

Group accident 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?

Group accident insurance is a voluntary personal insurance to insure, for example, voluntary workforce or the guests at your child's birthday party held in an event park against accidents.

Anyone living in Finland on a permanent basis and covered by Finnish social security may be eligible for this insurance. This insurance is not subject to any age limits. The insurance remains in force for the duration agreed. Group accident insurance taken out for voluntary workforce is intended to cover traditional unpaid voluntary work and is in force at the site shown in the insurance policy.



What is insured?

Covered medical treatment expenses of accidents include the following:

- ✓ medical examinations provided by a doctor or some other health care professional, and expenses of medical procedures;
- ✓ medicinal products prescribed by a doctor;
- ✓ daily hospital charges;
- ✓ dressings or wound dressings;
- ✓ expenses of travel to covered medical treatments and examinations;
- ✓ post-accident physiotherapy ordered by a doctor for up to 5 treatment sessions per accident. Expenses are reimbursed up to the sum insured shown in the insurance policy.

Group accident insurance also covers accidental permanent disability and accidental death.



What is not insured?

Covered medical treatment expenses of accidents do not include any of the following:

- ✗ accidents which occur before this insurance takes effect;
- ✗ loss of earnings or indirect expenses, such as clothing, telephone expenses and the cost of meals and home care;
- ✗ costs from rehabilitation care, with the exception of the physiotherapy costs set out in the terms and conditions;
- ✗ injuries caused to a tooth or dentures by occlusion, even where an external factor contributes to such injury;
- ✗ psychic consequences of an accident, or any costs from speech therapy, nutritional therapy or occupational therapy;
- ✗ property damage suffered by insured persons, or any losses caused to third parties.



Are there any restrictions on cover?

- ! The policyholder and the family members living in the same household with the policyholder are not insured by this group insurance.
- ! This insurance is not suitable for insuring any salaried work.
- ! The insurance does not cover any medical treatment expenses insofar as they are covered by a law or some statutory insurance.



Where am I covered?

- ✓ This insurance is in force in Finland and in the voluntary work or other activity shown in the insurance policy or in any travel directly linked to such work or activity.



What are my obligations?

- When concluding a contract, disclose the true and complete information.
- Notify of any incorrect or incomplete insurance information without undue delay.
- If damage occurs, file a loss report and disclose the true and correct information necessary to settle your claim.



When and how do I pay?

- Pay your insurance before it takes effect via a bank using an invoice with a reference number.
- This insurance is paid in one instalment.



When does the cover start and end?

This group accident insurance takes effect when you pay your invoice on the due date or sooner. Your insurance ends on the date shown in the insurance policy.



How do I cancel the contract?

This is a temporary contract and you need not cancel it.