



Suomen Aikidoliitto Ry (Finland Aikikai)

Sports Cover trial insurance 1 Jan 2019 31 Dec 2019

Policy code 06-2221829



The trial insurance policy is valid for up to 3 months for persons aged 18 or more taking part on a basic course

Sports Cover in brief

Sports Cover provides compensation for injuries resulting from a sudden event, such as rupture of the Achilles tendon or a dislocated knee. Stress fracture or its initial stage is also covered. The sudden event must occur while the Sports Cover is valid.

- Medical expenses indemnity EUR 15,000
- Deductible EUR 100 per every sudden event
- Handicap benefit EUR 30,000
- Death benefit EUR 8,500.

You can find OP's partner hospitals and clinics at vahinkoapu.op.fi/en. 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?

The trial insurance Sports Cover 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 trial insurance 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 2019 at the latest.

An injury occurred – can a top orthopaedist treat you?

1. Seek care and take your Kela card with you. You can find OP's partner hospitals and clinics at vahinkoapu.op.fi/en. We recommend Pohjola Health branches in Helsinki, Tampere, Oulu, Kuopio and Turku for the treatment of any orthopaedic injuries.
2. You can file a claim at Pohjola Health 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 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 of 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 forearm or underarm crutches
- travel expenses to the nearest hospital or clinic.

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, speech or occupational therapist, nutritional therapist, psychologist, neuropsychologist, optician, chiropractor, osteopath, naprapathy practitioner, massage therapist or similar healthcare professional
- psychotherapy or equivalent treatment
- medical equipment, other aids and supplies or artificial limbs, except as described above concerning orthopaedic braces or bandages and rental costs of forearm or underarm 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 beneficiary can be changed in writing by visiting op.fi and sending us an online message, or by secure email to the address urheiluvakuutusset@op.fi. Send a secure email from your email account by opening the address <https://securemail.op.fi> on your browser and following the instructions.

Your information is confidential

We will handle your personal data in accordance with the law and our Privacy Statement and Privacy Notice.

The insurance decision will be made automatically on the basis of the information you have provided when you pay the insurance premium. Should a loss occur, any automatic decision by us will be based on the loss details you have provided, on the insurance terms and conditions and our customer data file.

Read more about privacy protection at www.op.fi/dataprotection.