

Non-occupational travel insurance for trade union members

Insurance terms, valid as of 1 January 2025

The content of the insurance consists of the insurance policy, these insurance terms, the additional terms of the member insurance and the general contract terms.

The official language on these insurance terms is Finnish, and any disputes that might arise from the interpretation of the terms shall be settled according to the Finnish terms.

1. Content of insurance

Travel insurance may include coverage:

- for the medical expenses related to travel illness and travel accidents
- in case of trip cancellation
- in case of trip interruption
- in case of delayed departure from the trip
- for the case of accidental permanent disability
- in case of accidental death

The coverages included in the insurance are specified in the Additional terms of the member insurance.

2. Insured

The insured persons are defined in the Additional terms of the member insurance.

The insurance covers the individuals provided that they have a primary residence in Finland and live primarily in Finland and own a Kela card (personal health insurance card) as a proof of eligibility to residence-based social security. If an insured person spends more than six months each year abroad, they are not considered to reside permanently in Finland.

The term children refers to the insured person's own children or grandchildren, the children of the insured's spouse and any children living in the same household as the insured.

3. Validity

The insurance is valid for trips specified in the Additional terms of the member insurance.

The trip shall be deemed to commence in Finland at the home, place of work or study, or holiday home of the insured and finish in these locations.

In Finland, the insured shall not be considered to be on a trip

- at the residence or holiday home owned by him/her, his/her spouse or a member of his/her family living in the same household
- at the residence or holiday home regularly occupied by him/her
- at a place of study or work
- when moving between any of the above mentioned locations
- if the distance to the destination is as the crow flies less than 50 km from any of the above locations.

Travel insurance does not cover competitive sports. Competitive sports refer to a competition, match or other sport event in which the organiser requires the participant to obtain a license or sign a disclaimer. Moreover, insurance is not valid during training for the above-mentioned competitive purpose, nor during training that is typical to the sport in question.

Travel insurance does not cover the following sports or hobbies or trials of such activities:

- strength sports, such as weightlifting, powerlifting, bodybuilding, strongman competitions or similar sports
- martial arts, combat sports, contact sports and self-defense styles, such as boxing, kickboxing, wrestling, freestyle wrestling, judo, karate, fencing or similar sports
- motorsports, such as motor racing, kart racing, motocross, or similar sports

- climbing, such as mountain climbing, rock climbing, wall climbing, ice climbing or similar sports. This limitation does not apply to wall climbing when protective and safety equipment is used.
- aerial sports, such as parachuting hang gliding, paragliding, hot air ballooning, parasailing, gliding, base jumping, indoor skydiving, ultralight aviation, flying experimental planes or similar sports.
- wing sailing, kitesurfing, kiteboarding and snowkiting
- speed skiing, downhill skiing, freestyle skiing and off-piste skiing
- American or Australian football or rugby
- lacrosse
- bungee jumping
- diving, scuba diving or freediving
- roller derby
- downhill mountain biking or skating
- parkour
- ocean sailing or crossing the ocean by boat
- trekking or hiking in uninhabited regions outside the Nordic countries, such as deserts, jungles, glaciers and the wilderness, when travelling or staying in areas more than a day's walk away from permanent settlements and road connections. In this context, the Nordic countries do not include Greenland, the islands in the Arctic Ocean and Svalbard.

4. Compensated occurs of loss

Regarding compensable loss events

- natural disaster refers to earthquakes, volcanic eruptions, forest fires, landslides, tidal waves and floods or other similar significant eruptions of natural forces.
- epidemic refers to the sudden and unexpected outbreak of an infectious disease that affects a particularly large number of people or a large geographical area.

4.1 Travel illness

Travel illness means acute and unexpected illness that begins during travelling and requires immediate medical care or can be proven by a medical expert to have begun during the trip.

Travel insurance covers treatment expenses only if medical care has begun during trip or within 14 days on the trip's end unless the disease is contagious and has a longer incubation period.

Travel illness does not include illness whose symptoms have begun before the start of the trip, or cases where examination or treatment is incomplete before the start of the trip, even if said illness is diagnosed during the trip.

However, if such illness or injury suddenly and unexpectedly takes a turn for the worse, the expenses of immediately necessary treatment at the travel destination are compensated for up to 10 days from the start of treatment. Other expenses mentioned in the insurance terms, such as expenses for export home, are not compensated. Whether the worsening of the condition is sudden and unexpected is evaluated on medical grounds, and cases where examination or treatment is incomplete before the start of the trip are excluded.

