



Finnish Karate Federation
Sports Cover 1 August 2018–31 July 2019
Policy number 06-21947



	For whom?	Sports Cover, €
Competitor insurance, adults	born 31 July 1999 or earlier, participates in official competitions	124
Competitor insurance, young people	born 1 August 1999–31 July 2006, participates in official competitions	89
Competitor insurance, children	born 1 August 2006 or at a later date, participates in official competitions	44
Non-competitive insurance, adults	born 31 July 1999 or earlier, participates in hobby activities	84
Non-competitive insurance, young people	born 1 August 1999–31 July 2006, participates in hobby activities	59
Non-competitive insurance, children	born 1 August 2006 or at a later date, participates in hobby activities	29

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.

Competitor insurance, children – Sports Cover does not carry a deductible and it is also valid in other federations' sports in situations specified below.

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
- 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

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

Sports Cover is a fixed-term policy

Sports Cover will cover enter into force on 1 August 2018 if you pay the premium by the end of August 2018. 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. Sports Cover will expire on 31 July 2019.

You can buy the licence at www.suomisport.fi

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.

Sports Cover can be terminated during the season

You can terminate Sports Cover in writing during the insurance period by providing the following information in an online message at op.fi: the insured person's name and personal identity code, the sports association and bank details. We charge a minimum of €16 for the insurance period.

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.