

## **Insurance for members of the Union of Health and Social Care Professionals in Finland (Tehy)**

Summary as of 1 January 2025

### **Accident insurance for student members**

The insured persons include members of the student association and members of trade unions undergoing continuing education under the age of 65. Insured persons must meet Tehy's student criteria.

The insurance is valid during leisure time, studies and unpaid internships throughout the world. The insurance covers the treatment costs of accidents up to €1,134, without a deductible. The insurance also includes compensation for permanent disability up to €27,915, according to the level of disability, and compensation for accidental death in the amount of €2,346.

### **Professional liability insurance**

The insured persons include:

- members of union branches working under an employer and members of the union's student association in matters related to their employment or public-service relationship
- members of union branches participating in continuing education related to their profession in matters related to their studies or internships
- student members in matters related to their studies or internships
- pensioners in an employment or public-service relationship who were members of Tehy's branches until their retirement in matters related to their employment or public-service relationship

The liability insurance is valid in the sectors represented by Tehy in the Nordic countries and in internships related to these sectors that last up to one year elsewhere abroad, excluding the United States and Canada.

The insurance covers personal and material damage which individual members cause to third parties in the performance of their work and for which the insured are liable under current legislation. The maximum amount of compensation for personal and material damage is €50,000, with the deductible being €100.

### **Accident insurance for customers of entrepreneur members who participate in rehabilitation provided by Kela**

The insured persons include the rehabilitation customers that entrepreneur members receive through Kela's tender procedures, as well as those relatives who participate in rehabilitation and whose rehabilitation costs are reimbursed by Kela to the insured member.

The insurance is valid during rehabilitation appointments, regardless of the place of implementation, including sessions for trying out different sports and recreational activities, as well as rehabilitation that makes use of remote technology. By way of derogation from the limitations of the insurance terms, the insurance covers injuries and death caused in conjunction with surgical, treatment or other medical procedures carried out to treat an illness or physical defect. Treatment costs are reimbursed to the extent that they are not reimbursed based on the Patient Insurance Act. By way of derogation from the insurance terms, the insurance policy does not have a maximum age limit. The insurance is valid in Finland.

The insurance covers the treatment costs of accidents up to €9,270, without a deductible. The insurance also includes compensation for permanent disability up to €5,453, based on the level of disability, and compensation for accidental death in the amount of €5,453.

### **Liability insurance for entrepreneur members**

The insured persons include entrepreneur members of Tehy who employ 0–3 employees besides the entrepreneur. The business must operate in the sectors represented by Tehy.

The insurance covers personal and material damage which is caused to another party in the performance of the insured activities and for which the insured are liable under current legislation. The insurance is valid throughout the world, with the exception of the United States and Canada.

The maximum amount of compensation for personal and material damage per accident event is €1,000,000, with the deductible being €600.

## **Legal expenses insurance for entrepreneur members who have employees**

The insured persons include entrepreneur members of Tehy who employ 1–3 employees besides the entrepreneur. The business must operate in the sectors represented by Tehy. The insurance covers legal expenses and court costs incurred from the use of legal aid in disputes, criminal cases and non-contentious civil cases. The insurance is valid in Europe.

Costs are reimbursed up to a maximum amount of €30,000. The deductible is 15% of the costs but no less than €1,000.

## **Patient insurance**

In the statutory patient insurance, the insured persons include union members who are healthcare professionals working as self-employed entrepreneurs. The insurance does not cover their assistants or employees. The insurance is valid in Finland.

The insurance covers personal injuries caused in conjunction with health and medical care that are compensable according to the Patient Insurance Act.

## **Organisation insurance**

Organisation insurance includes traveller's, luggage, travel liability, and legal expenses travel insurance.

The insurance is valid in organisational duties and events throughout the world. The insurance is also valid in 'the everyday living environment' during the performance of organisational duties.

The insured persons include all members of the union. The insured persons also include the union's official guests and interpreters with regard to treatment costs incurred in Finland. By way of derogation from the insurance terms, the insurance policy does not have a maximum age limit. By way of derogation from the insurance terms, the insurance does not cover the insured person's children, grandchildren, other family members or close relatives during travel related to organisational duties.

Traveller's insurance reimburses the treatment costs of travel-time illnesses and accidents during travel without a maximum limit. Traveller's insurance also covers costs arising from the cancellation and interruption of a trip as well as a missed departure. Additionally, the insurance includes compensation for accidental permanent disability and accidental death.

Luggage insurance covers luggage damage up to €2,150, with a deductible of €100. Travel liability insurance covers damage up to €91,379, with a deductible of €150. Legal expenses travel insurance covers court costs up to €9,000, with the deductible being 15% but no less than €500.

## **INSURANCE CERTIFICATES**

You can print out an insurance certificate of the liability insurance, patient insurance and accident insurance for people in rehabilitation provided by Kela via Tehy's e-services at <https://kilta.tehy.fi>

## **TASKUTURVA**

You can see your own insurance coverage and the insurance coverage provided by the union via Turva's mobile application TaskuTurva (in Finnish).

## **FURTHER INFORMATION**

The content of the member insurance policies and the insurance limitations are specified in more detail in the insurance terms. You can find them on the Turva service pages customised for Tehy at [www.turva.fi/tehy](http://www.turva.fi/tehy) (in Finnish). The insurance terms are also available from Turva's offices.