

	For whom?	Sports Cover, €
Basic course insurance	For persons of any age who participate in the basic course, valid for a maximum of 6 months	14

Sports Cover in brief

Sports Cover provides compensation for injuries resulting from a sudden event.

For example, rupture of the Achilles tendon or a dislocated knee. Stress fracture or its initial stage is also covered. The sudden event must occur while the Sports Cover is valid.

- Medical expenses indemnity of €15,000 per every sudden event
- Deductible €100 per every sudden event
- Handicap benefit €30,000
- Death benefit €8,500

You can find OP's partner hospitals and clinics at vahinkoapu.op.fi/en. You can find more information at op.fi and by calling OP's service number +358 (0)10 253 1333. Sports Cover insurance terms and conditions L1801.

In what situations is Sports Cover valid?

The Basic course Sports Cover is valid for persons of any age who participate in the basic course and who have bought the insurance. The policy only covers the training included in the course programme (no competitions or camps). The policy is only valid on the courses it was taken out for. The insurance is valid in Finland.

Sports Cover is a fixed-term policy

The insurance is valid for six months from the time of purchase. The insurance terminates on 31 July 2019 at the latest.

An injury occurred – may a top orthopaedist treat you?

1. Seek care and take your Kela card with you. You can find OP's partner hospitals and clinics at vahinkoapu.op.fi/en. We recommend Pohjola Health branches in Helsinki, Tampere, Oulu, Kuopio and Turku for the treatment of any orthopaedic injuries.
2. You can file a claim at Pohjola Health at the hospital's claims desk during its opening hours. You will receive a claim settlement decision right away. If the loss is coverable, you will only pay any deductible for medical expenses indemnity specified in the policy.
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 banking credentials 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 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 required to recover from a fracture or

a surgical procedure. 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 treatment location.

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, 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 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 beneficiaries can be changed by informing us about it with an online message at op.fi.

The insurance decision will be made automatically on the basis of the information you have provided when you pay the insurance premium. Further information on personal data processing is available at www.usi.op.fi/dataprotection.