

# Working capacity insurance for self-employed persons and small enterprises



## 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 covers 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 the following supplementary cover: Physio Cover.

GP Medical Expenses Cover includes:

- ✓ GP's fees and GP-prescribed examinations and tests
- ✓ where necessary, three specialist consultations during the period of insurance
- ✓ daily hospital charges
- ✓ outpatient clinic and health centre charges in public healthcare.

Physio Cover covers physiotherapy, naprapathy and chiropractic expenses incurred by illness or accident. Expenses will be covered for up to 10 treatment sessions, per insured, during the period of insurance.



#### What is not insured?

For example, expenses arising from

- ✗ any examination or treatment carried out on or prescribed to the insured by a specialist, except those stated under the covered medical expenses
- ✗ MRI scans
- ✗ medical or periodic inspections, including preventive treatments and vaccinations
- ✗ dental care
- ✗ pregnancy, childbirth or infertility treatment
- ✗ 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.