



Suomen Aikidoliitto – Finland Aikikai ry.  
Sports Cover 1 January 2018 – 31 December 2018  
Policy code 06-21829



	For whom?	Sports Cover, €
A-insurance	persons who have turned 18 before 1 Jan 2018	60
B1-insurance	1 Jan 2018, 17–12-year-olds	19
B2-insurance	1 Jan 2018, 11-year-olds and younger	19

### Sports Cover in brief

Sports Cover provides compensation for injuries resulting from unforeseen events.

For example, rupture of the Achilles tendon or a dislocated knee. Stress fracture or its initial stage is also covered. 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](http://vahinkoapu.op.fi). You can find more information at [op.fi](http://op.fi) and by calling OP's service number 010 253 1333. Sports Cover insurance terms and conditions L1801.

For a B2-insurance – Sports Cover does not carry a deductible and it is also valid in other federations' sports in situations specified below.

### 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.aikidoliitto.fi](http://www.aikidoliitto.fi).

#### 1. Personal data

Register or a log into the [Suomisport.fi](http://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 specified in the product description.

### In what situations is Sports Cover valid?

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

- 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

Sports Cover will take effect on 1 January 2018 if you pay the premium by the end of January 2018. 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 December 2018.

The licence can be purchased at [www.aikidoliitto.fi](http://www.aikidoliitto.fi) or [www.suomisport.fi](http://www.suomisport.fi)



### An injury occurred – may a top orthopaedist treat you?

1. Seek care and take your Kela card with you. OP's partner hospitals and clinics can be found at [vahinkoapu.op.fi](http://vahinkoapu.op.fi). We recommend Pohjola Hospital in Helsinki, Tampere, Oulu and Kuopio (in 2018 also in Turku), specialising in orthopaedic illnesses and injuries.
2. You can file a claim at Pohjola Hospital at the hospital's claims desk during its opening hours. You will receive a claim settlement decision right away. If the loss is coverable, you will only pay any deductible for medical expenses indemnity specified in the policy.
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 banking credentials for 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 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 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 physiotherapy required to recover from a fracture or a surgical procedure. 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 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, 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 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..

### 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 beneficiaries can be changed by informing us about it with in email to [urheiluvakuutukset@op.fi](mailto:urheiluvakuutukset@op.fi).

### 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](mailto:urheiluvakuutukset@op.fi). We charge a minimum of EUR 16 for the insurance period.

The insurance decision will be made automatically on the basis of the information you have provided when you pay the insurance premium. Further information on personal data processing is available at [www.uusi.op.fi/dataprotection/](http://www.uusi.op.fi/dataprotection/)