TURVA
INSURANCE COMPANY

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Additional Terms of member insurance for Trade Union of Education in Finland OAJ

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

2. Insured

Insured are:

- all union members
- student members
- employees of Union and its member associations.
- accompanying children younger than 20-years.

The insurance is valid until the end of the year during which the insured turns 68 years. 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

The insurance is valid all over the world during leisure time travelling starting from Finland.

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

Non-occupational accident insurance for trade union members

1. Contens 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
- student members
- employees of the Union and its member associations

The insurance is valid until the end of the year during which the insured turns 68 years. 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.

Validity

The insurance is valid all over the world during leisure time travelling starting from Finland.

5.4 Deductible

There is no deductible connected to the insurance.