

If you fall ill or suffer an accident while travelling, related expenses are covered by the secondment insurance policy that your employer has taken out.

Secondment insurance is valid worldwide during secondments in work and leisure time as well as on holidays.

How to seek treatment in Finland

As the preferred option, seek treatment at your own occupational health care provider, or at a hospital/clinic that can treat your injury. At the hospital/clinic, present your Kela (health insurance) card and the traveller's insurance card or certificate.

Usually, hospitals/clinics accept the traveller's insurance card and will send the invoice directly to LocalTapiola. If you need to pay the invoice yourself first, make a claim for your expenses when filing the loss report, or report the expenses by telephone afterwards.

How to seek treatment abroad

You may freely choose your hospital/clinic. Present your traveller's insurance card or certificate there. Usually, hospitals/clinics accept the insurance card and will invoice LocalTapiola directly. For extensive examinations or treatments, hospitals/clinics require a payment commitment.

In an emergency, or if you need a payment commitment, contact our 24/7 Travel Emergency Service on +358 8000 4531. If the treatment of a travel illness or travel accident continues in Finland, seek treatment at your occupational health care provider as instructed above.

Luggage claims

If your luggage is lost or damaged during a flight, report this to the airline. Ask the airline for a written confirmation of the report. Please also keep the receipts of any necessities (clothes, toiletries etc.) you purchase at your travel destination. In cases of theft, report the theft to the local police. Keep a copy of the police report in a safe place.

LocalTapiola – always there for you when you need us

It is recommended to report incidents as soon as possible, in any case not later than within one year of the date on which they occur.

You must always make a loss report, even if you do not incur any out-of-pocket costs. To make a loss report, you need the policy number.

How to report a loss:

Traveller claims:

- www.lahitapiola.fi/yritys/hae-korvausta
→ Matka

Luggage claims:

- www.lahitapiola.fi/yritys/hae-korvausta
→ Matka
- Tel. +358 9 453 3663

Read more about claims and how to make a claim:

- www.lahitapiola.fi/yritystenhenkilokorvaukset

Our contact details:

- +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>