

Suomen Salibandyliitto (Finnish Floorball Federation)  
 Pohjola Sports Cover 1 August 2020 – 31 July 2021  
 Group Player Pass policy code 06-221739

	For whom?	Player Pass, €	Sports Cover, €	Total, €
<b>Adults' Group Player Pass</b>	Born in 2002 or earlier The Group Player Pass for adults is for clubs that organise non-competitive activities for adults and for other league organisers with whom the Federation has contract-based cooperation, e.g. non-competitive leagues.	45	240	285/team
<b>Juniors' Group Player Pass</b>	Born in 2003 or later The Group Player Pass for junior players is for floorball clubs' club groups, floorball/streetbandy groups, floorball camps, etc. A separate Club Player Pass must be taken out for club tournaments.	60	50	110/team

The number of players per team with Adults' Group Player Pass is limited to 20. The number of players per team with Juniors' Group Player Pass is limited to 30. Group player passes may be bought using club identifiers at [Suomisport.fi](https://suomisport.fi). Players' personal identity codes are not required when redeeming the licence/pass. For more information, contact the Federation's customer service.

### 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 15,000 per every sudden event
- Deductible of EUR 100 per every sudden event. The group player pass for junior players has no deductible.
- Handicap benefit EUR 30,000
- Death benefit EUR 8,500.

Further information and instructions available at [vahinkoapu.pohjola.fi/en](https://vahinkoapu.pohjola.fi/en) and [op.fi](https://op.fi), and via the service number 010 253 1333. Sports Cover insurance terms and conditions L2004.

### In what situations is Sports Cover valid?

A group player pass can be taken out for individual non-competitive tournaments and club activities, but in tournaments/club activities a single group pass covers only one team/club group. The insurance is valid only for activities organised by the policyholder. The insurance is not valid for other sports.

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

- non-competitive tournament/club activities
- training session that is characteristic of the sport or in line with the training programme
- on tournament trips 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

The insurance included in the group player pass will come into effect the following midnight after payment or at the exact time of payment provided a receipt showing that time can be presented. The insurance cover will expire on 31 July 2021.

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

- You can call Pohjola 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 partner doctor or clinic.
- The Health Advisor will check what your insurance policy covers when you use medical services subject to charge and handle the claim for you. At the appointment, you will only pay the deductible for the treatment, if there is a deductible.
- 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 for examinations, treatment and surgery performed by healthcare professionals at their practice or clinic for each sudden event
- costs of pharmaceutical products and wound dressings sold at pharmacies
- daily hospital charges
- costs of dental injury examinations and treatments with no time limit for compensation
- costs of orthopaedic braces or bandages for the treatment of a coverable injury
- costs of physiotherapy to recover from a fracture, surgery or plaster treatment. Physiotherapy is also covered in knee and shoulder injuries where physiotherapy is applied instead of surgery. However, physiotherapy is only covered for a maximum of 10 sessions per sudden event.
- rental costs of forearm or underarm crutches
- travel expenses to the nearest hospital or clinic.

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 sustains a loss in Finland, we require that examinations and treatment begin in Finland.

### Sports Cover does not cover

- 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
- glasses, a hearing aid or dentures even if they broke in connection with the sudden event
- indirect costs such as accommodation and meal costs.

### Beneficiary

Any medical expenses indemnity and handicap benefit is paid to the insured person.

In cases of death, the beneficiaries are the insured person's next of kin. The beneficiary can be changed in writing by visiting [op.fi](https://op.fi) and sending us an online message, or by secure email to the address: [urheiluvakuutusset@pohjola.fi](mailto:urheiluvakuutusset@pohjola.fi).

Send a secure email from your email account by opening the address <https://securemail.op.fi> in your browser and following the instructions.

### Sports Cover can be terminated during the season

You can terminate the Sports Cover taken for yourself or a minor child under your guardianship in writing by visiting [op.fi](https://op.fi) and sending us an online message, or by secure email to the address [urheiluvakuutusset@pohjola.fi](mailto:urheiluvakuutusset@pohjola.fi). State the name, personal identity code, sports federation and email address of the insured person, and the bank details for the refund. Send a secure email from your email account by opening the address <https://securemail.op.fi> in your browser and following the instructions. We charge a minimum of EUR 16 for the insurance period.

### Confidentiality

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 data protection at [www.op.fi/dataprotection](https://www.op.fi/dataprotection).

### Regulatory authority

- Financial Supervisory Authority, [www.fiva.fi](https://www.fiva.fi)

### Legal rights

- We advise you on insurance policies and claims at 0303 0303. If you are not satisfied with our conduct in selling the insurance or in other insurance matters, please call the number above. Independent insurance and financial advice is provided by.
- Finnish Financial Ombudsman Bureau (FINE), tel. +358 9 685 0120, [www.fine.fi/en](https://www.fine.fi/en)

If you wish to file a complaint or appeal a claim settlement decision, please contact

- Customer ombudsman [asiakasasiamies@pohjola.fi](mailto:asiakasasiamies@pohjola.fi)
- The Finnish Financial Ombudsman Bureau and Insurance Complaints Board (FINE), tel. +358 9 685 0120, [www.fine.fi/en](https://www.fine.fi/en)
- Consumer Disputes Board, tel. +358 10 366 5200, [www.kuluttajariita.fi/en](https://www.kuluttajariita.fi/en) Please first visit: [www.kuluttajaneuvonta.fi](https://www.kuluttajaneuvonta.fi).

You may also submit the case to a court within three years of our decision.