

# **Additional Terms of member insurance for Industrial Union**

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

- 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.

Insurance coverage is valid to varying extents for different groups on insured.

### **2. Insured**

The following are insured for all global travel:

- employed members
- student members
- jobseeking members if approved by a labour authority
- employed free members
- employees of union
- accompanying children younger than 20 years.

The following are insured for travel abroad only:

- free members in retirement or early retirement
- members on invalidity pension
- accompanying children younger than 20 years.

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 for leisure time travels starting from Finland, as specified in the coverage mentioned in section 2 (Insured) of the additional terms.

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. Content of insurance**

Accident insurance includes coverage

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

All insured groups are not insured with all coverages.

### **2. Insured**

The following are insured for injury treatment costs, permanent handicap and death

- employed members
- student members
- jobseeking members if approved by a labour authority
- employed free members
- employees of union

The following are insured for permanent handicap:

- free members in retirement or early retirement
- members on invalidity pension

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 to gain have all-day cover.

### **5.4 Deductible**

There is no deductible connected to the insurance.