4.2 Travel accident

Travel accident refers to a sudden, external event that causes physical injury to the insured against their will.

A strained muscle or tendon is considered a compensable accident if it has happened due to sudden movement or exertion and is not caused by an illness or physical defect. Compensation is paid under the condition that medical care begins within 14 days of the accident. Compensation is paid for up to six weeks from the injury. Magnetic imaging or surgery is not compensated in cases of strained muscles of tendons due to sudden movement or exertion.

Compensable accidents also include unintentional drowning, gas poisoning, heatstroke, sunstroke, frostbite and damage from pressure fluctuation.

Compensable accidents do not include contagious diseases caused by the sting or bite of an animal, insect or tick. Such diseases are compensated as travel illness.

Compensable accidents do not include damage to the teeth or dentures caused from biting, even if caused by an outside factor.

4.3 Psychotherapy in a crisis situation

Psychotherapy is covered under medical expenses when the need for psychotherapy is deemed, on medical grounds, to be a consequence of the following events that took place while travelling abroad:

- the insured is personally involved in a natural disaster, a sudden and unexpected armed conflict or a terrorist attack that occurs at the travel destination
- the insured is personally involved in a devastating traffic, water or air accident
- sudden and unexpected armed conflict or a terrorist attack that occurs at the travel destination and which the insured is involved involuntarily.
- the insured is a victim of a violent crime or an attempt thereof while travelling abroad. The crime must be reported to the police.

However, psychotherapy in a crisis situation is not compensated if the need for psychotherapy is due to a war, rebellion, riot, armed conflict or another similar factor, as mentioned in section 7, and if the damage is not compensable based on the section in question.

Travel destination and place of incident refer to the city or village in which the insured stayed while travelling and in which the natural disaster, armed conflict or terrorist attack took place.

4.4 Cancellation of interruption of trip

Cancellation of trip means the insured is unable to start the trip.

Cancellation of the trip is compensated if it is caused by:

- sudden and unexpected illness, injury or death of the insured
- unexpected, considerable material damage to property of the insured located in Finland
- sudden and unexpected illness, injury or death of the insured's close relative.

Cancellation of the trip is compensated, if any of the abovementioned reasons has forced the insured to cancel the trip.

Whether the cancellation of the trip has been necessary is estimated on medical grounds. In case of considerable material property it is justified if the insured is required to be present at the site of damage.

Cancellation of the trip is not compensated if the reason for the cancellation is discovered before reserving the trip or taking out insurance.

Cancellation of trip is not compensated if acute illness is caused by the abuse of alcohol or medical substances, use of drugs, or if the reason for cancellation is fear of contagious disease or otherwise fear-based.

Interruption of trip refers to forced changes to travel plans during the trip due to:

- serious travel illness or injury of the insured
- sudden and unexpected severe illness, severe injury or death of the insured's accompanying close relative (as defined in the insurance terms)
- sudden and unexpected severe illness, severe injury or death of the insured's close relative (as defined in the insurance terms) who is not accompanying the insured
- unexpected, considerable material damage to property of the insured located in Finland

The condition for compensation is that the reason for the interruption of the trip is discovered during the trip.

Interruption of the trip is compensated, if any of the abovementioned reasons has forced the insured to end the trip prematurely. Whether the ending of the trip has been necessary is estimated on medical grounds. In cases of considerable material property it is justified if the insured is required to be present at the site of damage.

In case of cancellation or interruption of trip, the following persons are considered close relatives of the insured:

- spouse or cohabitant
- children and grandchildren – own and those of the spouse or cohabitant
- other than own Children who permanently reside in the same household with the insured.
- parents, foster parents, grandparents, siblings and stepsiblings – own and those of the spouse or cohabitant
- daughters-in-law and sons-in-law or
- one travelling companion with whom the insured has booked the trip, on the condition that the trip was booked in Finland and began in Finland

Cohabitant is a person who lives in the same address with the insured, in a marriage-like relationship.

4.5 Cancellation of a trip due to a crisis situation

The costs of a trip cancellation are compensated if a trip abroad is cancelled due to a natural disaster, a sudden epidemic outbreak of a generally hazardous disease, a sudden and unexpected armed conflict or a terrorist attack, and the ministry for Foreign Affairs of Finland, the Finnish Embassy or another similar authority at the travel destination, such as the police or the Ministry of the Interior, recommends avoiding all travel to the destination or leaving the destination.

