

**SCHEDULE FOR INSURED BENEFITS AND PREMIUMS  
POLICY PERIOD 1.1.-31.12.2024**

Player status and Age groups	COMPETITION ACTIVITY / ADULTS - Born 1954 - 2004					COMPETITION ACTIVITY / YOUTH AND CHILDREN - Born 2005 or later					HOBBY ACTIVITY		
	Professional V12 / cover according to law <sup>*)</sup>		Amateur V10 / V11		Referees and coaches V50	Youth A Born 2005-2006 V20 a	Youth B Born 2007-2008 V20 b	Youth C Born 2009-2010 V21 c	Youth D Born 2011-2012 V21 d	Children Born 2013 or later V22	Adults * Born 1954 - 2006 V40 Restricted	Hobby pass insurances	
	Amateur (Under Contract) V12 / V13		V10 Extended	V11 Restricted								Youth Born 2006-2012 V30	Children Born 2013 or later V31
Types of compensation Sums insured per claim	V12 Extended	V13 Restricted			V10 Extended	V11 Restricted	V50	V20 a	V20 b	V21 c	V21 d		
<b>A. Treatment</b> - Dental injuries excluded (covered in D) - Surgery in private clinics excluded (covered in B) - Medical treatment up to 2 years	3 000 €	1 500 €	3 000 €	1 500 €	3 000 €	3 000 €	3 000 €	3 000 €	3 000 €	3 000 €	1 500 €	3 000 €	3 000 €
<b>Deductible for treatment/ claim</b>	200 €	100 €	200 €	100 €	100 €	100 €	100 €	100 €	100 €	-	100 €	100 €	-
<b>B. Surgery</b> Private Clinics	14 000 €	-	14 000 €	-	14 000 €	14 000 €	14 000 €	14 000 €	14 000 €	14 000 €	-	14 000 €	14 000 €
<b>C. Physiotherapy</b> After or instead of surgery or plastering	800 €	800 €	800 €	800 €	800 €	800 €	800 €	800 €	800 €	800 €	800 €	800 €	800 €
<b>D. Dental injury</b> - Caused by accident injury - Treatment on sound teeth	3 000 €	500 € Emergency treatment	3 000 €	500 € Emergency treatment	3 000 €	3 000 €	3 000 €	3 000 €	3 000 €	3 000 €	500 € Emergency treatment	3 000 €	3 000 €
<b>E. Progressive disability indemnity</b> The indemnity is paid progressively according to table of disability	30 000 €	30 000 €	30 000 €	30 000 €	30 000 €	30 000 €	30 000 €	30 000 €	30 000 €	30 000 €	30 000 €	30 000 €	30 000 €
<b>F. Athletic death / accidental death</b> Caused by accident injury	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €
Additional indemnity in case of accidental death on the field during match	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €
<b>Premium #)</b>	<b>520 €</b>	<b>265 €</b>	<b>320 €</b>	<b>120 €</b>	<b>40 €</b>	<b>150 €</b>	<b>150 €</b>	<b>50 €</b>	<b>50 €</b>	<b>5 €</b>	<b>60 €</b>	<b>25 €</b>	<b>5 €</b>

<sup>\*)</sup> Athlete, whose taxable salary during the playing season or during a year-long period is at least 13,180 euros (in 2024) from sports mainly practiced in Finland, is to be insured according to the law of Athlete's accident- and pension cover.

\* Adult hobby insurance is not valid in adult competition series organized by the Finnish Football Federation.

#) Premium includes insurance premium 90 % + administration and service fee 10 %.

In case you are buying the insurance on behalf of a group, please make sure they all know which insurance cover they have and that they get Product description, schedule for Insured Benefits and premiums as well as insurance terms and conditions.

