



Pregnancy cover

Part of Health insurance

**PRODUCT DESCRIPTION
AND POLICY WORDING**
Effective 1 January 2025

 **LOCALTAPIOLA**

Pregnancy cover for expectant mothers

When you're expecting a child, you may be faced with an illness or condition that deviates from a normal pregnancy, such as preeclampsia or gestational diabetes. Pregnancy cover will cover public healthcare costs during your pregnancy.

Unborn child cover + Pregnancy cover = cover for the child and the mother

When you insure your child with Unborn child cover already during pregnancy, the child will get the most comprehensive insurance cover possible. Pregnancy cover will also insure you, the expectant mother.

The granting of Unborn child cover will be decided on the basis of the mother's health declaration. Pregnancy cover takes effect together with Unborn child cover.

For a health insurance policy to be granted, the mother must be living in Finland permanently and must hold a valid Kela (health insurance) card as an indication that she is covered by the Finnish residence-based social security system.



A health insurance policy consists of several covers that allow you to build just the right insurance package you need. The accident medical expenses cover is the basis for our covers protecting against illness and accident.

You may take out a health insurance policy for your unborn child against illness and accident. If your unborn child is granted Unborn child cover, you will get Pregnancy cover to protect you.

Please familiarise yourself carefully with the Health insurance [policy wording](#) and [product description](#) and [the General terms and conditions of contract for private customers](#).

Read in particular the important issues applying to all insurances, provided at the end of the Health insurance product description.

What is covered?

Pregnancy cover will cover public healthcare costs incurred to the mother during pregnancy.

Pregnancy cover includes outpatient clinic fees, and

- daily hospital charges
- incurred in public healthcare to the mother during pregnancy.

Medical expenses will be covered if the mother develops an illness or condition that deviates from a normal pregnancy, or if the medical expenses are incurred from examining or treating the fetus's illness or injury.

Covered illnesses and conditions include:

- the mother's pregnancy sickness during pregnancy;
 - hyperemesis gravidarum
 - preeclampsia;
 - gestational diabetes;
 - intrahepatic cholestasis of pregnancy;
 - premature labour or a threat thereof;
 - antepartum bleeding;
 - blood group immunisation.
- the fetus's illnesses and injuries during pregnancy that require examination or treatment and can be diagnosed and treated during pregnancy;
- any pregnancy-related illness that the mother has after the child is born which developed already during pregnancy and which results from the pregnancy and for which treatment continues after childbirth. Cover includes public healthcare expenses for 30 days after the child is born.

The examination or treatment must be pregnancy-related and necessary for the unborn child's or the mother's health.

After the child is born, Unborn child cover can compensate the insured child for examination and treatment expenses.

What is not covered?

Cover does not include expenses arising from, for example, consultations and examinations related to the normal monitoring of the development of a pregnancy. Nor does cover apply to childbirth, to the monitoring of the development of the mother's primary or underlying diseases or to the mother's or the newborn child's monitoring or care at a maternity ward, when this is undertaken as part of the mother's or the newborn child's standard-of-care observation or care.

Cover does not include:

- visits to private medical clinics, private child health clinics or other private service providers;
- medicinal products;
- travel and accommodation costs.

For an accurate list of the cover limitations and exclusions, please see section 5.3 on page 5 of the policy wording.

Deductible

Pregnancy cover has a €150 deductible. This deductible will be deducted once during the period of cover.

Pregnancy cover policy wording effective 1 January 2025

1 Introduction

Unborn child cover, which is a part of Health insurance, includes Pregnancy cover. For Pregnancy cover to take effect, the unborn child must have been granted Unborn child cover.

2 Insureds and the recipient of compensation

2.1 Insured

The insured is the person named in the policy document.

2.2 Recipient of compensation

The insured is the recipient of compensation.

3 Validity of cover

3.1 When does cover take effect?

The insurer's liability will commence and cover will take effect no sooner than on the day on which a written insurance application for the insurance cover is given or sent to LocalTapiola. However, liability may also commence later if otherwise agreed.

Unborn child cover must be applied for before the child's birth. The granting of Unborn child cover will be decided on the basis of the mother's health declaration that the mother personally completes about her health. Pregnancy cover will take effect when Unborn child cover has been granted.

3.2 Territorial limits and the period of cover

Cover applies round the clock both in the course of work and during leisure time worldwide. However, covered expenses include only costs arising from examinations and treatment provided in Finland.

Pregnancy cover will terminate 30 days after the child's birth.

