

	For whom?	Sports Cover, €	Total, €
A-licence	persons who have turned 18 before 1 Jan 2017	60	90
B1-licence	1 Jan 2017, 17-12-year-olds	19	40
B2-licence	1 Jan 2017, 11-year-olds and younger	19	40

A- and B-licences are compulsory for practitioners of all age groups.

Sports Cover in brief

Sports Cover provides compensation for injuries resulting from unforeseen events.

For example, rupture of Achilles tendon, dislocated knee or spinal disc herniation. The sudden event must happen while the Sports Cover is valid.

- Medical expenses indemnity € 15,000
- Deductible of € 100 for each sudden event
- Handicap benefit € 30,000.
- Death benefit € 8,500.

OP's partner hospitals and clinics can be found at vahinkoapu.op.fi. You can find more information at op.fi and by calling OP's service number 010 253 1333. Sports Cover insurance terms and conditions L1505

For a B2 licence Sports Cover, there will be no deductible and the policy will also cover other sports.

How to buy a licence and policy

You can buy a licence and a policy at suomisport.fi. For more information about licences for your sport and the insurance options, go to www.aikidoliitto.fi.

1. Personal details

Register or log in to the Suomisport.fi service.

2. Licence information

Choose your sport, a suitable licence and the club you represent.

3. Information on the insurance policy

Choose a suitable policy.

Check the information you entered and read the Sports Cover product description and 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 explained in the product description.

In what situations is Sports Cover valid?

There is no age limit, and all injuries sustained in the course of the following kinds of events are covered

- training session that is characteristic of the sport or in line with the training programme
- 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 take effect on 1.1.2017 if you pay the premium by the end of January 2017. If you pay at a later date the cover will come into effect at 12:00 midnight on the payment date or at the payment time. Keep the receipt indicating the time of payment. Sports Cover will expire on 31.12.2017.

You can buy the licence at www.aikidoliitto.fi or suomisport.fi

An injury occurred – may a top orthopaedist treat you?

1. Seek care and bring your Kela card with you. OP's partner hospitals and clinics can be found at vahinkoapu.op.fi. Our customers recommend Pohjola Hospital in Helsinki and Tampere particularly for any orthopaedic illnesses and injuries. Pohjola Hospitals will be opened in Oulu, Kuopio and Turku in the coming years.
2. At Pohjola Hospital you do not have to spend your own money and you can file a claim at the hospital's claims desk. You will receive a claim settlement decision right away.
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 bank user identifiers of 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:

- fees of examinations, treatment and surgery performed by health care professionals at their practice or clinic, up to three years for each sudden event
- costs for 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 necessary physiotherapy prescribed by a doctor following surgery or plaster treatment, a maximum of ten treatments per event.
- rental costs of 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, stress fracture, tendinitis or inflammation of tendons' attachment sites
- gradually arising pains, injuries or illnesses
- illnesses, such as arthrosis or arthritis or heart attacks or other attacks of illness.
- loss of income or other indirect losses
- examinations or treatment carried out by a foot 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 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.

Sports Cover can be terminated during the season

You can terminate Sports Cover in writing during the insurance period by providing the following information by email: the insured person's name and personal identity code, the sports association and bank details. The address is urheiluvakuutukset@op.fi. We charge a minimum of EUR 16 for the insurance period.