

Suomen Salibandyliitto Ry (Finnish Floorball Federation)

Pohjola Sports Cover 1 August 2022–31 July 2023
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 Junior players born between 2001 and 2008 may play in the Men's 1st Division with the player pass valid for their year of birth. Junior-age boys born between 2001 and 2007 and junior-age girls born between 2002 and 2007 may play in the F League with the player pass valid for their year of birth.	49	370	419
Adults' Player Pass	Adults born in 2004 or earlier.	41	219	260
Juniors' Player Pass	Juniors born between 2005 and 2010.	41	102	143
Kids' Player Pass	Juniors born in 2011 or later.	41	25	66
Senior League Player Pass	Adults born in 2004 or earlier, only for players in senior leagues.	27	102	129
Referees' Player Pass	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	30	57
Officials' Player Pass	Match officials, team staff.	10	9	19
Coaches' Player Pass	Coaches. A coach entered in the match record in the F League, Men's 1st and 2nd Divisions, Suomisarja (Finnish Series) for men, Men's 2nd Division, or in junior leagues P11-22 and T12-21 must hold a Top League, Adults', or Coaches' Player Pass in force. Includes access to the MyE.Way service until the end of the season.	27	25	52
Adults' Non-competitive Player Pass	Persons born in 2004 or earlier. Competitive forms of outdoor floorball, streetbandy, clubs. Not eligible to play in the F League, Men's 1st Division, Finnish Series, 1st to 6th divisions or in senior leagues.	6	9	15

	For whom?	Player Pass, €	Sports Cover, €	Total, €
Säbäkipinä Player Pass	Born in 2011 or later Player Pass for Säbäkipinä clubs or games. Säbäkipinä games include Säbäkipinä events (individual tournament event, which require separate registration), and Säbäkipinä Leagues (junior leagues organised by the Finnish Floorball Federation for ages P8-10 and T8-10 as well as P11-12 and T11-12 in certain regions. League games are played throughout the entire season or they may require separate registration for autumn and spring. Remember to check whether you need a Kids' Player Pass or a Säbäkipinä Player pass on the league's website).	19	9	28

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 claimhelp.pohjola.fi and op.fi, and in the service number 0303 0303. Sports Cover insurance terms and conditions L2204.

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

Adult Non-Competitive Player Passes and the Säbäkipinä Player Passes do not include deductibles.

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
- match trips and 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 2022 if you pay the premium by the end of August 2022. 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. Keep the receipt indicating the time of payment. Sports Cover will expire on 31 July 2023.

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.

Sports Cover can be terminated during the season

You can terminate Sports Cover taken for yourself or an under-age child under your guardianship during the insurance period by sending an online message at 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.

Regulatory authority

- Financial Supervisory Authority, www.fiva.fi

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

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

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

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

Have you had an accident? Contact the Pohjola Health Advisor service



Get free medical advice and a treatment needs assessment from a Pohjola Health Advisor. If necessary, our healthcare professional will book you an appointment with an online doctor or our partner 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.



Pohjola Health Advisor is available on our app and by phone at +358 100 5225.

Calls are charged at the normal mobile phone or local network rate. The Pohjola Health Advisor service is provided by Pihlajalinna Omasairaala Ltd.

Player Passes are available for purchase at
www.suomisport.fi

Suomen Salibandyliitto (Finnish Floorball Federation)

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Domicile: Helsinki, main line of business: insurance

Regulatory authority: Financial Supervisory Authority, www.fiva.fi