

# Suomen Salibandyliitto (Finnish Floorball Federation)

Pohjola Sports Cover 1 August 2021–31 July 2022  
Competitive and non-competitive

Policy number 06-21739

	For whom?	Player Pass, €	Sports Cover, €	Total, €
Top League Player Pass	F League, Men's 1st Division Note! Junior players born between 2007 and 2001 (P21-15 and T21-16 ages) may play in a Top League with the player pass valid for their year of birth.	49	345	394
Adults' Player Pass	Adults born in 2003 or earlier	41	194	235
Juniors' Player Pass	Juniors born between 2004 and 2009	41	98	139
Kids' Player Pass	Juniors born in 2010 or later	41	25	66
Senior League Player Pass	Adults born in 2003 or earlier, only for players in senior leagues	27	70	97
Referees' Player Pass	For referees. Adult referees must have either a player pass entitling to competitive matches or a Referees' Player Pass to act as referees. Juniors must have a player pass valid for their age and entitling to competitive matches or a Referees' Player Pass. The match supervisor/technical supervisor must hold a Referees' Player Pass or a player pass as a player, coach or official	27	25	52
Officials' Player Pass	Match officials, team staff	10	9	19
Coaches' Player Pass	Coaches. The Coaches' Player Pass includes user rights to the Finnish Floorball Federation's coach forums and exercise and idea banks (MyEWay.fi). A coach entered in the match record in the F League, Men's 1st and 2nd Divisions, Suomisarja, Women's 1st Division or in junior leagues P21-11 and T21-12 must hold a competitive player pass or Coaches' Player Pass.	27	25	52
Adults' Non-competitive Player Pass	Adults born in 2003 or earlier. Competitive forms of outdoor floorball, streetbandy, clubs	6	6	12
Juniors' Non-competitive Player Pass	Born in 2004 or later. Competitive forms of outdoor floorball, streetbandy, clubs, s <b>ä</b> b <b>ä</b> mestari events	6	6	12
S <b>ä</b> b <b>ä</b> mestari League Player Pass	Born in 2010 or later. Only for players in S <b>ä</b> b <b>ä</b> mestari leagues (P10-8 and T10-8) organised by the Finnish Floorball Federation.	23	6	29

## 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 when resulting from a sudden event. 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
- Handicap benefit **EUR 30,000**
- Death benefit **EUR 8,500**.

Further information and instructions are available at [vahinkoapu.pohjola.fi/en](http://vahinkoapu.pohjola.fi/en) and [op.fi](http://op.fi), and via the service number 0303 0303. Sports Cover insurance terms and conditions L2104.

Kids' Player Pass – Sports Cover does not have a deductible and it is also valid in other federations' sports in the situations specified below.

The Adults' Non-competitive Player Pass, Juniors' Non-competitive Player Pass and Säämästari League Player Pass are not valid in the federation's official competitive leagues and do not have a deductible.

## In what situations is Sports Cover valid?

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

- a match/competition/tournament
- a 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 August 2021 if you pay the premium by the end of August 2021. If you pay later, the cover will enter into force at midnight at the end of the payment date or at the time of payment. The Adults' Non-competitive Player Pass, Juniors' Non-competitive Player Pass and Säämäestari League Player Pass enter into force at midnight at the end of the payment date or at the time of payment. Keep the receipt indicating the time of payment. Sports Cover will expire on 31 July 2022.

## Which treatment and examination expenses are reimbursed?

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 beneficiaries can be changed by informing us about it with an online message at [op.fi](http://op.fi).

## Sports Cover can be terminated during the season

You can terminate Sports Cover taken for yourself or an underage child under your guardianship during the insurance period by sending an online message at [op.fi](http://op.fi). State the name, personal identity code, sports federation and email address of the insured person, and the bank details for the refund. 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 on our customer data file.

Read more about data protection at [www.op.fi/dataprotection](http://www.op.fi/dataprotection).

## Legal rights

- For advice on insurance policies and claims, call our service number: 0303 0303. If you are not satisfied with our conduct in selling the insurance or in other insurance matters, please call the number above. For independent advice, contact the Finnish Financial Ombudsman Bureau (FINE), tel. +358 9 685 0120, [www.fine.fi/en](http://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](http://www.fine.fi/en)
- Consumer Disputes Board, tel. +358 10 366 5200, [www.kuluttajariita.fi](http://www.kuluttajariita.fi). Please first visit: [www.kuluttajaneuvonta.fi](http://www.kuluttajaneuvonta.fi)

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

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## Have you had 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 and in an emergency, you may visit any clinic or hospital to receive first aid. In these cases, you must first pay the expenses yourself and then file a loss report in OP-mobile or at op.fi.



**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.

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Player Passes are available for purchase at  
[www.suomisport.fi](http://www.suomisport.fi)

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(Finnish Floorball Federation)

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[www.salibandy.fi](http://www.salibandy.fi)

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Domicile: Helsinki, main line of business: insurance

Regulatory authority: Financial Supervisory Authority, [www.fiva.fi](http://www.fiva.fi)