



# Voluntary Accident Insurance

## Insurance Product Information Document

- Company: Pohjola Insurance Ltd, 1458359-3, Helsinki, Finland
- Product: Voluntary Accident Insurance

Full information about the product that must be provided concerning the contract are in the product guide, insurance terms and conditions and the policy document.

## What is this type of insurance?

Voluntary accident insurance is cover for accidents. The insurance is taken out for a specific activity, such as voluntary communal work. The insurance is for a fixed term. Occasionally, by means of separate agreement, the insurance can be granted as continuous cover.



### What is insured?

The following types of compensation may be selected for the policy:

- **Medical expenses indemnity** – we will compensate examination and treatment expenses arising from an accident.
- **Daily allowance** – we will pay a daily allowance for the days that the insured person is unable to work because of an accident.
- **Handicap benefit** – we will pay compensation to the insured person if an accident results in a permanent physical disability.
- **Death benefit** – we will pay death benefit to the insured person's next of kin or other beneficiary notified to the insurance company.

Compensation will be paid up to the valid sum insured you selected.



### What is not insured?

- ✗ The insurance is valid only in the activity for which it was taken out.

Medical expenses indemnity

- ✗ The insurance does not cover expenses arising from examination or treatment if it has not been prescribed by a doctor. The coverable treatment must also be carried out by a doctor or other health care professional in accordance with generally accepted medical practice, and be necessary for the treatment of the coverable bodily injury.

- ✗ Treatment and examination expenses will not be compensated if the insured is entitled to compensation under the Health Insurance Act or some other legislation.

Daily benefit

- ✗ Benefits will be paid for a maximum of 360 days.

Handicap benefit

- ✗ The assessment of the handicap will take into account only the medical nature of the injury. For example, the occupation or leisure activities of the injured person will have no effect on the assessment of the handicap.

Death benefit

- ✗ The benefit will not be paid if the insured dies after more three years have elapsed since the accident occurred.



## Are there any restrictions on cover?

- ! The insurance does not cover injury intentionally caused by the insured person. The benefit may be reduced if the insured person has caused the injury through gross negligence.
- ! Medical treatment expenses indemnity does not cover, for example, physiotherapy or other equivalent treatment, unless these concern treatment prescribed by a doctor after a surgical operation or plaster treatment.



## Where am I covered?

- ✓ The insurance is valid everywhere in the world in circumstances specified in more detail in the policy document. The territorial scope of the insurance may be restricted by separate agreement.



## What are my obligations?

- The correct information must be provided when applying for the insurance.
- Please note that the insurance company can choose the medical centre, hospital or nursing institution in which examinations and treatment measures shall be undertaken, unless this is unreasonably inconvenient for the insured.
- The information requested must be provided when claiming compensation.



## When and how do I pay?

The insurance premium must be paid by the due date.



## When does the cover start and end?

The fixed-term insurance begins when it has been applied for and the premium has been paid. The insurance ends when the agreed term has expired.

If it has been separately agreed that the policy is continuous, the insurance begins at the earliest when it has been applied for. The insurance ends when the policyholder terminates it. The insurance company also has the right to terminate the insurance cover under certain conditions.



## How do I cancel the contract?

You can terminate the insurance any time on the online service or by submitting a written notice of termination to the insurance company. A premium will then be charged for the period of validity of the insurance, however, not less than the minimum premium. You may not terminate the insurance policy by telephone.