



# Health insurance

**PRODUCT DESCRIPTION**  
Valid as of 1 January 2026

 **LOCALTAPIOLA**

## LocalTapiola – putting your finances, health and security first

For many of us, a secure life for our loved ones is a priority. Feeling secure gives you the confidence to live more and to the fullest. We are a customer-owned lifelong security company. It means that we put our customers' and their loved ones' security, finances and health first.

### Omaetu rewards

We reward you based on how much you concentrate your purchases with LocalTapiola. Enjoy up to a 17% discount on your premiums. [lahitapiola.fi/omaetu](https://lahitapiola.fi/omaetu)

### S Group Bonus

Get S Group Bonus on most of our life and non-life insurance products. Your bonus may be up to 5%. [lahitapiola.fi/bonus](https://lahitapiola.fi/bonus)

### Be a LocalTapiola owner-customer – enjoy benefits and contribute

Mutual companies are special, because it's the policyholders who own them. As an owner-customer, you benefit from our results and can contribute to how we do business.

### Insurance information in our online service

Find all information on your insurance contract and the related terms and conditions in our online service. The service also allows you to update your policies whenever need be.

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# Health insurance

Lifelong security for you and your family.

Unexpected events can come your way – luckily there are ways to protect against them. You may face a situation in your life where an illness or accident leaves you with unpleasant consequences. LocalTapiola's Health insurance provides financial protection against sudden developments.

This product description tells you more about the key content of, and the essential exclusions to, our Health insurance. For the detailed information on this insurance, see the insurance policy and the insurance terms and conditions, under which we cover the loss events that occur.

## What does Health insurance cover?

Choose one or several insurance covers for yourself or your family member from our wide range of products:

Medical expenses insurance:	Accident insurance:	Travel insurance:
Unborn child cover	Medical treatment expenses cover for accident	Traveller's insurance <ul style="list-style-type: none"> <li>• Medical treatment expenses cover for traveller</li> <li>• Travel cancellation cover</li> <li>• Travel interruption cover</li> <li>• Missed departure cover</li> </ul>
Medical treatment expenses cover for illness	Sports cover	Luggage insurance <ul style="list-style-type: none"> <li>• Luggage insurance</li> <li>• Travel liability insurance</li> <li>• Travel legal expenses insurance</li> </ul>
Limited medical treatment expenses cover for illness	Extended accident cover	
	Daily allowance cover	
	Accidental permanent disability	
	Accidental death	

## Taking out insurance, and insured persons

Health insurance is made up of several insurance covers, which you can select to build just the right insurance package you need. The Medical treatment expenses cover for accident is the most important element of our covers which protect against illnesses and accidents. Travel insurance comprises Traveller's insurance and Luggage insurance, which you can choose to take out either inclusively or separately, as your needs dictate.

Arrange Health insurance for yourself, your spouse, child or unborn child against illnesses and accidents. When you apply for insurance for yourself, you'll be insured under that insurance and you become the policyholder. If you take out insurance for someone else, that someone else will be insured and you'll become the policyholder. The insured persons are shown in the insurance policy. As the policyholder, you consent that we let the relevant insured person know that an insurance policy was activated for him or her.

The personal data of an insured person who is underage can be processed only with the child's guardian or with someone authorised in a power of attorney by the guardian. LocalTapiola can verify the relevant guardianship information concerning an underage child whenever any personal data of an insured person who is underage are processed in the context of insurances or claims.

You can take out an insurance for an underage child if you are that child's guardian. You may take care of an underage child's insurance matters until he or she reaches the age of 18 years. After that, you need a power of attorney from the child. On reaching the age of majority, insured persons have the right to decide on their valid insurance cover or to transfer it to some other equivalent policy at LocalTapiola.

You are eligible to apply for this insurance, if you have or a family member who is to be insured, has a valid Kela (health insurance) card, your permanent residence is in Finland and you also reside in Finland for more than half of the year.

If the Medical treatment expenses cover for illness is selected for a policy, it is granted on the basis of the insured person's health declaration.

Health insurance is in force from childhood to old age.

## Health declaration for Unborn child cover and Medical treatment expenses cover for illness

Our decision whether to grant the Medical treatment expenses cover for illness and the Unborn child cover is always based on a health declaration. With the Unborn child cover, the granting of insurance cover is based on a health

declaration completed by the mother. This is why it is essential that you fill out the health declaration carefully. If any information you provide in the health declaration is incorrect or incomplete, under the Insurance Contracts Act our liability can be limited retroactively. Fill in the health declaration safely and easily in our online service.

Based on the health of the person for whom insurance is sought, insurance may be granted without any exclusion clauses or subject to exclusion clauses, or the application may be rejected. The addition of exclusion clauses excludes certain illnesses or injuries from coverage.

If it is necessary to add an exclusion clause to a policy based on the health of the person for whom insurance is sought, LocalTapiola will send the policyholder an offer on the relevant insurance cover. An insurance contract is concluded when the policyholder accepts the offer containing the exclusion clauses. Your Medical treatment expenses cover for illness enters into force from the date of signing the health declaration, unless a later date is agreed. If you have a similar insurance active with some other insurance company, do not cancel it before we send you a positive decision to grant insurance.

## What affects the level of my premium?

The level of Health insurance premiums is affected by factors such as:

- insured person's age and place of residence;
- insurance covers selected and their scope;
- sum insured;
- deductible
- duration of trip (Travel insurance)

The factors affecting your premium vary depending on the covers selected. Each insurance cover is priced separately.

The price of individual insurance policies develops each year as insured persons age. Studies show that there is a significant causal link between insured persons' age and the insurance compensation that is paid out. As a personal insurance policy is often a long-term contract, the price may vary, even greatly, over the course of a long period of time. A change of residence may also affect your premium. The change will take effect at the beginning of the insurance period following that change.

The situations where the insurance company has the right to adjust premiums are set out in LocalTapiola's General terms and conditions.

Any home or farm insurance policy which the same household has active with LocalTapiola brings down the premium with regard to medical expenses insurances. If that home or farm insurance policy ends, your premium for medical expenses insurance goes up from the start of the insurance premium period which follows the termination of the home insurance policy. Your premium goes up to the level of an insurance sold separately.

## Where am I covered by this insurance?

You are covered by Health insurance throughout the world round the clock at work and in leisure time.