4 General information on cover

4.1 How to claim

A claim must be filed with LocalTapiola within one year of the day on which the claimant becomes aware of the validity of the insurance, of the insured event and of the loss, damage or injury that results from it. In any case, a compensation claim must be presented within 10 years of the insured event or of the resulting loss, damage or injury. If no compensation claim is presented within this time period, the claimant will forfeit their entitlement to compensation. No late claims for expenses will be accepted.

If the insured is entitled to be reimbursed for medical expenses under an act other than the Health Insurance Act, such as under the Workers' Compensation Act, the Workers' Compensation Act for Self-employed Farmers, the Motor Liability Insurance Act, the Basic Education Act or the Patient Insurance Act, reimbursement must first be claimed under that act.

Regarding expenses for which no reimbursement was paid by operation of law, LocalTapiola must be supplied with a claim settlement decision or an equivalent document.

4.2 Payment of compensation

The expenses incurred to the insured from treating a covered illness will be compensated on the basis of original invoice or receipt. A condition for the payment of medical expenses is that cover must be in force when the medical expenses are incurred and that the insured must have a valid Kela (health insurance) card when the medical expenses are incurred.

Cover applies only to examinations and treatments ordered and provided in Finland. Medical expenses will be covered when they are for treatment that is provided by a doctor or another healthcare professional approved by the Finnish National Supervisory Authority for Welfare and Health (Valvira).

For medical expenses to be covered, the examination, treatment and procedures must be doctor ordered and, according to generally accepted medical practice, necessary and essential for examining or treating the illness or accident, as well as being commonly employed in healthcare in Finland.

5 Pregnancy cover

5.1 What is covered by Pregnancy cover?

This cover will cover the following medical expenses: the mother's public-healthcare outpatient clinic fees and daily hospital charges if the mother develops an illness or condition that deviates from a normal pregnancy, or if the medical expenses are incurred from examining or treating the fetus's illness or injury. Illnesses and conditions covered by this cover include:

- the mother's pregnancy sickness during pregnancy, as well as preeclampsia, gestational diabetes, intrahepatic cholestasis of pregnancy, premature labour or a threat thereof, antepartum bleeding and blood group immunisation;
- the fetus's illnesses and injuries during pregnancy which require examination or treatment;
- any pregnancy-related illness that the mother has after the child is born which developed already during pregnancy and which results from the pregnancy and for which treatment continues after childbirth. Cover includes public healthcare expenses for 30 days after the child is born.

The examination or treatment must be pregnancy-related and necessary for the unborn child's or the mother's health.

5.2 Deductible

The deductible stated in the policy document will be deducted from covered medical expenses. This deductible will be deducted once during the term of Pregnancy cover.

5.3 Limitations and exclusions to Pregnancy cover

Pregnancy cover will not cover expenses incurred from consultations and examinations related to the normal monitoring of the development of a pregnancy; from the monitoring of the development of the mother's primary or underlying diseases; from childbirth; or from the mother's or the newborn child's monitoring or care at a maternity ward, when this is undertaken as part of the mother's or the newborn child's standard-of-care observation or care.

Covered medical expenses of illnesses do not include:

- expenses incurred at private medical clinics, private child health clinics or other private service providers;
- pharmaceutical preparations, emollient creams, nutrient preparations, vitamins, trace elements, minerals, natural drugs, natural products or homeopathic or anthroposophic preparations or the like, or medical expenses arising from the administration of these goods, not even where the preparations are doctor ordered;
- vitamin or trace element examinations or other comparable examinations, not even where they are doctor ordered;
- alternative forms of examination and treatment which are not generally approved under the medical treatment principles;

- examination or treatment provided by a physiotherapist, foot therapist, chiropractor, osteopath, naprapath, massage therapist or another comparable healthcare professional;
- costs of speech therapy, psychotherapy, nutritional therapy, occupational therapy or neuropsychological rehabilitation, or costs of other forms of therapy, treatment or rehabilitation;
- treatment or examination of dental diseases, teeth or the masticatory system;
- costs for examining or treating addiction, disease or illness caused by the consumption of any narcotic drug, alcohol, medicinal substance, nicotine or another substance. Nor will expenses be covered if incurred from the pregnant mother's abuse of a medicinal substance or consumption of alcohol or a narcotic drug;
- medical investigations and medical statements;
- indirect expenses, including loss of earnings, accommodation, meal and telephone costs or clothing, equipment or home care costs;
- other costs not listed under the covered medical treatment expenses.

The above expenses will not be covered by Pregnancy cover even where they are considered medically necessary for the unborn child's or the mother's health.

In case of any dispute under these terms and conditions the original Finnish wording shall prevail.

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.