Voluntary extra covers for above insurances (policy period calendar year)	Additional premium #)
* Extension to cover leisure time accidents (born after 2013)	35 €
* Extension to cover leisure time accidents (born 1953 - 2011)	70 €

Insurer: Zurich Insurance plc, branch in Finland  
Insurance Broker: Aon Finland Oy

# Football Association of Finland (FAF) licence insurance

## Insurance Product Information Document

**Insurer:** Zurich Insurance plc, Finland branch, is registered with the Registry of the National Board of Patents and Registration of Finland with the corporate registration number 1996555-8, visiting address Eteläesplanadi 22A, 00130 Helsinki

**Product:** Football licence insurance, Insurance wording: version 01.01.2024



**Insurance Broker: Aon Finland Oy.** Complete pre-contractual and contractual information can be found in the terms and Conditions that can be found at [www.palloliitto.fi](http://www.palloliitto.fi)

## What type of insurance is this?

The insurance is valid for football players, coaches, referees and officials under 70 years of age who have bought an Individual license and license insurance according to FAF rules or who otherwise are entitled to the cover. For children under 12 years old the license insurance covers all licensed sports organized by Finnish sports associations. The Insured person can extend the Insurance to cover also personal accidents during leisure time for an additional premium.



### What is insured?

- ✓ Accidental injury, sudden external, unforeseen, bodily injury due to physical incident.
- ✓ Immediate muscle or tendon strain or sprain injury caused by individual exertion or movement. The injury must be treated by a doctor within 14 days of the injury.
- ✓ The insurance covers the following types of compensation depending on the chosen insurance product. The insurance products available for each license category are presented in a separate document Schedule for insured benefits and premiums.
- ✓ Treatment expenses covered
  - medical expenses, according to the Finnish National Health Insurance act, hospital stay, medicine and supports given by medical doctor.
  - surgery in public healthcare.
  - cost for medical bandages and supports.
- ✓ Surgery in private healthcare in case this is included in the chosen insurance option.
- ✓ Dental injury is covered for the acute treatment to sound and permanent teeth. In Extended insurance also follow-up treatment is covered within 2 years from date of injury.
- ✓ Lifelong medical invalidity is to be paid if injury results within 2 years in permanent lifelong medical invalidity. Full compensation is paid for full invalidity, partial compensation for corresponding partial invalidity.
- ✓ If injury causes death within a year, benefit according to the policy is paid. Any invalidity benefits already paid for the same injury will be deducted.
- ✓ Travel expenses are covered by least expensive way of transportation from place of injury to nearest place of treatment, limited to one trip only.
- ✓ Physiotherapy covers necessary treatment on requisition by medical doctor after surgery or plastering or in case orthopedic recommends physiotherapy as an alternative to surgery.



### What is not insured?

- ✗ Insurance does not cover injury relating to illness, or predisposition.
- ✗ Insurance does not cover a player playing against medical advice or whilst signed off by a doctor.
- ✗ Injury is only covered if the insured person is wearing protective equipment as set out in the sports association rules.
- ✗ Damage to glasses or contact lenses, hearing aid or denture.
- ✗ Damage to clothes or damaged sports equipment.
- ✗ Physiotherapy is covered with limitations and only after surgery or plastering.
- ✗ Loss of income or indirect losses.
- ✗ Injuries that have occurred when participating in Men's or Ladies' National A Team practices or games.



### Are there any restrictions in the cover?

- ! The insurance does not cover injuries gradually emerging as a result of strain or wear and tear of joints and tendons including but not limited to strain rheumatism (arthritis), or tendonitis and the like.
- ! The insurance does not cover occupational accidents, student accidents or other accidents that grant entitlement or would have granted entitlement to compensation under the Third-Party Motor Liability Insurance Act, the Military Accidents Act, Workers Compensation Act or some other equivalent Act.
- ! Treatment expenses are covered only for the part which is not or would not be covered by Health Insurance Act or some other Act.
- ! The reimbursements paid by KELA (The Social Insurance Institution of Finland) are subtracted from compensations.
- ! Initial place to get treatment is claims management company's contract medical center at claims management company's agreed risk rates for medical doctors or municipal medical center.
- ! Use of other private clinics is allowed where considered necessary for the timely healing of the

patient and where no alternative is available from another source at chosen claims management company's contract medical centers at agreed risk rates for medical doctors. Other private clinics need to be pre-approved by claims administrator.