- Medical treatment must be given and examinations performed in Finland in order for any associated costs to be covered as medical treatment expenses of an illness.
- Treating an accident is also covered outside Finland, if the provision of medical care outside Finland is absolutely necessary. Where an accident occurs more than 12 months after stay outside Finland started, no medical treatment expenses are covered and no daily allowance is paid.
- Travel insurance is in force throughout the world in business and holiday travel which commences in Finland for up to three months. Upon specific agreement, the validity of travel insurance can be extended to cover travel which lasts over three months. As well as outside Finland, you are covered by this insurance in Finland when the distance from your home, workplace, place of study or holiday home to the destination of travel is more than 50 kilometres. When moving between these locations, travel insurance is not in force.
- Uninterrupted travel or an uninterrupted stay abroad is not deemed to be interrupted by visits to Finland lasting fewer than 30 days whenever you intend to return to the same destination abroad.

Health insurance is not in force outside the Nordic countries in desolated regions, including in deserts, jungles, the wilderness and on glaciers when travelling or staying at over a day's journey on foot from permanent habitation and roads. The Nordic countries are defined as not comprising Greenland, the Arctic Ocean islands or Spitsbergen (Svalbard).

## What do we cover under Health insurance?

See the table below for what's included in the different Health insurance covers. The insurance terms and conditions tell you more about what's covered by each cover and what is not. Read the terms and conditions carefully!

Cover	What's covered?	Cover qualifying ages	Cover termination age	Deductible
<b>Medical expenses insurance</b>				
<b>Medical treatment expenses cover for illness</b>	Covers doctor's appointments, medicinal products prescribed by a doctor, medical examinations, surgery, and daily hospital charges. In addition, medical treatment expenses of psychotherapy, neuropsychological rehabilitation, functional therapy, speech therapy and nutritional therapy are covered in respect of up to 5 treatment sessions during the validity of this insurance.	0-67	80	€300, €500 or €1,000/ calendar year
<b>Limited medical treatment expenses cover for illness</b>	Covers costs of visits to a general practitioner at a private clinic as well as those of medical examinations and treatments ordered and carried out by a general practitioner. In addition, outpatient clinic and health centre fees as well as daily hospital charges in public health care are covered as medical treatment expenses.	0-80	80	€50 or €100/ calendar year
<b>Accident insurance</b>				
<b>Medical treatment expenses cover for accident</b>	Covers medical treatment expenses of accidental injuries, such as doctor's fees and costs of medical examinations and treatments, surgery and medication, as well as physiotherapy for up to 5 treatment sessions for each covered accident.	0-99	100	No deductible
<b>Sports cover</b>	Covers medical treatment expenses of sporting accidents, such as doctor's fees and costs of medical examinations and treatments, surgery and medication, as well as physiotherapy for up to 5 treatment sessions for each covered sporting accident.	18-99	100	€0, €150 or €300/ accident
<b>Extended accident cover</b>	This add-on to our Medical treatment expenses cover for accident and to Sports cover reimburses you for medical treatment expenses of the conditions caused from illnesses and repetitive strain specifically set out in the terms and conditions, such as MRI and physiotherapy, for up to 5 treatment sessions for each covered accident.	0-99	100	€150 or €300/ accident
<b>Daily allowance cover</b>	Pays a daily allowance for a transient disability for work caused by an accident. A disability allowance is paid from the start of medical treatment, at the earliest.	17-62	67	Waiting periods 0, 30, 90 or 180 days
<b>Accidental permanent disability</b>	Compensation is paid to insured persons for disabilities caused by accidents once a disability has become permanent, however no sooner than one year from the accident in question on the basis of the statutory disability classification.	0-99	100	No deductible
<b>Accidental death</b>	Compensation for an insured person's accidental death is paid to family members or the persons designated in the insurance policy.	0-99	100	No deductible

Cover	What's covered?	Cover qualifying ages	Cover termination age	Deductible
<b>Travel insurance</b>				
<b>Medical treatment expenses cover for traveller</b>	Covers doctor's fees, medical examination and treatment expenses, costs of surgery and medication, and reasonable travel expenses at the travel destination. Our Medical treatment expenses cover for traveller also covers medical treatment of an emergency nature for up to 10 days, if an illness or injury which starts before travel is suddenly exacerbated. In addition, our Medical treatment expenses cover for traveller covers repatriation approved in advance by LocalTapiola.	0-99	100	No deductible
<b>Travel cancellation cover</b>	Covers cancelled travel, if an insured person is unable to embark on a journey which you have paid in advance and there is a compelling reason for this.	0-99	100	No deductible
<b>Travel interruption cover</b>	Covers interrupted travel, if a journey which has already started is interrupted on account of a serious and unforeseeable illness, accident or death which you suffer or a next of kin suffers. Our Travel interruption cover reimburses you for additional costs of travel and accommodation as well as lost travel days.	0-99	100	No deductible
<b>Missed departure cover</b>	Covers missed departures when an insured person misses a connection on either the outward or the return leg booked in advance in accordance with that insured person's original travel plan.	0-99	100	No deductible
<b>Luggage insurance</b>	Covers incidents such as broken items and theft. In addition, may cover the acquisition of necessities if luggage suffers a delay in reaching the destination abroad of 4 hours or more.			€0, €50 or €150 / insured event
<b>Travel liability insurance</b>	Covers bodily injuries and property damage which you cause to third parties during travel for which you are held legally liable for compensation.			€50 or €200 / insured event
<b>Travel legal expenses insurance</b>	Covers legal expenses of events occurring during and relating to travel.			15% of the costs

## General information on reimbursement

In order for medical treatment expenses to be eligible for reimbursement:

- medical examinations and treatments must be ordered by a doctor;
- medical examinations and treatments must, according to generally accepted medical practice, be necessary to examine or treat an illness or accident;
- your medical treatment expenses cover must be active when the costs are incurred and when the accident occurs;
- the costs must not be covered by any law, such as the Health Insurance Act, Motor Liability Insurance Act or Workers' Compensation Act.

## Unborn child cover

You may choose to seek insurance for your child already during pregnancy, in which case it will take effect immediately when the child is born.

This ensures that you'll be granted this insurance without any health related exclusions. Once your child is born, the Unborn child cover will be transformed into the Medical treatment expenses cover for illness. Insurance premiums are calculated as of the anticipated date of birth. The child's name and personal identity code must be reported to LocalTapiola.

You can choose to apply for insurance for your unborn child before the child is born, however not before the ultrasound screening for fetal structural anomalies has been carried out. Our Unborn child cover is granted on the basis of the mother's health declaration. The mother must be under the age of 43 years when applying for this insurance.

Apart from the Medical treatment expenses cover for illness and Medical treatment expenses cover for accident, you may also include covers for accidental disability and accidental death in your Unborn child cover.

## Medical treatment expenses cover for illness

Our Medical treatment expenses cover for illness is a comprehensive cover from childhood to old age. This insurance is granted on the basis of the relevant health information and it remains active up to age 80. The medical treatment expenses of examining and treating illnesses in Finland are covered by this insurance.