A trip cancellation is compensated if the reason for the cancellation occurs unexpectedly after the trip is booked and paid for. If a trip cancellation is due to an armed conflict, the limitations laid down in section 6 are not applied, unless the conflict in question is a major war.

4.6 Interruption of a trip due to a crisis situation

The compensable costs of a trip interruption include the insured person's reasonable, necessary and additional travel and accommodation expenses that arise from going to the nearest safe location or an early return home when

- the insured is at a travel destination abroad or on the way there,
- the trip is interrupted due to a natural disaster, a sudden epidemic outbreak of a generally hazardous disease or a sudden and unexpected armed conflict or terrorist attack. However, a trip interruption is not compensated if the interruption is due to a war, rebellion, riot, armed conflict or another similar factor, as mentioned in section 6, and if the damage is not compensable based on the section in question.

The costs are only compensated

- if the Ministry for Foreign Affairs of Finland, the Finnish Embassy or another similar authority at the

travel destination, such as the police or the Ministry of the Interior, has acknowledged the event and recommends leaving the destination, and

- if the insured complies with the instructions issued by the Ministry for Foreign Affairs of Finland, the Finnish Embassy or another similar authority at the travel destination, such as the police or the Ministry of the Interior.

The reason for the interruption must arise after the start of the trip.

Travel destination and place if incident refer to the city or village in which the insured stayed while travelling and in which the natural disaster, epidemic, armed conflict or terrorist attack took place.

Payment of compensation requires the decision to interrupt the trip to be made within 48 hours of the Ministry for Foreign Affairs in Finland, the Finnish Embassy or another similar authority at the travel destination issuing the recommendation that people should leave the high-risk area or avoid travelling there. The return home or travel to the nearest safe place must take place within five days of the authorities issuing the recommendation.

4.7 Missed departure

Missed departure refers to a situation in which the insured is unable to reach the point of departure for a flight, cruise, train journey, bus journey or connecting journey booked in advance.

Expenses from a missed departure will be compensated if

- the public transportation used by the insured encounters poor weather, a technical problem, a traffic accident, a natural disaster or a criminal act, or
- a private vehicle used by the insured is involved in a traffic accident,

which thus prevents the insured from being able to continue travelling.

The insurance does not compensate for a missed departure if the insured has not set forth on his/her journey in sufficient time considering the conditions prevailing prior to departure.

5. Compensation

5.1 Treatment expenses of illness or injury

Compensation of treatment expenses is based on original bills or receipts. Compensation requires from another party by law is paid by said party and not compensated from insurance. Treatment expenses of illnesses are compensated for the duration of 90 days from the commencement of treatment. Treatment expenses of accidents are compensated for the duration of 3 years from the accident.

The condition for compensation of treatment expenses is that the examination or treatment is ordered by a doctor and it is, according to generally accepted medical expertise, necessary for examining or treating a condition or injury.

Compensable treatment expenses include:

- expenses of necessary treatment or examination done or ordered by a doctor
- transportation to home country and necessary escort approved by Turva
- medical prescribed by a doctor
- hospital fees for staying in a hospital
- one period of physical therapy, necessary for the treatment of injury, comprising a maximum of 5 individual sessions prescribed by a doctor, following an accident.
- necessary repair or replacement of eyeglasses, hearing aid, dentures and safety helmet, if they are in use at the time of accident and broken in the accident. They are compensated only in cases of accidents that require medical care. Repair or replacement must be done within two months of the accident. Maximum compensation in €500 per device and accident
- first eyeglasses of the insured, prescribed due to an accident that impaired eyesight
- costs of cosmetic treatment given after an injury, if the costs are accepted beforehand by Turva
- Expenses of necessary treatment or examination done or ordered by a dentist
- damage to teeth or dentures caused from biting is compensated, with reasonable local travel expenses, up to € 120 if the injury occurred during the trip and was treated during the trip
- expenses of toothache treatment are compensated, with reasonable local travel expenses, up to € 120, if the toothache begins and is treated during the trip
- costs of original medical certificates sent to Turva, if they are required for compensation claim handling
- reasonable travel expenses related to aforementioned treatments and examinations at the trip destination. Travel expenses generated after returning home are not compensated.

In order to ensure prompt care, Turva can direct the insured to seek a medical examination or treatment from a service provider designed by Turva. This is done only with the consent of the insured.

