

Additional terms of member insurance for Finnish Union of university Professors

Valid as of 1 January 2025

Additional terms clause numbering corresponds the insurance terms.

Non-occupational travel insurance for members

1. Content of insurance

Travel insurance includes 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
- for the case of accidental death or death caused by a contagious disease.

2. Insured

Insured are:

- all union members
- employees of the union
- accompanying spouse living in the same household as the insured
- accompanying children younger than 20 years.

There is no upper age limit, except for accompanying children.

3. Validity

The insurance is valid all over the world during leisure time travelling starting from Finland. The insurance is also valid during non-occupational conference trip for emeritus professors.

The insurance is valid for the maximum period of 90 days from the beginning of the trip.

5.3 Cancellation or interruption of trip

Contrary to the insurance terms, there is no upper limit on the compensation in case of trip cancellation.

5.8 Death

Contrary to the insurance terms, insured sum will be compensated for the beneficiary also from death caused by contagious disease. Compensation is paid according to the sum insured that was valid at the time of occurrence.

Non-occupational accident insurance for trade union members

1. Content of insurance

Accident insurance includes coverage

- for treatment expenses from injury
- in case of accidental permanent disability
- in case of accidental death

2. Insured

Insured are:

- all union members

The insurance is valid until the end of the year during which the insured turns 80 years.

3. Validity

The insurance is valid all over the world during leisure time.

5.4 Deductible

There is no deductible connected to the insurance.