TURVA
INSURANCE COMPANY

Insurance for members of Trade Union of Education in Finland

Product description as of 1 July 2026

Non-occupational travel insurance

The insured

The insured covers all Union members, including student members. The insurance is valid until the date when the member retires permanently, however no later than the end of the year in which the member turns 68.

The insured also includes any children under the age of 20 who are travelling with an insured member. The term children refers to the insured person's own children and grandchildren, the children of the insured's spouse and any children living in the same household as the insured.

The insurance covers the aforementioned individuals provided that they have a permanent residence in Finland and they are primarily living here. This means that the member has a permanent address in Finland and resides in Finland for more than six months of the year. The insured also includes members who live in Sweden but conduct work in Finland.

The insurance coverage is linked to membership in the union. If the member resigns or is expelled from the union, the insurance coverage will be terminated with immediate effect.

Validity

The insurance is valid for non-occupational trips abroad from Finland or for non-occupational trips within Finland. Within Finland, the insured is not considered to be on a trip if he/she is at home, in the workplace, at the place of study, at a holiday home, en route from one of the aforementioned places to another, or if the travel destination is within a 50 kilometre radius of any of these places.

The insurance policy is valid for a maximum of 45 days from the initial date of travel.

The insurance is not valid for competitive sports or related training, nor for sports or leisure activities that have been separately specified in the terms and conditions of the insurance.

Travel-time illness or travel accident

Travel insurance provides compensation, without limitation, for expenses accrued in the event of a sudden illness or accident during travel. The insurance shall also compensate for transportation of the seriously injured or ill insured member back to Finland as approved by Turva. In terms of the expenses from a travel-time illness, the coverage will provide compensation for a maximum of 90 days from the initiation of medical treatment, and in the event of a travel accident, for a maximum of three years from the date of the incident.

A travel-time illness is an unexpected and sudden illness requiring medical care, which, on the basis of medical experience, has originated on the course of the trip. An illness is not considered a travel-time illness if its symptoms have appeared or related examinations have started prior to the trip, even if the illness is diagnosed during the trip. However, if an illness that has begun before the beginning of the trip suddenly and unexpectedly worsens during the trip, the insurance will compensate the expenses for necessary emergency treatment at the destination, but not any other expenses stated in the terms and conditions of the insurance, such as transportation back to Finland.

A travel accident is a sudden and external event occurring during the trip and resulting in an involuntary bodily injury to the insured. Travel accidents include drowning, gas poisoning, heatstroke, sunstroke, frostbite, or an injury caused by a major fluctuation in air pressure, unless any of these events have been caused by the insured. Additionally, a strained muscle or tendon caused by a sudden exertion or movement during the trip is considered to be a travel accident, unless the injury is the result of an existing illness or bodily defect of the insured. Furthermore, the coverage requires that medical treatment be sought within 14 days from the incident of injury.

The terms and conditions of the insurance contain a complete list of all expenses that are covered and not covered by the insurance.

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Trip cancellation, interruption and missed departure

A trip cancellation refers to a situation in which the insured is prevented from departing for a specific trip. A trip interruption refers to unexpected changes to a trip that is already underway. Compensation is provided for an insured's trip cancellation or interruption, if it is caused by the unexpected illness, accident or death of the insured or next of kin. The compelling nature of the event is evaluated on medical grounds. The reason for a cancellation or interruption can also be a significant damage to the insured's assets in Finland, which makes it necessary for the insured to be present at the site of the loss.

The insured is considered to have missed a departure on the way to or from the destination, if he/she is unable to reach the point of departure for a flight, cruise, train journey, bus journey or connecting journey booked in advance. Expenses from the missed departure will be compensated if the public transportation used by the insured for the trip is delayed due to weather, natural disaster, a technical problem, a traffic accident or a criminal act, or if a private vehicle used by the insured is involved in a traffic accident.

In trip cancellation and interruption situations, next of kin refers to the following persons:

- a spouse or common-law spouse;
- the children and grandchildren of the insured or of his/her spouse or common-law spouse;
- children other than the insured's own children who permanently reside in the same household as the insured;
- the parents, foster parents and grandparents, siblings, half-siblings and step-siblings of the insured and his/her spouse or common-law spouse;
- daughters- and sons-in-law;
- one travel companion with whom the insured has booked a trip for two.