Compensable treatment expenses do not include:

- expenses of staying in a rehabilitation institution, natural cure center or therapeutic spa, or related travel expenses
- orthopedic braces
- dressing materials
- obtaining medical devices other than those mentioned above

- indirect expenses such as loss of income, costs for meals, telephone or interpretation, clothes, equipment, housekeeping, costs of transporting vehicle or pet, travel and accommodation costs of an escort
- other costs that are not included in compensable treatment costs

5.2 Psychotherapy in a crisis situation

Compensation is paid to the insured for reasonable treatment expenses arising from psychotherapy prescribed by a doctor and provided by a health care professional in Finland, for a maximum of five appointments per insured event.

Payment of compensation requires

- the insured to seek treatment within three months of the occurrence of the event that caused the need for psychotherapy and
- the compensable therapy to be provided within six months of the occurrence of the event that caused the need for psychotherapy.

However, travel expenses arising from travel to Finland to receive psychotherapy are not compensated.

5.3 Cancellation of interruption of trip

Upon cancellation of the trip, the trip organiser or transportation company must be notified without delay. If the insured neglects to do this, Turva may deduct compensation that would have been paid by the trip organiser or transportation company.

Compensation for cancellation of the trip is the amount which the insured has paid to the trip organiser before the trip, and which the trip organiser will not refund to the insured according to the Package Travel Act.

If the cancelled trip is not a trip specific in the Package Travel Act, compensation for cancellation of the trip is the amount which the insured has paid to the trip organizer before the trip, and which the trip organizer will not refund to the insured according to the trip terms and conditions.

Compensation for cancellation or interruption of the trip is € 5000 per insured and trip.

Compensable expenses due to interruption of the trip include:

- necessary additional travel and accommodation expenses incurred as a result of the insured returning home or continuing the journey in accordance with the original travel plan
- unused services and excursions at the travel destination, paid before the trip, up to € 1000
- compensation for lost travel days due to hospitalization or premature return home. Compensation is in proportion to the direct travel expenses paid before

the beginning of the trip, as determined by the number of lost travel days and all planned travel days.

If the hospitalized person is under 16 years old, and the treatment of the illness or injury requires the presence of a guardian (by a doctor's order), the guardian's lost travel days are compensated as explained above. Compensation for a single period is only paid from one Turva travel insurance at a time.

Travel days are calculated as 24-hour periods starting from the beginning of the trip. Lost travel days are calculated as 24-hour periods from the moment of hospitalization or interruption of the trip to the moment of recovery or intended ending time of the trip. If the last calculated period exceeds 12 hours, it is considered one travel day.

If the insured loses 75% or more of his or her intended travel days, the compensation is calculated from all of his or her intended travel days.

Maximum compensation for lost travel days is € 5000 per insured and trip.

Costs of transporting a vehicle back home are not compensated.

5.4 Cancellation of a trip due to a crisis situation

If a trip is cancelled due to a crisis situation, payment of compensation requires

- the scheduled start of the trip to be less than 14 days away when an armed conflict or terrorist attack occurs or
- the scheduled start of the trip to be less than 30 days away when a natural disaster occurs or an epidemic outbreak of a generally hazardous disease starts and
- the scheduled start of the trip to be less than 30 days away when the Ministry for Foreign Affairs of Finland issues a recommendation to avoid all travel to the destination or leave the destination due to a natural disaster or an epidemic outbreak of a generally hazardous disease
- the trip to have booked and paid for before the occurrence of the event in question and
- the incident to be expected to have an adverse impact on the conditions at the travel destination on the planned date of the trip.

If a trip is cancelled due to a crisis situation, compensation is paid according to section 5.3 of these terms.

Travel destination and place of incident refer to the city or village in which the insured intended to stay during the trip and in which the natural disaster, epidemic, armed conflict or terrorist attack took place.

5.5 Interruption of a trip due to a crisis situation

Compensable expenses in the event of a trip interruption include interruption expenses that the insured is personally obligated to pay and for which the insured is not or would not have been entitled to seek compensation from elsewhere.

The maximum compensation is € 2000 per trip and insured person. Turva must have approved the expenses in advance.

If the insured interrupts their trip due to a crisis situation at the travel destination, the insurance does not cover the other expenses arising from a trip interruption that are laid down in section 5.3 of these terms.

No compensation is paid if

- the travel destination is in an area to which the Ministry for Foreign Affairs of Finland, the Finnish Embassy or another similar authority at the travel destination, such as the police or the Ministry of the Interior, has recommended not travelling at the time of the start of the trip
- the insured is entitled to compensation based on the law or the trip organiser's terms and conditions.

