

Finnish Ski Association  
Pohjola Sports Cover 1 June 2020 – 31 May 2021  
Ski Pass, policy code 06-8698959

	For whom?	Ski Pass, EUR
Adults	Born 2002 or earlier	37
Youth	Born 2003 or later	27

A Ski Pass is an inexpensive licence product for non-competitive skiing of various types (alpine, freestyle, cross-country, ski jumping, Nordic combined). The licence fee always includes Sports Cover for ordinary skiers to cover snow sports.

In addition to non-competitive sports, a Ski Pass entitles you to participate in competitions in all age groups as follows:

#### Cross-country skiing and ski jumping/Nordic combined

- regional and district competition
- national competition organised by your own club or
- the Hopeasompa finals
- veterans' Finnish championships in cross-country skiing

#### Alpine and freestyle skiing

- in club and regional competitions organised by SHL or SSF (the Finnish- and Swedish-language Ski Associations of Finland) that are outside the national competitive calendar, or
- national competition organised by your own club

Children aged 12 (born 2009) or younger and adults aged 65 (born 1956) or older may take part in national or higher competitions in all disciplines with a Ski Pass.

Persons aged 13–64 (born 1957–2008) must have a competitive licence to participate in national or higher competitions.

#### How to buy a Ski Pass

You can buy a Ski Pass at [www.suomisport.fi](http://www.suomisport.fi). Read the instructions on the Finnish Ski Association's website [www.hiihtoliitto.fi](http://www.hiihtoliitto.fi). The licence is valid once it has been paid.

#### 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
- Handicap benefit EUR 30,000
- Death benefit EUR 8,500.

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

#### In what situations is Sports Cover valid?

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

- non-competitive ski sports
- competitions specified by sports federations
- in training typical of the sport and arranged according to a 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 not be valid until it has been paid. Sports Cover will expire on 31 May 2021.

The insurance can be purchased at [www.hiihtoliitto.fi](http://www.hiihtoliitto.fi) or [suomisport.fi](http://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.

## 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 [urheiluvakuutukset@pohjola.fi](mailto:urheiluvakuutukset@pohjola.fi). Send a secure email from your email account by opening the address <https://securemail.op.fi> on your browser and following the instructions.

## 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](https://www.op.fi/dataprotection).