



Finnish Karate Federation  
Pohjola Sports Cover 1 August 2020 – 31 December 2020  
Basic course policy code 06-221947

	For whom?	Sports Cover, €
Basic course insurance	For persons of any age who participate in the basic course, valid for a maximum of 5 months	10

### 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. The sudden event must occur while the Sports Cover is valid.

- Medical expenses indemnity of EUR 15,000 per every sudden event
- Deductible EUR 100 per every sudden event
- Handicap benefit EUR 30,000
- 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 via the service number 010 253 1333. Sports Cover insurance terms and conditions L2004.

### 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 in the courses it was taken out for. This policy is valid in Finland.

### Sports Cover is a fixed-term policy

The insurance is valid for up to five (5) months from the time of purchase. The insurance terminates on 31 December 2020 at the latest.



In the event of an accident, 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 OP eServices.

The Pohjola Health Advisor is available at tel. 01005225 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 compensated?

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

- fees for examinations, treatment and surgery performed by healthcare professionals at their practice or clinic for each sudden event
- costs of pharmaceutical products and wound dressings sold at pharmacies
- daily hospital charges
- costs of dental injury examinations and treatments with no time limit for compensation
- costs of orthopaedic braces or bandages for the treatment of a coverable injury
- costs of physiotherapy to recover from a fracture, surgery or plaster treatment. Physiotherapy is also covered in knee and shoulder injuries where 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 sustains a loss in Finland, we require that examinations and treatment begin in Finland.

Sports Cover does not cover

- 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
- glasses, 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 the event of death, the beneficiaries are the insured person's next of kin. The beneficiary can be changed in writing by visiting [op.fi](https://op.fi) and sending us an online message, or by secure email to: [urheiluvakuutukset@pohjola.fi](mailto:urheiluvakuutukset@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.

Confidentiality

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 data protection at [www.op.fi/dataprotection](https://www.op.fi/dataprotection).

Regulatory authority

- Financial Supervisory Authority, [www.fiva.fi](https://www.fiva.fi)

Legal rights

- We advise you on insurance policies and claims at 0303 0303. If you are not satisfied with our conduct in selling the insurance or in other insurance matters, please call the number above. Independent insurance and financial advice is provided by.
- Finnish Financial Ombudsman Bureau (FINE), tel. +358 9 685 0120, [www.fine.fi/en](https://www.fine.fi/en)

If you wish to file a complaint or appeal a claim settlement decision, please contact

- Customer ombudsman [asiakasiamies@pohjola.fi](mailto:asiakasiamies@pohjola.fi)
- The Finnish Financial Ombudsman Bureau and Insurance Complaints Board (FINE), tel. +358 9 685 0120, [www.fine.fi/en](https://www.fine.fi/en)
- Consumer Disputes Board, tel. +358 10 366 5200, [www.kuluttajariita.fi/en](https://www.kuluttajariita.fi/en) Please first visit: [www.kuluttajaneuvonta.fi](https://www.kuluttajaneuvonta.fi).

You may also submit the case to a court within three years of our decision.