

Personal accident insurance is in force during leisure time throughout the world. Additionally, this insurance is also in force in telework in the situations not covered by workers' compensation insurance.

What to do after an accident

If you suffer a leisure accident in Finland or abroad, you are covered for your accident by the private accident insurance that your employer has taken out.

Abroad, for leisure accidents, only the immediate acute treatment required by the accident is covered. Treatment will be continued in Finland if this is necessary.

How to seek treatment

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 provide the name of your employer and your employer's insurer.

First pay your invoice out of pocket, and make a claim for the costs afterwards.

LocalTapiola is there for you

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.

How to report a loss:

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

If your employer does not use the Easy accident report link, you can report a loss online:

www.lahitapiola.fi/yritys/hae-korvausta

Henkilövahinko → Vapaa-ajalla sattunut tapaturma
→ Yrityksen ottama yksityistapaturmavakuutus

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 a 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>