

If you fall ill or suffer an accident while travelling, your costs are covered by your employer's traveller's insurance.

Cover is in force as shown in the insurance contract either in Finland, abroad or worldwide during business travel and official journeys when you are at least 50 km away from your workplace, permanent residence or holiday home.

How to seek treatment in Finland

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 medical institution, present your Kela (health insurance) card, and give the name of your company and your company's insurer.

Usually, medical institutions will invoice LocalTapiola directly. If you need to pay the invoice yourself first, make a claim for your costs when filing the loss report, or report the costs by telephone afterwards.

How to seek treatment abroad

You may freely choose the place where you want to get treatment. Remember to present your certificate of traveller's insurance there. Usually, medical institutions will invoice LocalTapiola directly. For extensive examinations or treatments, medical institutions 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 your travel illness or travel accident continues in Finland, seek treatment at your occupational health provider as instructed above.

Luggage claims

Please report incidents primarily through our online service.

If your luggage does not arrive at your travel destination, you may purchase necessities, including clothes and hygiene products – please keep the receipt for your purchases in a safe place. We will compensate you for the cost of necessities after a delay of 4 or 12 hours, depending on your insurance policy.

You also need to report any undelivered luggage to the airline.

In the event that any items are stolen, report this to the local police, and retain a copy of the police report.

In addition, also keep your travel documents and the other possible claim-related documents in a safe place. We will request them from you if this is necessary.

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. For filing a loss report, you need the policy number.

How to report a claim:

Traveller claims:

- www.lahitapiola.fi/yrittys/asiakkaalle/vahingot-ja-korvaukset/matka/

Luggage claims:

- www.lahitapiola.fi/yrittys/asiakkaalle/vahingot-ja-korvaukset/matka/
- Tel. +358 9 453 3663

Read more about claims and how to make a claim:

- <https://www.lahitapiola.fi/en/business>

Our contact details:

- tel. +358 9 453 3222 (Mon–Fri 9am–3pm)
- yrittysten.henkilovahingot@lahitapiola.fi
- Please note that the email connection is not secure. Send us a secure message at: <https://secure.lahitapiola.fi>