Medical treatment expenses are covered insofar as they are not covered by the Health Insurance Act or some other law.

### What do we cover under Medical treatment expenses cover for illness?

Under this medical treatment expenses cover, we cover the costs of medical examinations and treatments, including:

- doctor's fees;
- medical examinations, treatments, procedures and medicinal products prescribed by a doctor;
- daily hospital charges up to €500/day;
- costs of psychotherapy, neuropsychological rehabilitation, functional therapy, speech therapy or nutritional therapy in respect of up to 5 treatment sessions during the validity of this insurance.

### What's not covered under Medical treatment expenses cover for illness?

Here are some examples of the expenses not covered by our Medical treatment expenses cover for illness:

- travel and accommodation costs;
- medical examinations performed or treatments given by a physiotherapist, foot therapist, chiropractor or any other person comparable to them;
- emollient creams, nutrient preparations, vitamins, health foods and comparable products;
- vitamin or trace element examinations or any other comparable examinations;
- orthopaedic supports, medical equipment or other assistive devices;
- treatment of dental diseases;
- medical examination and treatment of the venous insufficiency of a lower extremity (such as varicose veins);
- mole removal;
- preventive medical treatments, medication or vaccinations, or medical inspections or periodic inspections;
- eye tests, acquisition of spectacles or contact lenses, or medical examination,

treatment or any procedure in respect of refractive errors or cataract;

- cosmetic or plastic surgery examinations, treatments or procedures;
- costs associated with pregnancy, contraception or infertility.

For the detailed information on what the insurance covers and for the related exclusions, see the insurance terms and conditions.

### Maximum compensation, and deductible

We cover medical treatment expenses up to the maximum compensation shown in your insurance policy in the period when your insurance is active. Any compensation we pay brings down the maximum compensation payable.

Think about how much you feel comfortable paying in the event of an incident and select your deductible from amongst the following options: €300, €500 or €1,000. A higher deductible is a great choice, for example, when you want protection only against serious illnesses. The deductible for any medical treatment expenses of an illness is deducted once every calendar year (1 January–31 December) according to the year in which the expenses arise.

#### Examples

- 1) Your child has a Medical treatment expenses cover for illness taken out before birth with LocalTapiola. The child develops allergic symptoms that necessitate a referral to allergy tests. The Medical treatment expenses cover for illness reimburses you for the doctor's fee, allergy tests and anti-allergy medication prescribed by the doctor. The deductible of €300 selected for this cover is deducted once every calendar year from the covered medical treatment expenses.
- 2) A customer has taken out a Medical treatment expenses cover for illness. That customer has arranged comprehensive occupational health care services, which cover doctor's appointments and basic examinations. The customer opted for a deductible of €1,000 against higher medical treatment expenses. The customer developed some back pain, which has been examined and treated at the occupational health care unit. A doctor ordered an MRI of the back and, on the basis of the imaging study, recommends that the back be operated on. Our Medical treatment expenses cover for illness reimburses the customer for the medical examination and treatment expenses not covered by occupational health care. The deductible of €1,000 is subtracted from the expenses covered.

## Limited medical treatment expenses cover for illness

Our Limited medical treatment expenses cover for illness reimburses you for the costs of private and public health care, as specifically set out in the terms and conditions. Medical consultations with a general practitioner at a LocalTapiola health partner are covered if you are directed to your consultation by LocalTapiola. This insurance is granted without any health declaration and it remains active up to age 80. The medical treatment expenses of examining and treating illnesses in Finland are covered by this insurance.

Medical treatment expenses are covered insofar as they are not covered by the Health Insurance Act or some other law.

### What do we cover under Limited medical treatment expenses cover for illness?

Under our Limited medical treatment expenses cover for illness, we cover the costs of medical examinations and treatments, including:

- appointments with a general practitioner at a private clinic;
- medical examinations and treatments ordered by a general practitioner;
- one appointment with a specialist physician once every calendar year, when an illness requires an evaluation by a specialist physician;
- outpatient clinic and health centre charges;
- daily hospital charges in public health care for up to 5 days.

### What's not covered under Limited medical treatment expenses cover for illness?

Here are some examples of the expenses not covered by our Limited medical treatment expenses cover for illness:

- medical examinations and care measures performed or ordered by a specialist physician at a private clinic;
- intra-articular injections; MRI examinations; CAT scans; electroneuromyography; exercise ECG or contrast-enhanced imaging studies; endoscopic examinations; or ultrasound of the heart
- surgical procedures or operations undertaken at a private clinic;

- travel and accommodation costs;
- medicinal products, emollient creams, nutrient preparations, vitamins, health foods and comparable products;
- vitamin or trace element examinations or any other comparable examinations;
- examinations performed or treatment given by a physiotherapist, foot therapist, chiropractor or any other person comparable to them;
- orthopaedic supports, medical equipment or other assistive devices;
- treatment of dental diseases.

For the detailed information on what the insurance covers and for the related exclusions, see the insurance terms and conditions.

### Maximum compensation, and deductible

We cover medical treatment expenses up to the maximum compensation shown in your insurance policy each calendar year. Any compensation we pay brings down the maximum compensation payable.

Select your deductible from amongst the following options: €50 or €100. The deductible for your medical treatment expenses of illnesses is deducted once every calendar year (1 January–31 December) according to the year in which the expenses arise.

## Medical treatment expenses cover for accident

Our Medical treatment expenses cover for accident is a comprehensive cover from childhood to old age. This insurance may be kept active up to age 100. Treatment given outside Finland is covered where deemed medically absolutely necessary.

Payment of medical treatment expenses is conditional on the cover being in force without interruption both when the accident occurs and when the expenses are incurred.



### What is an accident?

Accident is a sudden and unforeseeable event caused by an external factor that results in a bodily injury to an insured person against his or her will. Typical accidental injuries include wounds, strains and fractures. Drowning, frostbite and sunstroke, among others, are also covered as accidents.

#### External factor

Potholes, an icy street and sharp objects are some examples of external factors.

#### Sudden and unforeseeable event

Falls and collisions are some examples of sudden and unforeseeable events.

#### Bodily injury

Bodily injuries mean contusions, fractures, wounds, ruptures or other physical changes in the body. Even a small scratch might be considered a bodily injury.

## What do we cover under Medical treatment expenses cover for accident?

Under our Medical treatment expenses cover for accident, we cover the costs of medical examination and treatment of accidents, including

- doctor's fees;
- dentist's fees (dental accident)
- medical examinations, treatments and medicinal products ordered by a doctor;
- dressings and wound dressings sold at a pharmacy and necessary to treat a covered injury;

- travel expenses associated with covered medical examinations and treatments;
- daily hospital charges;
- up to 5 treatment sessions of physiotherapy per each accident to treat an injury caused by that accident;
- the first orthopaedic bandage or support prescribed due to an injury.

