



Group accident insurance

PRODUCT DESCRIPTION
Valid as of 1 January 2024

 **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

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

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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Group accident insurance

Group accident insurance provides insurance cover for unpaid voluntary communal work and events that you organise in a private capacity.

This product description tells you more about the key content of, and the essential exclusions to, our Group accident 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 is insured under Group accident insurance?

Group accident insurance is a voluntary policy that you can take out, for example, to insure unpaid voluntary communal work or an event that you organise.

Group accident insurance can be taken out on an individual person or a group. Purchasing Group accident insurance policies is easy as they can be granted without any personal or health data.



Group accident insurance is a great choice when you want to provide insurance cover for workers who carry out unpaid voluntary communal work. What's more, you can take out Group accident insurance on different types of events, such as your child's birthday party at an event park.

Covers for accidents:

Medical treatment expenses cover for accident

Accidental permanent disability

Accidental death

Taking out insurance

Our Group accident insurance is made up of the Medical treatment expenses cover for accident, a cover against accidental permanent disability, and a cover against accidental death. You can choose to take out these covers either inclusively or separately, as your needs dictate. All insured persons must have a valid Kela (health insurance) card, they must reside in Finland on a permanent basis and, additionally, they must reside in Finland for more than half of the year.



A Group accident insurance policy takes effect when you pay your invoice on the due date or sooner.

What affects the level of my premium

The level of Group accident insurance premiums is affected by a number of factors, including the following:

- insurance covers selected and their scope;
- size of the group;
- number of events;
- policy duration

The factors affecting your premium vary depending on the covers selected.

Where am I covered by this insurance?

Group accident insurance is in force in Finland, in the activity shown in your insurance policy.

Voluntary workers insurance is in force at the site shown in your insurance policy in unpaid voluntary communal work associated with construction, renovation and demolition. Additionally, this insurance is in force in unpaid voluntary communal work organised for such purposes as moving house, cleaning up a yard or chopping wood. Our Voluntary workers insurance protects the persons who engage in the voluntary communal work insured, with the exception of the policyholder and all family members living in the same household with that policyholder.

Other group accident insurance is in force in the activity shown in your insurance policy. Our Group accident insurance protects the persons who engage in the activity insured.

You must always conclude the relevant insurance contract before the start of the insured activity. Your policy takes effect when you pay your invoice on the due date or sooner.

What do we cover under Group accident insurance?

See the table below for what's included in the different Group accident 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
Accident insurance				
Medical treatment expenses cover for accident	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
Accidental permanent disability	Compensation 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
Accidental death	Compensation paid to family members for an insured person's accidental death.	0-99	100	No deductible

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.



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 this medical treatment expenses cover, we cover the costs of medical examination and treatment of accidents, including:

- doctor's fees;
- 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;
- physiotherapy for up to 5 sessions per any one covered 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 starts 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 MRIs or any surgical intervention with regard to strains 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:

- 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 give rise to a right to compensation under this insurance. For example, if an illness, defect, injury or musculoskeletal degeneration independent of any accident materially contributes to an injury or negatively affects the healing of an injury, compensation is paid only insofar as that 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 this 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 whilst carrying out unpaid voluntary communal work 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 Group accident insurance 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 helping his friend to move. 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, rest 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 any physiotherapy ordered by a doctor whenever a strain is caused by a sudden motion or exertion.

Insurance cover for sports

You are covered by Group accident insurance whenever pursuing sport as a pastime. For those aged 18 and older, some sports are subject to a sports exclusion laid down in the insurance terms and conditions. This exclusion concerns competitive sports, any training for competitive sports, and risky sports and functions.

You cannot extend Group accident insurance to cover competitive sports or risky sports or functions. Neither are you covered by our Group accident insurance 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 insurance cover, such as 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. This incident is not covered by Group accident insurance, since competitive sports 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.

Risky sports and functions

In respect of anyone aged 18 years and older, this insurance is not in force in the following risky sports or functions or whenever trying out such functions:

- 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.

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. 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 €100,000. Insured persons are not liable to pay tax on any compensation for accidental permanent 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% x €100,000 = €20,000.



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 that insured person, such as profession or hobbies, will not be considered. Neither does 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 a permanent disability is determined on the basis of the disability classification published by the Ministry of Social Affairs and Health in force at the moment of accident. 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.

Accidental death

Our death benefit provides income support for your loved ones 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.

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

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 LocalTapiola 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 LocalTapiola health partner.

Log in to the service with your banking credentials or the Mobile ID at lahitapiola.fi.

For more information about our service, visit lahitapiola.fi.

Other important points to consider

On filing and settling claims

When something happens, our Claims Service is there to help you. Contact us online at our website 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.

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.

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. Privacy statements are also available upon request by mail or via an email to 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 **Sydusten** -
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.



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