## Where am I covered?

The insurance covers in Finland and abroad games, practices and training organized by FAF and its clubs including exercises/drills which is natural to this sport, or when participating abroad as a Finnish team in similar events organised by local Sports Association and its clubs:

- During games, competitions, exhibitions/shows.
- During practice outside sports fields/hall by instructor or as a natural part of officially organised exercise program.
- All warming up/down during any of points a through above.
- During training, physical exercise and coaching camps in the sphere of sporting activity but not at other times
- During immediate travel to and from exercise and training camps

The insured can for an additional premium extend the insurance to cover also personal accidents during leisure time.



## What are my obligations?

- Claim needs to be reported as soon as possible after the injury or after the first doctor visit. Claims form must be confirmed/signed by a representative.
- It is an absolute condition of the policy that the insured follows the rules and regulations set by the FAF.
- Any claim based on the insurance contract shall be made in writing to the insurer within one year from the date at which the claimant becomes aware of an in-force insurance policy, of the occurrence of an insured event and of the loss, damage or injury that resulted from the occurrence. In any event, the claim shall be made within ten years from the occurrence of the insured event.
- Individuals putting forward a claim must provide all accessible information they have to the Claims handler to enable them to process the claim and pay the benefit taking into account possibilities of the insurance company to acquire clarification.



## When and how do I pay?

- Sports insurance is bought from FAF web pages. It can be paid with any provided payment methods.



## When does the cover start and end?

- If insurance application is made before the start of the license period, the insurance will come in force from the start of the license period. For the players with no cover for the previous season and who buy the insurance during the previous month for the upcoming period, the cover starts from the date of application.
- If insurance application is made after the beginning of license period, the insurance will come into force when the application is made.
- The insurance will terminate at the end of the license period.
- If the premium is not paid by the due date, the insurer has the right to cancel the insurance cover within 14 days from the date that the insured has got the notice. The cancelled insurance can be reinstated from the time of payment, in case it is paid within 6 months from the cancellation of the insurance.



## How do I cancel the contract?

- The insurance can be cancelled in writing at FAF webpages [www.palloliitto.fi/pelipaikka](http://www.palloliitto.fi/pelipaikka)

Zurich Insurance plc, Finland branch  
Eteläesplanadi 22 A  
00130 Helsinki  
Register number: FI1996555-8

Zurich Insurance plc a public limited company incorporated in the Republic of Ireland  
Registered office: Zurich House, Frascati Road, Blackrock, County Dublin, A94 X9Y3, Ireland  
Reg. no. 13460 in the Corporate Registration Office, Ireland



**ZURICH**<sup>®</sup>

# Sport Accident Insurance for Football

## Product specification 2024

version: 01.01.2024



### SCHEDULE FOR INSURED BENEFITS AND PREMIUMS POLICY PERIOD 1.1.-31.12.2024

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Insurer: Zurich Insurance plc, branch in Finland  
Insurance Broker: Aon Finland Oy

**Football Association of Finland (FAF) represents its club members in agreeing with Insurer the contents of the Group Benefit Insurance Scheme under which any voluntary Individual licence insurance is issued.**

**Aon Finland is the insurance broker of the Group Benefit Insurance Scheme and Zurich Insurance plc, branch office in Finland (1996555-8) is the Insurer.**

### Inception of insurance

If an insurance application is made before the start of the license period (January 1<sup>st</sup>), the insurance will come in force from the start of the license period, except for the players who do not have cover for the previous season and who buy the insurance during the previous month (December) of the upcoming season – for these players the cover starts from the date of the application. If an insurance application is made after the beginning of the license period, the insurance will come into force when the application is made. The insurance will terminate at the end of license period (December 31<sup>st</sup>).