Sudden motions or exertions causing a muscle or tendon strain are also covered as accidents, if it is not due to any defect, injury or illness not entitling to compensation under the insurance terms and conditions. Compensation is paid if medical treatment is started within 14 days from the injury, and it is paid for up to a maximum of six weeks from the day of the injury. No medical treatment expenses of physiotherapy, MRI or any surgical intervention with regard to a strain are covered by this insurance.

## What is not an accident?

No compensation is payable if an accident is caused by any of the following, among other factors:

- the insured person's illness or physical defect;
- poisoning by an ingested substance, or by any pharmaceutical substance, alcohol or some other drugs consumed by an insured person;
- attempted suicide by an insured person.

Not all events entitle you to compensation under this insurance. For example, if an illness, defect, injury or musculoskeletal degeneration independent of any accident materially contributes to your injury or negatively affects the healing of an injury, compensation is paid only insofar as your injury is deemed to have been caused by the accident in question.

No compensation is payable in the event of any of the following incidents, among others:

- rupture of the Achilles tendon; rotator cuff tear; long head of biceps rupture; recurrent joint dislocations; and hernia of the intervertebral disk, abdominal hernia and hernia in the inguinal region, unless the injury is caused by an accident wherein even healthy tissue would be damaged;
- injury caused to a tooth, temporomandibular joints or dentures by occlusion, even where an external factor contributes to such injury;
- communicable disease or illness caused by a bite by an insect or similar;
- any psychic consequences of an accident.

## What's not covered under Medical treatment expenses cover for accident?

Here are some examples of the expenses not covered by our Medical treatment expenses cover for accident:

- rehabilitation, or therapy treatments;
- loss of earnings, expenses of accommodation and meals, telephone expenses or other indirect expenses;
- medical equipment or other assistive devices, except for the first orthopaedic bandage or support shown under the covered medical treatment expenses and prescribed due to an accidental injury;
- other costs not listed under the covered medical treatment expenses.

For the detailed information on what the insurance covers and for the related exclusions, see the insurance terms and conditions.

## Maximum compensation, and deductible

We cover medical treatment expenses per accident up to the maximum compensation shown in your insurance policy. Set your maximum compensation for medical treatment expenses per accident at €10,000, €20,000 or some other option of your choosing.

Medical treatment expenses are covered insofar as they are not covered by the Health Insurance Act or some other law.

Our Medical treatment expenses cover for accident is not subject to a deductible.

## Examples

- 1) An insured person falls down at the yard of her home and fractures her left wrist. The wrist is put in plaster and operated on. After the surgery, the wrist is treated by means of physiotherapy. Our Medical treatment expenses cover for accident reimburses her for the expenses of treating the fracture, travel expenses to hospitals and clinics, medicinal products prescribed by a doctor and up to 5 treatment sessions of physiotherapy.
- 2) An insured person is moving to a new home. He lifts a heavy washing machine and feels a sharp pain in his back, straining it. He immediately seeks medical treatment and a doctor prescribes painkillers and 5 treatment sessions of physiotherapy. Our Medical treatment expenses cover for accident pays compensation for a muscle or tendon strain caused by a sudden motion or exertion for up to six weeks from the day of the strain. He is reimbursed for the doctor's fee, travel expenses to the hospital/clinic and the medicine prescribed by the doctor. This insurance does not cover physiotherapy ordered by a doctor whenever a strain is caused by a sudden motion or exertion.

## Insurance cover for sports

You are covered by Health insurance whenever pursuing sport as a pastime.

You can choose to supplement your insurance with a cover against sporting accidents. If you are aged 18 years or older and as an athlete take part in any contests, matches or practice sessions organised by a sports federation or a club, or if you engage in any risky sports or functions, you need our Sports cover.

Health insurance is not in force in any professional sports.



### What are competitive sports?

Sports are considered competitive sports whenever, for example, a contest, match or some other sporting event is subject to a licence or similar.

## Examples

- 1) An insured person likes to ski and compete, which requires a licence. He's a member of a club and practises several times a week under a training programme. He falls down during a training session and fractures his leg. Health insurance (without our Sports cover) does not cover this incident, as it is considered to have occurred in competitive sports. These activities are regarded as competitive sports, since they require a licence and involve training appropriate to a sport.
- 2) In all mass-participation sport requiring pre-notification (such as Naisten kymppi, Finlandia Ski Marathon, Sulkava Rowing Race), only participation in the competitive categories is considered competitive sports.



### What are professional sports?

Professional sports are sports in which athletes receive payment, a benefit or some other consideration for their performance or where they are obligated to take out an insurance set out in the Act on Athletes' Accident and Pension Cover.

## Sports cover

For insured persons aged 18 and older, activate our Sports cover to extend the medical treatment expenses cover for accidents and travel accidents to cover competitive sports and the risky sports and functions shown below. You cannot take out our Sports cover for any professional sports. Sports cover is available either as a continuous or as a fixed-term policy, for example when you do sports during international travel or try out a new sport.

Our Sports cover is in force:

- as a continuous policy in Finland or abroad;
- as a fixed-term policy in Finland or abroad for up to 3 months from the commencement of travel.

Under Sports cover, we reimburse you for medical treatment expenses of sporting accidents similarly to our Medical treatment expenses cover for accident (see page 11).

### Maximum compensation, and deductible

We cover medical treatment expenses per sporting accident up to the maximum compensation

shown in your insurance policy. Set your maximum compensation at €10,000, €20,000 or some other option of your choosing.

Medical treatment expenses are covered insofar as they are not covered by the Health Insurance Act or some other law.

Our Sports cover is subject to a deductible of €0, €150 and €300, depending on the insurance package you choose.

### Risky sports and functions

If no Sports cover is taken out, in respect of anyone aged 18 and older our Medical treatment expenses cover for accident and Medical treatment expenses cover for travel accident are not in force in the following risky sports or functions or whenever trying these sports on a one-off basis, without a separate additional agreement:

- power sports, such as weightlifting, powerlifting, bodybuilding, strongman sports or similar;
- martial arts, combat sports and contact sports, such as boxing, kickboxing, wrestling, freestyle wrestling, judo, karate, fencing or similar;
- motorsports, such as rally, go-karting or motocross or similar;
- climbing sports, such as mountaineering, rock climbing, ice climbing or wall climbing or bouldering or similar. This exclusion does not apply to wall climbing whenever protective and safety equipment is used;
- air sports, such as parachuting, hang gliding, paragliding, hot air ballooning, parasailing, gliding, BASE jumping, wind tunnel practice, ultralight aviation, or aviation with home-built aircraft, or similar;
- kitewing, kitesurfing, kiteboarding and snowkiting;
- speed skiing, downhill, freestyle and off-piste;
- American or Australian football or rugby;
- lacrosse;
- bungee jumping;
- recreational diving, scuba diving or freediving;
- roller derby;
- downhill mountain biking and ice cross downhill;
- parkour;
- ocean sailing or crossing the oceans by means of a boat.

