



Suomen Aikidoliitto ry (Finland Aikikai)

Sports Cover, Basic course 1 January 2018 – 31 December 2018

Policy code 06-2221829



The basic course policy is valid for up to 3 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 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 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 L1801.

In what situations is Sports Cover valid?

Sports Cover for a basic course is valid on courses in Finland that last up to three months or until you take your first belt test. You must get an Aikidoliitto (Finland Aikikai) licence before your first belt test. The policy for basic course only covers the training included in the course programme (no competitions or camps).

The policy is only valid on the courses it was taken out for.

The insurance terminates on 31 December 2018 at the latest.

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. 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.

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/