

Working capacity insurance Arvo

Insurance Product Information Document



LocalTapiola General Mutual Insurance Company
and LocalTapiola regional companies, Finland

For the complete contractual information, see the policy wording and the insurance policy.

What is this type of insurance?

Working capacity insurance is an insurance that supplements your occupational health services. It covers expenses for examining and treating illnesses and accidents in Finland. Working capacity insurance Arvo is designed for your company's key persons, and it can cover employees aged between 15 and 80 who are covered by the Finnish Health Insurance Act and the occupational healthcare services of your company.



What is insured?

Take out working capacity insurance to build an insurance solution that suits your company. At the policyholder's choice, cover can include GP Medical Expenses Cover and/or Medical Expenses Cover, and any of the following optional Medical Expenses Cover supplementary covers: Pharmaceutical Expenses Cover, Physio Cover and/or Therapy Cover. For your working capacity insurance Arvo policy, you can also select Surgical Expenses Cover, a cover that only includes surgery costs.

GP Medical Expenses Cover includes:

- ✓ GP's fees and GP-prescribed examinations and tests
- ✓ daily hospital charges
- ✓ outpatient clinic and health centre charges in public healthcare.

Medical Expenses Cover includes:

- ✓ specialist's fees and specialist-prescribed examinations and tests
- ✓ surgery expenses
- ✓ daily hospital charges
- ✓ costs of post-surgery or post-casting physiotherapy
- ✓ outpatient clinic and health centre charges in public healthcare.

For both GP Medical Expenses Cover and Medical Expenses Cover, the maximum compensation amount is limited to €50,000.

Pharmaceutical Expenses Cover covers expenses of medicinal products prescribed for illnesses and accidents. The maximum cover under this Cover is limited to €15,000.

Physio Cover covers physiotherapy expenses arising from illness or accident. Expenses will be covered for up to 15 treatment sessions, per insured, during the period of insurance. The maximum cover under this Cover is limited to €10,000.

Therapy Cover covers therapy expenses from

- ✓ psychotherapy
- ✓ neuropsychological rehabilitation, and
- ✓ functional and speech therapy

that are incurred by illness or accident.

For any one insured, therapy expenses will be covered for up to a maximum of 25 treatment sessions per form of therapy, during the entire term of the contract of insurance. The maximum cover under this Cover is limited to €15,000.

Surgical Expenses Cover includes:

- ✓ specialist's fees for one preoperative and one postoperative consultation
- ✓ surgery expenses
- ✓ daily hospital charges
- ✓ costs of post-surgery physiotherapy.

The maximum cover under this Cover is limited to €30,000.



What is not insured?

For example, expenses arising from

- ✗ dental care, except for treating an accidental dental injury
- ✗ pregnancy, childbirth or infertility treatment
- ✗ vitamins, emollient creams, trace elements, minerals or nutrient preparations
- ✗ treatment of refractive errors
- ✗ personal appearance-related examinations or treatments or ones primarily related to improving the quality of life
- ✗ medical statement fees
- ✗ travel or accommodation.

For the full Cover-specific exclusions and limitations, please see the policy wording.



Are there any restrictions on cover?

- ! With the exception of professional sport, cover applies in all sport activities.



Where am I covered?

- ✓ Cover applies in the course of work and during leisure time.
- ✓ Covered medical expenses include costs arising from treatment provided and prescribed in Finland.



What are my obligations?

- When applying for the insurance, give true and correct information, for example about the person you want to insure.
- You need to let the insurer know if any of the information given when you concluded your contract of insurance or stated in the policy schedule is incomplete, or if there are any major changes in this information.



When and how do I pay?

- Pay your policy through your bank using the invoice we send. Use the reference number of the invoice to make the payment. The policy can also be paid as an online invoice.
- You can pay your policy in one or several instalments.



When does the cover start and end?

At the earliest, cover will take effect from the day of signing the insurance application, and it is in force for an indefinite period of time. Cover will terminate after a period of notice when cancelled or when your occupational health agreement terminates.



How do I cancel the contract?

You may cancel your insurance in writing at any point during the period of insurance. Cover will end after the period of notice.