For insured persons aged 18 and older, you can extend our Medical treatment expenses cover for accident and Medical treatment expenses cover for travel accident to cover competitive sports and some of the risky sports and functions above.

## Extended accident cover

Choose Extended accident cover to supplement your Medical treatment expenses cover for accident and continuous (not fixed-term) Sports cover. The Extended accident cover gives you additional cover for a sporty lifestyle.

Take out the Extended accident cover to supplement Accident Medical Expenses Cover and Sport Cover to cover:

- the treatment of muscle or tendon strains caused in an accident or by a sudden motion or a physically demanding exertion;
- medical expenses of the illness-based and repetitive-strain-based conditions listed below, when these conditions occur in connection with an accident or a sudden motion or exertion.

The covered conditions caused from illnesses and repetitive strain include:

- umbilical and inguinal hernia;
- meniscal tear;
- patellar dislocation;
- dislocation of the shoulder joint;
- shin splints, or chronic exertional compartment syndrome;
- stress fracture;
- tennis elbow or golfer's elbow;
- Achilles tendonitis or rupture of the Achilles tendon;
- supraspinatus tendinitis;
- bursitis;
- plantar fasciitis.

If you have taken out our Medical treatment expenses cover for illness, you are protected against the above conditions caused from illnesses and repetitive strain – and in that case there's no need for Extended accident cover.

Extended accident cover only reimburses you for the medical treatment expenses of examining and treating illnesses in Finland.

### Example

An insured person has taken out our Medical treatment expenses cover for accident and, as an add-on, Extended accident cover. She is jogging, steps into a pothole and twists her ankle. The pain prevents her from continuing her jog. She seeks medical attention and the doctor orders an MRI of the ankle, which diagnoses a rupture of the Achilles tendon. Her Medical treatment expenses cover for accident reimburses her for the medical examination and treatment expenses up to the MRI under the terms and conditions. Surgery and the costs of any follow-up care can be reimbursed, as this is a condition caused from an illness/repetitive strain included in Extended accident cover.

### Maximum compensation, and deductible

We cover medical treatment expenses per accident up to the maximum compensation shown in your insurance policy. Set your maximum compensation at €10,000, €20,000 or some other option of your choosing. Any compensation we pay brings down the maximum compensation payable.

Medical treatment expenses are covered insofar as they are not covered by the Health Insurance Act or some other law.

Select your deductible from amongst the following options: €150 or €300. The deductible for medical treatment expenses is deducted once per accident.

### Daily allowance cover

Our Daily allowance cover provides financial protection if an accident leaves you unfit for work. We pay you a daily allowance, if you are placed on sick leave on account of a covered accidental injury and you are completely unfit for the work which you normally perform under the terms of an employment contract or as a public official. If you are partially incapacitated for work, we pay you a partial daily allowance. Payment ends, at the latest, when one year has elapsed from the relevant accident.

A condition for the granting and validity of a daily allowance is that you must be:

- in an employment relationship or a public-service employment relationship; and/or
- a MYEL-insured self-employed farmer or a MYEL-insurable self-employed forester.

If the condition (employment relationship, public-service employment relationship, MYEL-insured self-employed farming activity or MYEL-insurable self-employed forestry activity) for the validity of the Daily allowance cover ceases, this must be notified to LocalTapiola. Also notify without undue delay if there are any material changes in your fitness to work.

The level of your daily allowance is adjusted according to the income you earn at the time when the insurance was granted. Daily allowances are treated as taxable income.

A daily allowance is paid when you remain unfit for work beyond the waiting period shown in your insurance policy. The relevant deductible is deducted in respect of every accident. Select your accident waiting period from amongst the following alternatives: 0, 30, 90 or 180 days. The waiting period starts when a doctor determines that you are unfit for work.

## Accidental permanent disability

Our Accidental permanent disability cover provides you financial support, if an accident leaves you with a permanent disability.

We pay you compensation when your disability has become permanent. This compensation is paid no sooner than one year from the accident in question and no later than before three years have elapsed from your accident. Insurance cover must be in force without interruption when the accident occurs and when the disability is confirmed to be permanent. The benefit you receive is such proportion of the sum insured valid at the moment when your accident happens as is determined by the relevant disability category. You may select the sum insured from amongst a variety of alternatives, such as €200,000. For those aged 70 years or older, the sum insured is never higher than €100,000. Insured persons are not liable to pay tax on any compensation for accidental permanent disability.



### What is a permanent disability?

Permanent disability means a medically assessed disability of a general character caused by an accident to an insured person. When determining the level of any permanent disability, the only factors considered are the nature and severity of the accidental injury and the functional limitation which it causes.

When determining a person's functional ability, the individual circumstances of an insured person, such as profession or hobbies, will not be considered. Neither does this determination of functional ability consider any of the insured person's defects or illnesses which cannot be attributed to a covered accident.



### Disability classification

The level of permanent disability is determined based on the Government decree on the classification of disabilities, which is issued under the Workers' Compensation Act, in force at the moment when the accident occurs. In the disability classification, injuries are divided by their severity into disability categories 1–20. Disability category one represents a medical disability of five per cent, and each following category denotes a disability which is five per cents higher. Disability category 20 denotes a full 100 per cent disability.

### Example

The thumb of an insured person's dominant hand is amputated completely as a consequence of an accident. Under the disability classification published by the Ministry of Social Affairs and Health, the amputation of the thumb causes a disability category 4 (20%) permanent disability. The sum insured is €100,000. Compensation for this permanent disability is paid as follows:  $20\% \times €100,000 = €20,000$ .

## Accidental death

Our death benefit provides income support for next of kin and facilitates adjusting economically to a new situation.

Our accidental death cover pays lump-sum compensation to the designated beneficiary. You may select the sum insured from amongst a variety of alternatives, such as €20,000. We pay lump-sum compensation in the amount of the sum insured which was effective at the moment of accident. The beneficiary is liable to pay tax on any death benefit received.

Payment of a death benefit is conditional on the cover being in force without interruption when the accident occurs and when the insured person dies.

No death benefit is payable if the insured person in question dies after three years have elapsed from the accident.