### Validity of insurance

The insurance is valid for football and futsal players, coaches, referees and officials under 70 years of age who have registered according to Sports Associations rules and bought an Individual license insurance. For children under 12 years old the licence insurance covers all sports organized by Finnish sports associations, whereby the child has acquired a license. Insurance covers in Finland and abroad games, practices and training organized by FAF including districts, affiliated clubs and teams or when participating abroad as a Finnish team in similar events organised by local Sports Association, districts, affiliated clubs and teams, related to:

- Games.
- Practice organized by the team and carried out under a training supervision.
- Training, physical exercise and coaching camps in the sphere of sporting activity but not at other times.
- Round trips directly relating to above-mentioned activity events.

The insured person can extend the insurance to cover also personal accidents during leisure time for an additional premium.

### What is covered

- Accidental injury, injury on the body arising from a sudden external physical occurrence and
- Immediate muscle or tendon strain or sprain injury caused by individual exertion or movement. The injury must be treated by a doctor within 14 days of the injury. The compensation is paid for maximum six weeks starting from the date of the injury and it does not cover surgery.

### Types of compensation

#### Treatment costs

The insurance covers the following types of compensation depending on the chosen insurance option. The insurance options are presented in the separate Schedule for Insured Benefits and Premiums.

##### a) Treatment costs

The following costs are compensated as treatment costs:

- Examinations carried out and treatment given by a doctor or some other health care professional, medicinal products prescribed by a doctor and sold by pharmacies

based on authorization by the National Medicines Agency and hospital bed-day charges

- Surgery in public health care
- Costs of obtaining necessary orthopaedic supports due to an injury

##### b) Surgery

(in case the chosen insurance option includes this cover)  
Surgery in private medical centre

##### c) Physiotherapy

Expenses caused by necessary physiotherapy prescribed by a doctor after surgery or plastering caused by an injury or in case orthopaedic recommends physiotherapy as an alternative to surgery. In case surgery is however necessary after the compensated physiotherapy, post-surgery physiotherapy costs will be compensated up to the sum insured available having deducted the pre-surgery physiotherapy costs.

##### d) Dental injury

Dental treatment costs are compensated to sound teeth up to two (2) years, in basic coverage only acute treatment is covered.

##### e) Handicap benefit

A handicap benefit is paid for a permanent general physical injury caused by an accident. The agreed sum is paid for full invalidity. For partial invalidity partial insurance value is paid based on the degree of medical invalidity.

##### f) Death benefit

If injury causes death within a year, indemnity according to the policy is paid. Any invalidity indemnity due to the same injury already paid will be deducted.

##### g) Travel expenses

Travel expenses related to treatment are covered by least expensive way of transportation limited to one return trip only.

### Existing limitations

- Insurance does not cover injury relating to illness, or predisposition
- Insurance does not cover a player playing against medical advice or whilst signed off by a doctor
- Insurance does not cover injury as a result of neglecting the use of safety gear according to the sports' rules
- Repair or replacement expenses of spectacles, contact lenses, hearing aid or dental prostheses broken in connection with an injury are not covered
- Repair or replacement expenses of clothing or sports equipment are not covered
- Physiotherapy is compensated after surgery. Physiotherapy can also be compensated in case orthopaedic recommends physiotherapy as an alternative to surgery.
- Loss of earnings or other consequential losses are not covered
- The insurance does not cover participation on Men's or Ladies' National A Team
- The insurance does not cover injuries gradually emerging as result of strain or wear and tear of joints and tendons including but not limited to strain rheumatism (arthritis), or tendonitis and the like.
- The insurance does not cover professional sports.

The insurance does not cover occupational accidents or student accidents that grant entitlement or would have granted entitlement to compensation. The insurance does not cover injuries for which entitlement to compensation is granted under the Third Party Motor Liability Insurance Act, the Military Accidents Act or some other equivalent act. Treatment expenses are compensated to the extent that they do not or

would not have granted entitlement to compensation under the Sickness Insurance Act or some other act.

The insurance does not cover injury to the mind, for instance shock and the like are not characterised as accidental injury. The insurance does not cover injuries occurring during parties, end of season celebrations or the like organized by FAF including districts, affiliated clubs and teams

It is expected that prior claiming compensation from this insurance, compensation from Social Insurance Institution has been claimed. Most medical centres will claim this using power of attorney directly from Social Insurance Institution.

