

Finnish Judo Association
Pohjola Sports Cover 1 September 2019–31 August 2020
Additional cover, Policy code 06-121606

	For whom?	Additional cover, EUR
A	Born in 2012 or earlier	60
B	Born in 2013 or later	15

The Finnish Judo Association's additional cover is optional supplementary insurance available to members who have paid their membership fee. The supplementary insurance increases a member's insurance cover for medical treatment expenses.

Member insurance 06-21606 is primary for medical treatment expenses in the event of an accident up to EUR 5,000. After this, medical treatment costs are covered under this policy.

Sports Cover in brief

Sports Cover provides compensation for injuries resulting from a sudden event, such as rupture of the Achilles tendon or a dislocated knee. Stress fracture or its initial stage is also covered. The sudden event must occur while the Sports Cover is valid.

- Medical expenses indemnity of EUR 10,000 per each sudden event

Further information and instructions available at vahinkoapu.pohjola.fi/en and op.fi, and at the service number 0303 0303. Sports Cover insurance terms and conditions L1904.

In what situations is Sports Cover valid?

Sports Cover is valid for players of all ages in the following situations related to the sport:

- match/competition/tournament
- training session that is characteristic of the sport or in line with the training programme
- on match trips and at education, fitness and training camps for their entire duration

and trips to and from such events lasting up to 3 months, both in Finland and abroad.

Sports Cover is a fixed-term policy

Sports Cover will enter into force on 1 September 2019 if you pay the premium by the end of September 2019. If you pay at a later date, the cover will enter into force at 0:00 midnight at the end of the payment date or the time of payment. Keep the receipt indicating the time of payment. Sports Cover will expire on 31 August 2020.

The insurance can be purchased at www.judoliitto.fi or suomisport.fi

In the event of an accident, contact the Pohjola Health Advisor service

- You can call Pohjola's Health Advisor for an expert opinion on your symptoms and, if necessary, a referral directly to the most suitable medical professional at your nearest Pohjola Hospital, or Pohjola Insurance's doctor partner.
- Health Advisor checks what your insurance policy covers when you use medical services subject to charge and handles the claim for you. At the appointment, you only pay a possible deductible for the treatment.
- If there is no need to visit a doctor, you will receive clear instructions for home care, ensuring a speedy recovery.
- Outside service hours or in emergencies, you may visit any clinic or hospital to receive first aid. In these cases, you must first pay the medical expenses yourself and file a loss report in OP-mobile or OP eServices.

The Pohjola Health Advisor is available at tel. 0100 5225 and in the Pohjola Hospital app. Calls are charged at the normal mobile phone or local network rate. The Pohjola Health Advisor service is provided by Pohjola Hospital Ltd.

Which treatment and examination expenses are compensated?

Sports Cover provides comprehensive cover for costs of doctor's appointments, medication, examinations and surgery for a maximum of three years:

- fees of examinations, treatment and surgery performed by health care professionals at their practice or clinic for each sudden event
- costs for medicinal products and wound dressings sold in pharmacies
- daily hospital charges
- costs of dental injury examinations and treatments with no time limit for compensation
- costs for orthopaedic braces or bandages for the treatment of a coverable injury
- costs for physiotherapy to recover from a fracture, surgery or plaster treatment. Physiotherapy is also covered in knee and shoulder injuries in which the physiotherapy is applied instead of surgery. However, physiotherapy is only covered for a maximum of 10 sessions per sudden event.
- rental costs of crutches
- travel expenses to the nearest treatment location.

We require that any treatment and examinations have been prescribed by a doctor, conform to generally accepted medical practice and are necessary for the treatment of the injury.

If the insured person does not reside permanently in Finland and sustained a loss in Finland, we require that the examinations and the treatment began in Finland

Sports Cover does not compensate for

- stress pain and injuries or illnesses, such as shin splints, tendinitis or inflammation of tendons' attachment sites
- gradually arising pains, injuries or illnesses. Contrary to the above, stress fracture or its initial stage is compensated.
- illnesses, such as arthrosis or arthritis or heart attacks or other attacks of illness
- intervertebral disk, abdominal, umbilical or groin hernia
- loss of income or other indirect losses
- examinations or treatment carried out by a foot, speech or occupational therapist, nutritional therapist, psychologist, neuropsychologist, optician, chiropractor, osteopath, naprapathy practitioner, massage therapist or similar healthcare professional
- psychotherapy or equivalent treatment
- medical equipment, other aids and supplies or artificial limbs, except as described above concerning orthopaedic braces or bandages and rental costs of forearm or underarm crutches
- spectacles, a hearing aid or dentures even if they broke in connection with the sudden event
- indirect costs such as accommodation and meal costs.

Your information is confidential

We will handle your personal data in accordance with the law and our Privacy Statement and Privacy Notice.

The insurance decision will be made automatically on the basis of the information you have provided when you pay the insurance premium. Should a loss occur, any automatic decision by us will be based on the loss details you have provided, on the insurance terms and conditions and our customer data file.

Read more about privacy protection at www.op.fi/dataprotection.