
The basic course policy is valid for up to 6 months for persons aged 18 or more taking part in a basic course

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 100€ per every 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 +358 (0)10 253 1333. Sports Cover insurance terms and conditions L1505.

In what situations is Sports Cover valid?

Sports Cover for basic courses is valid on courses arranged in Finland that last up to 6 months. The policy only covers the training included in the course programme (no competitions or camps). The policy is only valid of the courses it was taken out for. The insurance terminates latest on 31 December 2017.

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 particularly recommend Pohjola Hospital in Helsinki and Tampere, specialising in orthopaedic illnesses and injuries. In the coming years, new Pohjola Hospitals will be opened in Oulu, Kuopio and Turku.
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.

You can buy the policy at suomisport.fi