The compensation for immediate muscle or tendon strain or sprain injury caused by individual exertion or movement must be treated by a doctor within 14 days of the injury. The compensation is paid for maximum six weeks starting from the date of the injury and it does not cover surgery.

Primary place to get treatment is an Insurer's/Claims Administrator's contract medical centre, which has agreed rates for various medical treatments, or alternatively a municipal medical centre. If treatment for surgery or plastering is given to individuals by a private hospital or clinics other than a contract medical centre, a pre-approval for treatment needs to be received from the claims administrator.

Medical treatment costs are compensated up to two (2) years from time of injury. In case of alternatives involving a deductible, treatment expenses are compensated only for the proportion exceeding the deductible or the deductibles.

### **Notification of injury**

Injury is to be reported using claim report as soon as possible after the injury or after the first doctor visit. Reported claim caused by an injury needs to be confirmed/signed by team leader or coach.

### **General terms and conditions, sums insured and deductibles**

General terms and conditions and terms and conditions can be found on the internet pages of Football Association of Finland. Sums insured and deductibles are presented in the separate Schedule for Insured Benefits and Premiums, which equally can be found on the internet pages of Football Association of Finland.

### **Insurer**

Zurich Insurance plc, branch office in Finland, is registered with the Registry of the National Board of Patents and Registration of Finland with the corporate registration number 1996555-8, and the visiting address Eteläesplanadi 22 A, 00130 Helsinki

### **Insurance terms and conditions**

Terms and conditions for Sports Accident Cover linked with Sports Association's license, 1.1.2024

#### **Zurich Insurance plc, Finland branch**

Eteläesplanadi 22 A  
00130 Helsinki  
Register number: FI1996555-8

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Reg. no. 13460 in the Corporate Registration Office, Ireland



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# Sports Accident Insurance Wording

## Terms and Conditions of Sports Association's license insurance

version: 01.01.2024



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### Terms and Conditions

This is a translation of the Finnish terms and conditions and if there are differences between the contents, it is the Finnish version that applies.

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#### 1 Insured

The insurance is valid for players, coaches, referees and officials under 70 years of age who have registered according to Sports Associations rules and bought an Individual license insurance. For children under 12 years old the licence insurance covers all sports organized by Finnish sports associations, whereby the child has acquired a license.

The Sports Association represents its club members in agreeing with Insurer the contents of the Group Benefit Insurance Scheme under which any voluntary Individual licence insurance is issued.

In case the Insured and the Insurance Buyer are separate persons, it is the responsibility of the Insurance Buyer to inform the Insured about the terms and conditions and validity as well as possible changes in them.

#### 2 When the cover is valid

The Insurance is a fixed term policy and valid for one licence period of the Sports Association at a time and ends at the same time as the licence period. The same insurance period is applicable to Extended license insurance for leisure time accidents.

If insurance application is made before the start of the license period, the insurance will come in force from the start of the license period, except for the players who do not have cover for the previous season and who buy the insurance during previous month for the upcoming season – for these players the cover starts from the date of application. If insurance application is made after the beginning of the license period, the insurance will come into force when the application is made. The insurance will terminate at the end of license period.

If the premium isn't paid in due time, the Insurer has the right to terminate the Individual license insurance 14 days from sending the Individual policy holder information about termination due to non-payment of premium. An Individual license insurance that has been terminated due to failure to pay the premium, can be revived by paying the premium within 6 months from the termination of the Individual licence insurance.

#### 3 Where the cover is valid

The insurance is valid worldwide for games, practices and game/training trips organized by the Finnish Sports Association, its districts and clubs/teams, or when participating abroad as a Finnish team in similar events organized by the local sports association, its districts and clubs/teams.

