

# Protect yourself and your business continuity

You as a self-employed person should ensure.

You are covered by Medical expenses insurance issued without health declaration, against medical treatment expenses of illnesses and accidents, such as doctor's fees, examinations and treatments.

## Benefiting you and your employees

Our Medical expenses insurance helps keep your personnel costs down. Timely high-quality care reduces the time it takes to recover from illnesses and accidents.

## What is covered by this insurance?

This insurance covers costs of medical treatment and examination not covered by any statutory insurances, including:

- doctor's fees;
- medical examinations and treatments ordered by a doctor;
- surgery expenses;
- daily hospital charges;
- charges of outpatient clinics and health centres in public health care.

This insurance covers only medical examinations performed and treatment provided in Finland.

## What is not covered by this insurance?

This insurance does not cover any medication, health-related checks, eye tests, preventive medical treatments, treatment of dental diseases, procedures relating to improving the quality of life, cosmetic procedures, or any complications arising from these. For a full list of the applicable exclusions, see the insurance terms and conditions.

## Maximum compensation, and deductible

The maximum compensation and the deductible are policyholder selectable.

We deduct your deductible once for each time a claim is filed. For example, seeking appointment with a doctor at a hospital/clinic incurs one deductible, and you need to pay the deductible a second time if you, for example, receive a payment commitment to a surgical operation or examination.

We pay up to €10,000 in compensation for the costs of any single covered medical examination or treatment.

## Where and when am I covered by this insurance?

You are covered by this full-time insurance throughout the world at work and in leisure time. However, the medical treatment expenses we are ready to cover are limited to those arising from medical treatment administered and ordered in Finland.

An insurance contract will take effect and it will remain in force on condition that the policyholder has active an insurance policy laid down in the Workers' Compensation Act and that the insured person concerned is in an employment relationship, a public-service employment relationship or some other contractual relationship with the policyholder. Insured persons must reside in Finland on a permanent basis and they must hold a valid Kela (health insurance) card as an indication that they are covered by Finnish residence-based social security.

## How do I apply for this insurance?

This insurance is for self-employed persons, companies and organisations. This insurance can be taken out to insurance persons aged 15–64 years. No health declaration is necessary in order to obtain insurance, and insurance cover remains in force up to age 80 years. It is not relevant whether you or some of your employees have any pre-existing illnesses. It suffices that an insured person has a valid Kela (health insurance) card and a permanent residence in Finland.

## What does Medical expenses insurance cost?

The insured person's sex and age as well as the sum insured and the deductible affect the premium payable for this insurance.

## Information about taxation

As a rule, companies may deduct insurance premiums for tax purposes.

This insurance is a taxable benefit to the insured persons. Any reimbursement paid on the basis of this insurance is not treated as taxable income. For more information, visit the Detailed guidance website at [vero.fi](http://vero.fi): Työnantajan ot-taman sairauskuluvakuutuksen verotus (Taxation of medical expenses insurance policies taken out by an employer) 29 May 2017, A85/200/2017.

LocalTapiola assumes no liability for the policyholder's or any insured person's taxation or for any developments in the tax provisions or in legal or administrative practice.

## How to get Medical expenses insurance

Contact your designated contact person, visit [lahitapiola.fi](http://lahitapiola.fi), or call our customer service on +358 1019 5101 (Mon–Fri 8am–6pm).

## Updating and terminating an insurance contract

If you need to, you can always update your insurance cover. Contact LocalTapiola.

LocalTapiola may amend the terms of your insurance policy and the other terms and conditions of contract, and we may adjust your premium, subject to the insurance terms and conditions and the Insurance Contracts Act. LocalTapiola may cancel your insurance during an insurance period only in certain cases, which you can find in the Insurance Contracts Act. At the end of an insurance period, LocalTapiola may always cancel insurance in compliance with good insurance practice.

## General

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

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

If you are not satisfied with a decision you have received or if anything is unclear with your insurance contract, please contact us first. Read more on our website at [lahitapiola.fi/muutoksenhaku](http://lahitapiola.fi/muutoksenhaku).

Read more about the processing of personal data on our website at [lahitapiola.fi/henkilo-tietojenkasittely](http://lahitapiola.fi/henkilo-tietojenkasittely).

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).