Any appointment, replacement or cancellation of beneficiaries must be communicated to the insurer in writing. Follow the report on your insurance cover which we send annually to ensure that your beneficiary order is also up to date.

## Travel insurance

Travel insurance is an easy way to insure yourself and your family members. Travel insurance comprises traveller's insurance and luggage insurance, which you can choose to take out either inclusively or separately, as your needs dictate. Supplement your Traveller's insurance with one or several additional covers.

Traveller's insurance covers your own children and grandchildren aged under 18 years travelling with you. Any possible Accidental disability and Accidental death add-ons purchased for the policy are not in force for children who are travelling with the insured. You need to take out traveller's insurance specifically for every adult, as well as for any children travelling alone. Luggage insurance covers the policyholder and anyone living in the same household with the policyholder.

### Traveller's insurance

Medical treatment expenses cover for traveller  
Interrupted travel  
Cancelled travel  
Missed departure

#### Additional covers:

Accidental permanent disability  
Accidental death  
Sports cover for travel

### Luggage insurance

Luggage insurance  
Travel liability insurance  
Travel legal expenses insurance

## Validity of travel insurance

Travel insurance is in force throughout the world in business and holiday travel which commences in Finland for up to three months. If you are planning to spend a longer period than this outside Finland, such as a study year abroad or a winter in the Mediterranean, contact our customer service to extend the validity of your policy. Please bear in mind that your Kela (health insurance) card must remain valid throughout the stay abroad in order for you to claim compensation for any medical treatment expenses of travel illnesses and travel accidents.

Travel or stay abroad is not deemed to be interrupted by visits to Finland lasting fewer than 30 days whenever you intend to return to the same destination abroad.

As well as outside Finland, you are covered by this insurance in Finland when the distance from your home, workplace, place of study or holiday home to the destination of travel is more than 50 kilometres. When moving between these locations, travel insurance is not in force.

You are not covered by travel insurance in any war risk areas, unless otherwise agreed.



## Doing sports while on holiday?

Did you know that Travel insurance does not cover all accidents you may suffer when doing sports? Those aged 18 years or older are not covered by this insurance in any competitive sports or risky sports or functions. You need our Sports cover for travel, if you intend to practise any competitive sports while travelling or engage in or try out risky sports, such as scuba diving or climbing. For more information, see the Health insurance terms and conditions.

## Traveller's insurance

Our Medical treatment expenses cover for traveller, which protects you against the costs of travel illnesses and travel accidents, constitutes the essential element of Traveller's insurance. In addition, Traveller's insurance covers costs arising from cancelled travel, interrupted travel and missed departures.

To supplement your Traveller's insurance policy, activate the Daily allowance, Accidental disability and Accidental death covers – you may also want to extend your insurance coverage to include the medical treatment expenses of travel sporting accidents. As for these additional covers, every insured person needs specific insurance of their own.



## Travel illness and travel accident

A **travel illness** starts unexpectedly during travel and requires medical treatment. Travel illnesses are considered not to comprise any illness whose symptoms arise before the commencement of travel or for which medical procedures are ongoing when embarking on travel.

A **travel accident** is an accident which occurs during travel, meaning a sudden incident occurring against an insured person's will, caused by an external factor and resulting in a bodily injury to the insured person concerned.

## What do we cover under Traveller's insurance?

Our Medical treatment expenses cover for traveller reimburses you for the treatment of travel illnesses for up to 120 days from the start of medical treatment. Treatment of accidental travel injuries is covered for up to 3 years from the accident. You must seek medical treatment during travel or no later than within one week of the end of travel.

This insurance also covers medical treatment of an emergency nature at the travel destination, if an insured person's illness or injury which started before travel is suddenly exacerbated. Emergency treatment provided at the travel destination is covered for up to 10 days from treatment start.

Under this insurance, we cover medical examination and treatment expenses of travel illnesses and accidents, including:

- doctor's fees;
- medical examinations, treatments and procedures ordered by a doctor;
- daily hospital charges;
- travel expenses associated with covered medical examinations and treatments at the travel destination;
- expenses of tooth injury caused by occlusion or by sudden toothache that starts during travel outside Finland, up to €120;
- emergency transportation to the home country when this is medically necessary and approved in advance by LocalTapiola.

## Examples

- 1) An insured person is holidaying in Spain and catches the flu whilst there. She visits a doctor, who prescribes her suitable medication. Traveller's insurance covers the expenses of medical appointments to treat symptoms which arise during travel, travel expenses to medical treatments at the travel destination, and the medication prescribed by a doctor.
- 2) On a visit to Tallinn, an insured person slips and fractures his right wrist. The wrist is put in plaster there and operated on in Finland later. Traveller's insurance covers the expenses of treating the fracture, travel expenses to medical treatments at the travel destination, and the medication prescribed by a doctor. If he has a separate accident insurance policy, under that policy he can claim compensation for the travel expenses of post-travel medical treatment.

## What is not insured by Traveller's insurance?

Here are some examples of the expenses not covered by our Medical treatment expenses cover for traveller:

- medical treatment of an illness or accident if that illness starts or accident occurs before travel;
- illnesses, injuries, defects or musculoskeletal degeneration which are independent of any accident you suffer during travel;
- medical treatment or examination of dental diseases, teeth or the masticatory system, even where a dental disease or a disease of the masticatory system causes symptoms elsewhere than in the dentition;
- expenses of medical examinations and treatment of addictions or illnesses caused by consumption of drugs, alcohol, pharmaceutical substances, nicotine or some other substance;
- indirect costs, including loss of earnings, cost of meals or interpretation, clothing, equipment, home maintenance costs.

If you have not specifically extended your insurance coverage, you are not covered by this insurance when you compete in, engage in or try out any risky sports.

For the detailed information on what the insurance covers and for the related exclusions, see the insurance terms and conditions.

## Cancelled and interrupted travel

If you are unable to embark on a paid journey or a journey that has already started is affected and this is due to a compelling reason, related costs are covered by insurance. Compelling reasons include if you sustain or if your next of kin sustains a sudden and serious illness or accident, or death. Damage to your own property located in Finland and requiring your presence at the scene of the damage is also considered a qualifying reason.

You are protected by our travel cancellation cover when you take out insurance no later than three days before the commencement of travel and when travel is cancelled for a reason which materialises after you have booked your journey and taken out insurance.

In respect of cancellation, the following are covered:

- cost of travel paid in advance which the tour operator is not liable to return, up to €5,000 for any one journey and any one insured person.

In respect of interruption, the following are covered:

- insured person's additional travel and accommodation costs of returning to the place where he or she is domiciled;
- new outward journey to the travel destination, if it is necessary for the purposes of work or studies during the validity of insurance;
- expenses of services and trips paid before travel and remaining unused during travel up to €1,000;
- travel days lost on account of early return from travel or because of hospitalisation. €50 is paid in compensation for each travel day lost by an insured person, however for up to a maximum of 45 days. The maximum amount of compensation is the price paid for the journey before travel.