#### 4 What activities are covered

##### 4.1 Organized sport

The insurance covers organized sports of the type of sport the agreement covers, including exercises/drills which is natural to this sport:

- During games, competitions, exhibitions/shows.
- During recognized practice on sports fields/hall.
- During mutual practice outside sports fields/hall by instructor.
- During practice outside field/hall which is a natural part of officially organised exercise program.
- All warming up/down during any of points a through above.
- During training, physical exercise and coaching camps in the sphere of sporting activity but not at other times.

During organized sport the insurance covers accidental injury (see point 5.a) and immediate individual exertion or caused by movement of a muscle or tendon strain or tear injury (see point 5.b).

##### 4.2 Travel

During direct travel to/from organized sports event/participation and during a stay there, insurance covers Accidental injury, see point 5.a.

##### 4.3 Stay

During stay at place of organised sport event/practice, see point 4.1, Accidental injury see point 5.a is covered.

#### 5 What injuries are covered

- Accidental injury, sudden external, unforeseen, bodily injury due to physical incident during organized sports (see point 4.1), travel (see point 4.2) and stay (see point 4.3). Accidental injury is an injury on the body arising from a sudden external physical occurrence – during the insurance period, or during travel and stay in connection with organised sports.
- During organised sports (see point 4.1), in addition to the accidental injury, the insurance covers immediate muscle or tendon strain or sprain injury caused by individual exertion or movement. The injury must be treated by a doctor within 14 days of the injury. The compensation is paid for maximum six weeks starting from the date of the injury and it does not cover surgery.

#### 6 Benefits covered

Insured treatments, deductibles and sums insured are written in the Schedule for insured benefits and premiums. The compensation is calculated taking into account the sums insured and deductibles at the time of the injury.

The insurance covers the following types of compensation depending on the chosen insurance product. The insurance products available for each licence category are presented in the Schedule for insured benefits and premiums. The deductible

according to the Schedule for insured benefits and premiums will be deducted from the compensation.

- 6.1 Benefit in the event of accidental death.
- 6.2 Benefit in the event of permanent injury of medical invalidity of more than 5%.
- 6.3 Benefit in the event of dental injury to sound and whole teeth.
- 6.4 Benefit in respect of physiotherapy/ chiropractor if necessary after surgery. Physiotherapy can be compensated in case orthopaedic recommends physiotherapy as an alternative to surgery. In case surgery is however necessary after the compensated physiotherapy, the post-surgery physiotherapy costs will be compensated up to the sum insured available having deducted the pre-surgery physiotherapy costs.
- 6.5 Benefit in respect of medical treatment, surgery, medicines and travel.
- 6.6 Deductible  
The deductible according to the Schedule for insured benefits and premiums will be deducted from the compensation.

## 7 Limitations (what is not covered)

### 7.1 Strain, wear and tear

The insurance does not cover injuries gradually emerging as a result of strain or wear and tear of joints and tendons including but not limited to strain rheumatism (arthritis), or tendonitis and the like.

### 7.2 Injury influenced by illness, illness like condition or predisposition.

The insurance does not cover stroke, fainting or other illness like condition including heart attack. If it is believed illness like condition or predisposition together with injury can have had a contribution cause to the death, invalidity or treatment costs, the benefit can be reduced. It will be reduced accordingly to the extent of the illness like condition or predisposition has had to the death, invalidity or treatment costs.

### 7.3 Injury by medical treatment or use of medical drugs

The insurance does not cover injury caused by medical examination or treatment or by the use of medical drugs unless the Insured is being treated for an injury already covered by the Insurers. Under no circumstances does the insurance cover injuries caused by drugs on the List of Prohibited Substances and Prohibited Methods in Sports by the Finnish Anti-doping Agency FINADA.

### 7.4 Deliberately causing of injury

The Insurers are not liable if the Insured has deliberately caused the injury. However, it is liable if the individuals could not be blamed for the bodily injury due to his/her age or mental state.

The Insurers are not liable to suicide or attempted suicide due to mental disease. The claimant must prove the suicide or attempted suicide was caused by sudden mental illness – due to age or mental state could not understand the circumstances of his/her action – and not a mental disease.