Travel insurance also covers expenses arising from the cancellation and interruption of a trip, as well as psychotherapy prescribed by a doctor on account of the occurrence of a natural disaster, a sudden epidemic outbreak of a generally hazardous disease, a sudden and unexpected armed conflict or a terrorist attack at a travel destination abroad.

Additional benefits for accompanying children

The insurance includes compensation for a permanent disability or death caused by an accident of children under the age of 20 who are travelling with the insured.

Travel insurance card and assistance in problem situations

The mobile union membership card also serves as the travel insurance card. The card should be taken along on any trip and presented at medical facilities abroad. This indicates to the medical facility that the client has valid travel insurance.

Turva works in co-operation with SOS International, which is an international company providing medical assistance and travel security services for travellers dealing with illnesses, accidents or death while abroad. You can also contact SOS for other types of emergency situations. The company can, for example, direct you to the nearest reliable medical facility or help you if the medical facility is unwilling to send an invoice for treatment to Turva. SOS is open 24 hours a day and also provides service in English. In emergency situations, you can also request assistance from the Finnish diplomatic and consular missions abroad.

Non-occupational accident insurance

The insured

The insured covers all Union members, including student members. The insurance is valid until the date when the member retires permanently, however no later than the end of the year in which the member turns 68.

The insurance covers the aforementioned individuals provided that they have a permanent residence in Finland and they are primarily living here. This means that the member has a permanent address in Finland and resides in Finland for more than six months of the year. The insured also includes members who live in Sweden but conduct work in Finland.

The insurance coverage is linked to membership in the union. If the member resigns or is expelled from the union, the insurance coverage will be terminated with immediate effect.

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Validity

The insurance is valid during leisure or recreation anywhere in the world. The insurance is valid all day for members who are not in an employment relationship and are not carrying out any business activities for earnings.

The insurance is not valid for competitive sports or related training, nor for sports or leisure activities that have been separately specified in the terms and conditions of the insurance.

Accident

An accident is a sudden and external event beyond the control of the insured that causes bodily injury to the insured. Accidents include drowning, gas poisoning, heatstroke, sunstroke, frostbite, or an injury caused by a major fluctuation in air pressure, unless any of these events have been caused by the insured. Additionally, a strained muscle or tendon caused by a sudden exertion or movement is considered to be an accident, unless the injury is the result of an existing illness or bodily defect of the insured. Furthermore, the coverage requires that medical treatment be sought within 14 days from the incident of injury.

If any circumstances that are independent of the injury covered by the accident insurance, such as an existing illness, have contributed to the occurrence of the injury or its delayed healing, then compensation shall only be paid to the extent that the treatment or disability is considered, on medical grounds, as resulting from the injury to be compensated for as an accident. For example, the accidental injury may have underlying age-related degeneration that is not considered to be a result of the accident.

Accident expenses

Accident expenses are compensated up to the insurance amount valid at the time of the incident. There is no deductible connected to the insurance. Medical expenses will be covered for a maximum of one year after the insurance policy has terminated.

The terms and conditions of the insurance contain a complete list of all expenses that are covered and not covered by the insurance.

Permanent disability caused by an accident

A permanent disability caused by an accident refers to a medically assessed general disability, which an injury has caused to the insured. The level of disability is determined in accordance with the disability categories as specified by the government. In determining the level of disability, the quality of the injury is taken into consideration but not, for example, the profession or leisure activities of the insured. The disability must present within three years from the accident.

The agreed disability compensation will be paid for full disability and, for partial disability, a proportion of the compensation that corresponds to the level of disability. Compensation for a permanent disability is paid if the disability is considered to be permanent; this determination cannot be made, however, any earlier than one year from the accident.

Accidental death

Compensation for accidental death is paid according to the sum insured. The beneficiary is always the family of the insured. Family refers to the spouse of the insured and any heirs as intended by the laws of inheritance. A spouse is a person with whom the insured was married or in a registered relationship at the time of death. A common-law spouse is not considered a spouse as intended by the beneficiary clause.

FURTHER INFORMATION

The content and limitations of the membership insurance are described in detail in the terms and conditions of the insurance. They are available from Turva's website in the pages tailored to OAJ at www.turva.fi/oaj (in Finnish). The insurance terms and conditions are also available from Turva offices.

For the benefit of its members, OAJ has also taken luggage insurance for non-occupational trips, professional liability and legal expenses insurance as well as Järjestövakuutus insurance to cover all Union activities and functions. For more information about these insurances, visit Turva's website at www.turva.fi/oaj.