

Telecommuting insurance is in force in the course of telework in situations not covered by workers' compensation insurance.

What to do if you suffer an accident

When working at home or elsewhere at an undefined place, the cover provided by workers' compensation and occupational diseases insurance only includes accidents that occur directly during the performance of a work task. Telecommuting insurance is in force in the course of telework in situations not covered by workers' compensation and occupational diseases insurance.

Telecommuting insurance is in force in connection with telework during ordinary short breaks, eating breaks and related return journeys. It is also in force when taking children to and collecting them from daycare in the context of telework, and during daycare related return journeys. Cover does not include claims caused during travel between home and the place of teleworking or during other leisure activities.

How to seek treatment

As the preferred option, you should seek treatment at your own occupational health provider, or at a medical institution that can treat your injury. At the hospital/clinic, present your Kela (health insurance) card and provide the name of your employer and your employer's insurer.

LocalTapiola – always there for you when you need us

We recommend to report claims as soon as possible. In any case, you should report a claim within one year of the date on which it occurs. You should always file a loss report, even if you do not incur any out-of-pocket costs.

How to report a claim:

If your employer uses the Easy accident report link, please file your loss report through the link service. [For instructions on how to file the report, see here.](#)

If your employer does not use the Easy accident report link, you can make a claim online: www.lahitapiola.fi/yritys/hae-korvausta

Ihmiset → Yritysten yksityistapaturmavakuutus
→ Suuret yritykset

How to report costs:

Use the costs statement form at <https://asiointi.lahitapiola.fi/kuluilmoitus/> to report any costs you yourself have paid out of pocket.

To report costs, you need your banking credentials or the Mobile ID, and the claim number. You'll get your claim number in a text message after completing the loss report and once LocalTapiola has opened your claim for examination.

Our contact details:

- tel. +358 9 453 3222 (Mon–Fri 9.00–15.00)
- yritysten.henkilovahingot@lahitapiola.fi
- Please note that the email connection is not secure. Send us a secure message at: <https://secure.lahitapiola.fi>