
2. At Pohjola Hospital you do not have to spend your own money and you can file a claim at the hospital's claims desk. You will receive a claim settlement decision right away.
3. With other partner hospitals and clinics you should first pay for your medical expenses yourself and then file a claim with OP's Internet Service or OP-mobile. To file your claim, you will need online bank user identifiers for OP or another bank and information about the coverable expenses. You do not have to send any receipts or other documents, but save them for at least six months; we will ask for them if necessary. You will receive the claim settlement decision by post.

## Which treatment and examination expenses are compensated?

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 for 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 necessary physiotherapy prescribed by a doctor following surgery or plaster treatment, a maximum of ten treatments per event
- rental costs of crutches
- travel expenses to the nearest treatment location.
- In addition, transportation to treatment for up to €1,500 (ordered through the emergency response centre and taken 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, stress fracture, tendinitis or inflammation of tendons' attachment sites
- gradually arising pains, injuries or illnesses
- illnesses, such as arthrosis or arthritis or heart attacks or other attacks of illness
- loss of income or other indirect losses
- examinations or treatment carried out by a foot or occupational therapist, dietician, psychologist, neuropsychologist, optician, chiropractor, osteopath, naprapathy practitioner, massage therapist or similar healthcare professional
- psychotherapy or equivalent treatment
- medical aids, other aids and supplies or artificial limbs, except as described above concerning orthopaedic braces or bandages and rental costs of 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.