

Suomen Käsipalloliitto Ry (Finnish Handball Association)  
Pohjola Sports Cover 1 July 2019 - 30 June 2020  
7-day policy code 06-221865

	For whom?	Licence, €	Sports Cover, €	Total, €
7-day insurance	All ages	15	40	55

### 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 at the service number 0303 0303. Sports Cover insurance terms and conditions L1904.

### How to buy a licence and a policy

You can purchase a licence and a policy at [suomisport.fi](http://suomisport.fi). For more information about licences for your sport and the insurance options, go to [www.finnhandball.net](http://www.finnhandball.net).

#### 1. Personal data

Register or log into the [Suomisport.fi](http://Suomisport.fi) service.

#### 2. Licence information

Select your primary sport and the appropriate licence for you (with the 7-day licence, select the start date when the licence enters into force. The licence is valid for seven days), select the club to which your representation right will be committed.

#### 3. Information on the insurance policy

Choose a suitable policy. (7-day insurance is valid for seven days from the selected start date)

Check the information you entered, and read the Sports Cover product guide as well as the insurance terms and conditions.

You must accept the insurance terms and conditions before proceeding to pay.

#### 4. Payment

Proceed to payment and choose the method of payment. If you pay using your online bank credentials or credit card, there will be no extra charge for the transaction. A separate service fee will be charged if you choose to have a bill sent to you.

Sports Cover will enter into force on the date specified in the product description.

### 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

The policy is valid for 7 days provided the premium has been paid before the beginning of training or a match.

You can buy the licence at [www.finnhandball.net](http://www.finnhandball.net) or [www.suomisport.fi](http://www.suomisport.fi)

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

- You can call Pohjola's 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's doctor partner.
- Health Advisor checks what your insurance policy covers when you use medical services subject to charge and handles the claim for you. At the appointment, you only pay a possible deductible for the treatment.
- 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. 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 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 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](https://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 data protection at [www.op.fi/dataprotection](https://www.op.fi/dataprotection).