TURVA
INSURANCE COMPANY

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Additional Terms of member insurance for Trade Union Pro

Valid as of 1 July 2026

Additional terms clause numbering corresponds the insurance terms.

Non-occupational Travel insurance for trade union members

1. Content of insurance

Travel insurance includes coverage for

- treatment expenses from injury or acute illness
- expenses from interruption or cancellation of the trip and expenses from missed departure.

2. Insured

Insured are:

- members of Trade Union Pro member organisations between 17-67 of age who are currently employed, unemployed or temporarily out of duty including fixed-term pension and unemployment pathway to retirement
- student members
- employees of Trade Union Pro, Majvik, Tivonet Oy and Kustavin Matkailu Oy
- accompanying children younger than 20-years.

The insurance is valid until the date when the insured turns 68. If the insured retires permanently before he or she turns 68, the insurance is valid until the date when the insured retires permanently.

Contrary to the insurance terms the insured also includes members who live in Sweden but conduct work in Finland.

3. Validity

Travel insurance is valid all over the world during non-occupational travelling starting from Finland.

Travel insurance is valid for the maximum period of 45 days from the beginning of the trip.

For students taking practical training abroad in accordance with their study programme, travel insurance is valid continuously for the maximum period of 90 days from the beginning of the trip.

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:

- members of Trade Union Pro member organisations between 17-67 of age who are currently employed, unemployed or temporarily out of duty including fixed-term pension and unemployment pathway to retirement
- student members
- employees of Trade Union Pro, Majvik, Tivonet Oy and Kustavin matkailu Oy

The insurance is valid until the date when the insured turns 68. If the insured retires permanently before he or she turns 68, the insurance is valid until the date when the insured retires permanently.

Contrary to the insurance terms the insured also includes members who live in Sweden but conduct work in Finland.

3. Validity

Accident insurance is valid everywhere in the world during leisure time. Insured who are not employed or do not practice entrepreneurship for gain have all-day cover.

5.4 Deductible

An amount of € 59 is deducted from compensations. This deductible only applies once per accident.