

Health insurance

Insurance Product Information Document



LocalTapiola General Mutual Insurance Company
and LocalTapiola regional companies, Finland

For the complete contractual information, see the product description, the insurance terms and conditions, and the insurance policy.

What is this type of insurance?

Health insurance is a voluntary personal insurance protecting you against illnesses and accidents. Select the scope of your health insurance from amongst the cover options offered by LocalTapiola. Anyone aged 0–99 years living in Finland on a permanent basis and covered by Finnish social security may be eligible for health insurance.

This insurance may also be taken out for an unborn child. Our Medical treatment expenses cover for illness is granted based on a health declaration.



What is insured?

Medical treatment expenses of illnesses and accidents are covered up to the chosen sum insured. Our Medical treatment expenses cover for illness and Limited medical treatment expenses cover for illness are subject to a deductible once every calendar year. Under our Medical treatment expenses cover for accident, every accident is subject to a deductible.

Our Medical treatment expenses cover for traveller covers medical treatment expenses without a EUR limit and is not subject to a deductible.

Medical treatment expenses cover for illness

- ✓ doctor's appointments, medicinal products, examinations and surgery, daily hospital charges and some therapy costs.

Limited medical treatment expenses cover for illness

- ✓ appointments with a general practitioner at private clinics;
- ✓ public health care fees.

Medical treatment expenses cover for accident

- ✓ doctor's appointments, medicinal products, examinations and surgery, daily hospital charges, physiotherapy, and travel expenses;
- ✓ you may choose to include covers for accidental disability and death as well as a daily allowance cover.

Sports cover (voluntary)

- ✓ doctor's appointments, medicinal products, examinations and surgery, daily hospital charges, physiotherapy, and travel expenses from sports accidents.

Extended accident cover (voluntary)

- ✓ medical treatment expenses of certain conditions caused from illnesses and repetitive strain, such as MRI and physiotherapy.

Traveller's insurance

- ✓ doctor's fees, medicinal products, travel expenses at your travel destination, physiotherapy to treat an accidental injury;
- ✓ emergency treatment of exacerbation of a pre-existing illness;
- ✓ costs approved in advance of repatriating a body;
- ✓ costs of interrupted and cancelled travel as well as missed departures;
- ✓ You may also choose to include a Daily allowance cover, Accidental permanent disability cover, Accidental death cover, and Sports cover for international travel.

Luggage insurance

- ✓ lost and damaged luggage;
- ✓ necessities, when luggage arrives at a travel destination later than the person insured.



What is not insured?

Our Medical treatment expenses cover for illness and Medical treatment expenses cover for accident do not cover:

- ✗ any medical treatment of an illness or an accident if that illness starts or accident occurs before the cover takes effect;
- ✗ medical inspections and periodic inspections;
- ✗ preventive care, medication or vaccinations;
- ✗ medical examination and treatment expenses relating to pregnancy, childbirth or infertility;
- ✗ trace element or vitamin examinations;
- ✗ costs of any medicinal products or medical treatment which primarily improve the quality of life;
- ✗ expenses due to any treatment of an addiction, abuse of a pharmaceutical substance or consumption of alcohol or drugs;
- ✗ indirect costs, such as costs of accommodation and meals.

Traveller's insurance does not cover any treatment of an illness or an accident if that illness starts or accident occurs before travel.



Are there any restrictions on cover?

- ! No costs incurred after the termination of your insurance are covered, even where an illness started or an accident occurred during the validity of your insurance.
- ! With regard to anyone aged 18 or older, our Medical treatment expenses cover for accident is not in force in any competitive sports or the risky sports listed in the terms and conditions. However, you may choose to arrange specific insurance, our Sports cover, for competitive sports and many risky sports.
- ! Sports cover is in force only in the sports shown in the insurance policy.
- ! You cannot take out health insurance for any professional sports.
- ! This insurance does not cover any loss, damage or injury caused by a war or an armed conflict or service in peacekeeping missions organised by the UN, the EU or some other entity.



Where am I covered?

- ✓ You are covered by health insurance throughout the world round the clock at work and in leisure time.
- ✓ 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 sojourn 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 of up to three months. By specific agreement, travel insurance is also in force if your travel duration exceeds three months.
- ✓ As well as outside Finland, travel insurance is in force 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.



What are my obligations?

- When concluding a contract, disclose the complete and true information, such as when responding to the questions of the health declaration.
- Notify of any incorrect or incomplete insurance information without undue delay.
- Notify the insurance company if there are any material changes in the information shown in your insurance policy.
- Notify of any material changes in the circumstances reported when you concluded your insurance contract, including any move abroad or trip lasting over one year.
- If damage occurs, file a loss report and disclose the true information necessary to settle your claim.



When and how do I pay?

- Pay your insurance no later than on the due date via a bank using an invoice with a reference number. You may also pay your insurance with an e-invoice or in the form of direct payment.
- You may choose to pay your insurance in one or several instalments.



When does the cover start and end?

- Your insurance takes effect no sooner than on the day when you apply for it, and it remains in force for an indefinite period. Your insurance ends when you terminate it. Under some circumstances, such as if you do not pay your premiums, the insurance company may also terminate your insurance.
- Our Medical treatment expenses cover for illness, and Limited medical treatment expenses cover for illness end no later than at the end of the insurance period during which the insured reaches the age of 80. Our Medical treatment expenses cover for accident, Sports cover, Extended accident cover, Accidental permanent disability, Accidental death, and Travel insurance end no later than at the end of the insurance period during which the insured reaches the age of 100. Our Daily allowance cover ends no later than at the end of the insurance period during which the insured reaches the age of 65.



How do I cancel the contract?

- You may cancel your insurance in writing at any point you like.