## Cancelled and interrupted travel due to a crisis

Under travel insurance, we also cover expenses of cancelled and interrupted travel as well as psychotherapy ordered by a doctor on account of a natural disaster, sudden highly contagious epidemic, sudden and unforeseeable armed conflict or terrorist attack at a travel destination abroad.

### Examples

- 1) Cancelled travel – An insured person is about to travel to the Canary Islands with his family but develops a high fever just before travel. He visits a doctor and decides to cancel the journey. The tour operator returns him some of the cost of the journey, and traveller's insurance reimburses him and his minor children for the remainder. Each adult member of the family may seek compensation on the basis of their own insurance cover.
- 2) Interrupted travel – An insured person and his wife are holidaying in Greece, and on the last day of their journey he develops an ear infection. A doctor does not permit him to fly, and he is forced to spend a few extra days at the destination. Traveller's insurance reimburses him for the additional accommodation and a new flight to Finland once his condition improves. His medical condition is not serious, which is why her interrupted travel is not covered by insurance.
- 3) Interrupted travel – An insured person is downhill skiing in Austria, and on the second day of the journey she falls on a slope and hurts her knee. At the hospital she is diagnosed with anterior cruciate ligament rupture, which requires surgical treatment. Her knee is operated on at the destination, and she is hospitalised for three days. She makes it to her original flight back to Finland, but the operated knee necessitates special arrangements. As well as medical treatment and pharmaceutical expenses, travel insurance reimburses her for the additional repatriation expenses from the accident, and it includes reimbursement for the services lost as a consequence of her injury, such as lift tickets, and reimbursement for the travel days lost because of hospitalisation.

## Missed departure

Missed departure means that an insured person misses a flight, ship, rail or bus connection on either the outward or the return leg booked in advance in accordance with that insured person's original travel plan. Missed departures are covered if a public means of transport or motor vehicle used by an insured person during travel is late on account of a natural disaster, bad weather, technical malfunction, criminal act targeting that motor vehicle, or traffic accident.

In respect of a missed departure, this insurance covers the costs arising from continuing your journey with some other equivalent transport link to the original destination or back to Finland in accordance with your original travel plan. The maximum compensation payable is €2,000, irrespective of the original price of the journey.

Any payment refund or reimbursement which an insured person is entitled to receive from the relevant carrier or tour operator is deducted from all benefits payable on account of a missed departure.

### Example

An insured person is travelling by rail to the airport, but her train is delayed due to a technical issue with the engine and she misses her flight, which departs according to schedule. She manages to purchase a new flight for the following day. The rail company refuses to offer any reimbursement for the costs of continuing her journey. Travel insurance covers her new flight and a hotel room for the night, so that she can travel to her original destination.

## Luggage insurance

Luggage insurance protects your luggage against a variety of incidents. We cover the items you take with you on your travel against sudden and unforeseeable damage. This insurance also includes travel liability insurance and travel legal expenses insurance.

The situations covered by this insurance include those where luggage entrusted to an airline or tour operator does not arrive in a travel destination abroad and you need to purchase necessities, such as clothing and toiletries, to replace that luggage. If your luggage is delayed by 4 hours or more, actual purchase costs of necessities are covered up to €2,000 for any one insured event.

Luggage insurance does not cover any:

- lost or misplaced luggage;
- wear and tear, and scratching, through normal use;
- breakage of sports equipment when used for the intended purpose;
- theft, whenever the scene or time of theft cannot be determined.

Your luggage may also be protected under home insurance. Before travel please check what your policy covers.

## Travel liability insurance

Travel liability insurance offers protection in cases where an incident also affects third parties – not just you. We cover bodily injuries and property damage caused to third parties during travel for which you are held legally liable for compensation. On your behalf we investigate the merit and amount of any claim for damages brought against you (or some other insured party). We cover losses up to a maximum of €100,000.

Our travel liability insurance does not cover any:

- damage to property which is in your personal use;
- damage caused deliberately;
- traffic accidents;
- incidents caused in gainful employment or in an employment relationship.

## Travel legal expenses insurance

You are protected by travel legal expenses insurance against the expenses of legal aid in disputes, criminal cases or non-contentious civil cases which concern your private life occurring during travel and directly linked to your travel and travelling. If you wish to avail of this insurance, you must inform LocalTapiola of this in advance before any legal expenses are incurred. We cover individual incidents up to a maximum of €10,000.

Travel legal expenses insurance is valid throughout the world in travel which commences in Finland during the validity of your policy.

Our travel legal expenses insurance does not cover:

- insured person's loss of earnings, travel expenses and other costs;
- any legal expenses of your opposing party;
- any legal expenses if you have committed an offence.

## **Help is near if you fall ill or get accidentally injured in Finland**

If you fall ill or are accidentally injured in Finland, we'll help you get treatment quickly at a Local-Tapiola partner. The LocalTapiola service will instruct you whether your medical consultation is the type that your policy covers. Use our online doctor chat service without a pre-booked appointment, or book an appointment with one of our health partners. After deducting your agreed policy deductible, you don't need to spend any own money when visiting a Local-Tapiola health partner.

Log in to the service with your banking credentials or the Mobile ID at [lahitapiola.fi](https://lahitapiola.fi).

For more information about our service, visit [lahitapiola.fi](https://lahitapiola.fi).

## **Travel Emergency Service – assisting you when abroad**

LocalTapiola traveller's insurance offers the additional benefit of a 24/7 emergency service. When abroad, call +358 800 0 4531 to get emergency assistance and service in Finnish, Swedish and English.

## Other important points to consider

### Updating and terminating an insurance contract

#### Policies can be updated

If you need to, you can always update your insurance cover. Contact LocalTapiola. Do not forget to let LocalTapiola know if there are any changes in your life situation which may affect your premium. Remember to communicate your new address and to update your policies as needed. With personal insurance, you should report moving abroad, among other things.

LocalTapiola may amend the terms of your insurance policy and the other contract terms and conditions, and adjust your premium, subject to the insurance terms and conditions and the Insurance Contracts Act. If we update your insurance contract, we'll send you information on the updates together with the insurance policy.

#### Insurance terminates

As the policyholder you have the right to cancel insurance at any time. This right of cancellation does not apply to any fixed-term policies of under 30 days.

Your insurance terminates when you submit a written notice of cancellation to LocalTapiola, unless you specify that your insurance should terminate at a later date.

