TURVA
INSURANCE COMPANY

Insurance for members of the Finnish Construction Trade Union

Product description as of 1 July 2026

Non-occupational accident insurance

The insured

The insured are union members that are available for employment. Additional insurance for active members covers chairs, vice chairs, financial managers, secretaries and spokespersons of union branches, union stewards, liaisons and safety representatives who are members of the union, as well as deputies of the aforementioned.

The insurance is valid until the date when the member retires permanently or ceases to be covered by the additional insurance for active members.

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 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 in Finland during leisure or recreation. 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 stated in the policy and valid at the time of the incident. The insurance amount for treatment expenses of insured parties covered by the additional insurance for active members is different from that of others covered by the insurance. 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

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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 the Finnish Construction Trade Union at www.turva.fi/rakennusliitto (in Finnish). The insurance terms and conditions are also available from Turva offices.

For the benefit of its members, the Finnish Construction Trade Union has also taken Järjestövakuutus insurance to cover all Union activities and functions. For more information about this insurance, visit Turva's website at www.turva.fi/rakennusliitto.