

This insurance covers the bodily injuries deliberately caused by another person to an insured person in his or her leisure time which do not fall within the scope of application of ship's crew leisure-time accident insurance according to Chapter 25 of the Workers' Compensation Act (459/2015). This insurance is based on the collective agreements on maritime labour in Finland.

1. This freely worded insurance is not subject to the Workers' Compensation Act (459/2015), yet in assessing any injury the valid statutes of that Act are taken into account where applicable. The terms and conditions of ship's crew leisure-time accident insurance apply to any sections not provided for in these insurance terms and conditions.
2. Reimbursement under this insurance may be reduced by up to 100 per cent where an employee, through his or her own actions, materially contributes to a loss event. When assessing the amount of such reduction, account is taken of whether the deduction can be regarded as reasonable considering the quality of the injury or illness caused to the insured person or some other serious reason.
3. This insurance does not cover any losses caused by war, insurrection or similar armed conflict.
4. Where an insured person, on account of the same incident, is entitled to any compensation under the Health Insurance Act (1224/2004), the Seafarer's Pensions Act (1290/2006), the Employees Pensions Act (395/2006), the Self-employed Persons' Pensions Act (1272/2006), the Motor Liability Insurance Act (279/1959) or some other Finnish pension legislation in Finland or in another country, the insured person is entitled to compensation under this insurance contract up to an amount by which said compensation is more than the benefits under the above laws in a similar case.