LocalTapiola may cancel your insurance during an insurance period only in certain cases, which you can find in the Insurance Contracts Act. This may be due to deception by the policyholder or the insured, a change in circumstances which materially intensifies the insurance company's risk, or neglect on the part of the policyholder.

At the end of an insurance period, LocalTapiola may always cancel insurance in line with good insurance practice.

Your premium is collected from the beginning until the termination of your policy. Any returnable premiums will be reimbursed in connection with other premiums or returned to you.

#### Insurance must be paid in due time

You will receive all insurance invoices in good time, not later than 30 days before the due date.

If you fail to pay an invoice by the due date, we'll send you a number of payment reminders. We'll be collecting a reminder surcharge for any payment reminders sent. If you fail to pay the second reminder, we will cancel your insurance to end in two weeks.

### Remember to follow the safety regulations

The purpose of the safety regulations is to prevent damage and to mitigate the damage already caused. Failure to comply with the safety regulations may result in reduced or the denial of compensation.

For the safety regulations, see the Luggage insurance terms and conditions. Please read them carefully.

### On filing and settling claims

When something happens, our Claims Service is there to help you. Contact us online at our website [lahitapiola.fi](http://lahitapiola.fi), by telephone, or visit one of our offices.

Provide LocalTapiola an opportunity to inspect the damage before initiating any repairs. Please do not dispose of any damaged items or tamper with the traces of an incident. Take photographs of the damage suffered.

Compensation must be sought from LocalTapiola within one year of the claimant becoming aware of:

- the valid insurance policy;
- the loss or damage and the resulting consequence.

In any case claims must be filed within ten years of loss or damage and the consequences thereof. If no claim is presented within this time period, the claimant will forfeit their entitlement to compensation.

Where claimants in bad faith provide incorrect or incomplete information, they may forfeit their entitlement to any compensation or the compensation payable may be reduced.

LocalTapiola issues a claim settlement decision within one month of reception of the necessary documents and information. If the payment of compensation is delayed, we undertake to pay the penalty interest laid down in the Interest Act.

## Appeal

If you are dissatisfied with a decision you have received or if anything is unclear with your insurance contract, first contact us.

The appeal instructions are enclosed to all decisions, and they tell you in greater detail how you can appeal the decision in question. The appeal process varies depending on the type of insurance.

Read more at our website [lahitapiola.fi/muutoksenhaku](http://lahitapiola.fi/muutoksenhaku).

## Processing of personal data

LocalTapiola ensures the protection of our customers' privacy, and we process all personal data, in line with data protection legislation, insurance legislation, and good data management and data processing practice.

Personal data are processed in order to offer LocalTapiola's products and services and to take care of customer relationships. Data may also be used for purposes such as marketing to customers.

LocalTapiola utilises automated decision-making and profiling in tasks including the making of insurance decisions and claim settlement decisions and the targeting of marketing efforts. Every service making use of automated decision-making notifies of this in connection with that service.

Personal data are mainly obtained directly from customers, parties authorised by customers, public registers maintained by the authorities, and the credit register. Personal data are disclosed to third parties only with the customer's consent or under a legislative provision.

Into the insurance companies' common claims register, LocalTapiola registers data on the claims filed with us and in this connection checks what claims have been submitted to other insurance companies. The data in the claims register are used in claims handling to combat abuses targeting insurance companies. Into the insurance companies' common fraudulent claims register, LocalTapiola registers data on the criminal offences and the suspected criminal offences targeting the insurance activities in which LocalTapiola engages and checks the customer data available in the register. Data in the fraudulent claims register are used in claims handling and in the processing of insurance matters to combat crime targeting insurance companies.

Know Your Customer data and other personal data may be used in investigating, exposing and preventing money laundering and terrorist financing. In addition, data may be disclosed to the authorities to initiate investigations of money laundering and terrorist financing and of criminal offences committed to obtain any property or proceeds of crime subject to money laundering or terrorist financing.

LocalTapiola saves telephone calls and chat sessions with customers to verify that a call or a chat session has taken place and to ensure service quality.

Privacy statements have been compiled with respect to LocalTapiola's personal data files, providing information on the personal data processed in the data files, on the processing of these personal data, and on the data subject's rights. To read more about the privacy statements and how personal data are processed, visit LocalTapiola's website [lahitapiola.fi/henkilotietojenkasittely](http://lahitapiola.fi/henkilotietojenkasittely). Privacy statements are also available upon request by mail or via an email to [tietosuoja@lahitapiola.fi](mailto:tietosuoja@lahitapiola.fi).

## Credit file

In connection with processing insurance applications, we'll check the insurance applicant's credit file in the register maintained by Suomen Asiakastieto Oy. If you are flagged in that register, we may not be able to grant you an insurance policy.

## Information on LocalTapiola

The issuers of insurance policies are listed on the back cover. For your own insurer, see the offer and the insurance policy you have received.

The insurer's employee or intermediary may be paid compensation for selling products and services. This compensation may be based on the annual premium of the insurance in question or the number of products purchased.

An insurance company acting as the insurer may provide its customers personal recommendations on the insurances which it offers, if this is specifically agreed with the customer.

The distance-selling advance information is disclosed on the basis of Finnish legislation.

# Safeguarding our customers' life

Insurance is granted by the following mutual insurance companies in LocalTapiola Group (business ID):  
LähiTapiola **Etelä** (0139557-7) | LähiTapiola **Etelä-Pohjanmaa** (0178281-7) | LokalTapiola **Sydkusten** -  
LähiTapiola **Etelärannikko** (0135987-5) | LähiTapiola **Itä** (2246442-0) | LähiTapiola **Kaakkois-Suomi**  
(0225907-5) | LähiTapiola **Kainuu-Koillismaa** (0210339-6) | LähiTapiola **Keski-Suomi** (0208463-1) |  
LähiTapiola **Lappi** (0277001-7) | LähiTapiola **Loimi-Häme** (0134859-4) | LähiTapiola **Länsi-Suomi** (0134099-8) |  
LähiTapiola **Pirkanmaa** (0205843-3) | LokalTapiola **Österbotten** - LähiTapiola **Pohjanmaa** (0180953-0) |  
LähiTapiola **Pohjoinen** (2235550-7) | LähiTapiola **Pääkaupunkiseutu** (2647339-1) | LähiTapiola **Savo**  
(1759597-9) | LähiTapiola **Savo-Karjala** (0218612-8) | LähiTapiola **Uusimaa** (0224469-0) |  
LähiTapiola **Varsinais-Suomi** (0204067-1) | LähiTapiola **Vellamo** (0282283-3) |  
LocalTapiola General Mutual Insurance Company (0211034-2)

The companies' contact details are available at [www.lahitapiola.fi](http://www.lahitapiola.fi).



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