5.6 Missed departure

Compensation is paid for reasonable travel and accommodation expenses resulting from the missed departure that were necessary in order for the insured to reach his or her original destination by another comparable transport connection.

Compensation is paid for expenses related to missed departures for which the travel arranger is not liable by virtue of the law or the terms and conditions of travel. Compensation is only provided for expenses that are personally payable by the insured.

A maximum of € 2000 is paid per journey and per insured individual as compensation for missed departures.

The compensation for expenses from missed departures does not cover the cost of transporting a vehicle or meal expenses.

5.7 Permanent handicap

Permanent handicap means an overall handicap caused to the insured by an accident. Permanent handicap is evaluated on medical grounds. Only the nature of the handicap is taken into consideration, not individual considerations such as hobbies.

Degree of handicap is evaluated on the grounds of handicap classification formulated by the Finnish government on the basis of the Employment Accident and Occupational Disease Act. Handicaps are categorised into levels

1–20, level 1 representing 5% handicap and each additional level increasing the handicap by another 5%. Level 20 handicap entails 100% handicap.

If the insured has an illness or handicap unrelated to the accident, only the aspect of the handicap that is caused by the accident is evaluated.

Compensation is paid once the handicap has become permanent, but not earlier than one year after the accident.

Compensation is not paid for a handicap that manifests after three years or longer from the accident.

Compensation for full permanent handicap is the sum insured that was valid at the time of the accident. Partial handicap is compensated according to the percentage defined by the level of handicap.

If the degree of handicap increases by two or more levels before three years has passed from the payment of compensation, the amount of compensation shall be adjusted accordingly. After the period of three years the insured is not eligible to adjustments in the compensation.

5.8 Death

In case of death, reasonable transportation expenses (transportation to Finland) or funeral expenses (if the insured is buried abroad) are compensated from travel insurance, based on original invoice or receipt. These expenses are compensated regardless of whether the death is caused by a compensable or non-compensable event.

Compensation for accidental death is paid according to the sum insured that was valid at the time of the accident. If compensation for permanent handicap has been paid for the same accident, the amount of that compensation is deducted from the compensation for accidental death.

Compensation for accidental death is not paid if the insured dies three years or longer after the accident. In case of death, relatives of the insured are the beneficiaries.

6. Limitations on the payment of compensation

If factors independent of the compensable insured event have materially contributed to the occurrence of an injury or illness, or the prolongation of recovery from it, treatment expenses and compensation for a permanent handicap are paid in so far as the treatment or handicap must, based on medical knowledge, be deemed to have been caused by a compensable insured event.

The compensation may be reduced according to the General Terms and Conditions if the insured or another person entitled to insurance compensation has contributed to the illness, injury or event by gross negligence. Compensation may not be payable if the insured or another person entitled to insurance compensation has caused the insured event intentionally.

7. Travel insurance does not cover

Travel insurance does not cover:

- illness or injury caused by the insured's illness or physical defect
- illness or injury caused by medical treatment or surgery, unless the treatment is done for an injury compensable by this insurance
- poisoning, illness or addiction due to use of alcohol, other intoxicating substance, or misuse of medical substances. Poisoning from substance consumed for food is compensated as travel illness.
- dental disease
- events that are not related to the occurrence of loss, such as unrelated illness, injury, impairment or degradation of musculoskeletal or connective tissues, or degradation of teeth or tissues supporting the teeth due to a mouth or dental disease. Such events are not compensated even if they have been symptomless before the occurrence of loss.
- spinal disc, stomach or groin hernia or torn achilles tendon, unless the injury is caused by such an accident that it would also damage healthy tissue
- illness or injury while engaged in criminal activity or the attempt of criminal activity
- injury caused in a conflict or assault, unless a police investigation has proven the insured to be innocent and the insured prosecutes the case
- illness or injury caused by suicide or the attempt of suicide
- accident caused by war, armed conflict or serving in peacekeeping operations. This limitation of liability is not applied within 14 days of the beginning of the conflict, if the insured has not taken part in the conflict, and the conflict in question is not a major war. If the conflict in question is a major war, this limitation of liability is applied immediately. A major war is defined as a war in which two or more permanent members of the United Nations Security Council take part.
- mass destruction caused by the use of a nuclear device
- mental consequences of the occurrence of a loss, with the exception of psychotherapy related to a crisis situation within the meaning of section 5.2
- pregnancy-related costs such as treatment or examination, childbirth, preterm birth, abortion, contraception, fertility treatments or related complications.

8. Other terms and conditions

General terms and conditions YR01.