### 7.5 Gross negligence caused by Insured

If the insured has shown gross negligence or increased the frame of the injury, the Insurers might reduce or cancel its liability. Same if the Insured by gross negligence has caused the injury by neglect of a safety regulation.

### 7.6 Other limitations

- a) Initial place to get treatment is claims handlers' contract medical centre at agreed risk rates for medical doctors or municipal medical centre.
- b) Insurance does not cover injury relating to illness, or predisposition.
- c) Insurance does not cover a player playing against medical advice or whilst signed off by a doctor.
- d) Insurance does not cover injury as a result of neglecting the use of safety gear according to the sports' rules.
- e) Damage to glasses or contact lenses is not covered.
- f) If surgery or plastering is treated by private hospital or clinics other than claims handler's contract medical centre,

pre-approval for treatment need to be received from claims handler.

- g) The insurance does not cover participation on Men's or Ladies' National A Team.
- h) The insurance does not cover injuries where the insured person can directly claim from the perpetrator of the injury or their insurance company, this does not apply to injuries occurred in normal playing situations.
- i) The insurance does not cover occupational accidents, student accidents or other accidents that grant entitlement or would have granted entitlement to compensation under the Third-Party Motor Liability Insurance Act, the Military Accidents Act, Workers Compensation Act or some other equivalent act.
- j) The Insurers do not cover injury obtained during participation of scuba diving with oxygen or breathing gas, speed racing by motor vehicle/ vehicle, air sports, mountain climbing and expedition like events.
- k) The insurance does not cover personal accidents in professional sport that grant entitlement or would have granted entitlement to compensation under the Finnish Act for sportsmen's personal accident and pension cover (2009/276).
- l) Injury to the mind for instance shock and the like, is not characterised as accidental injury unless the accident simultaneously causes bodily harm resulting in permanent invalidity.
- m) The insurance does not cover injuries occurring during parties, end of season celebrations or the like organized by Sports Association including districts, affiliated clubs and teams.

## 8 Change of risk and safety regulations

### 8.1 Liability limitations due to change of risk.

The Insurers are not liable to accident, see point 5., caused by:

- a) Voluntary participation in any criminal activity.
- b) Hang gliding, flying by micro light and ultra-light airplanes, sky diving, paragliding and ballooning.

### 8.2 Safety regulations

It is an absolute condition of the policy that the insured follow the rules and regulations set by the Sports Association.

If the insured deliberately does not follow the rules and regulations set by the Sports Association the right to benefit may be lost or reduced.

## 9 Claims

### 9.1 Combined rules

- a) When injured the insured must see a medical doctor immediately, attend regular follow ups, and follow the doctor's orders.
- b) Individuals putting forward a claim must provide all accessible information they have to the Claims handler to enable them to process the claim and pay the benefit.
- c) Information is submitted on claims form developed by the Claims handler. The claims form must include among others the insured birth date, social security number and player number.
- d) Claims form must be confirmed/ signed by team leader or coach.
- e) Anyone giving false or wrong information, might lose any claim right by the Insurers in this or any other case. Both the insured and Claims handler has the right to collect medical- and specialty statements significant to the amount of benefit. If the Claims handler finds it necessary to collect new statement from specialist this should be argued thoroughly in writing.
- f) If an improvement of the injury by surgery is possible, but the insured without reasonable cause does not want to have the surgery, the final level of invalidity will be established accordingly to the improvement the surgery might have caused.

Claims will be time-barred according to:

- g) Claim to be reported as soon as possible after the injury or after the first doctor visit.
- h) Any claims based on an insurance contract shall be made to the insurer within one year from the date at which the



claimant becomes aware of an in-force insurance policy, of the occurrence of an insured event and of the loss, damage or injury that resulted from the occurrence. In any event, the claim shall be made within ten years from the occurrence of the insured event or, if the insurance has been taken out to cover against bodily injury or liability for damages, from the occurrence of the loss, damage or injury. Reporting the occurrence of an insured event is considered to equal the making of a claim for this purpose.

If no claim is made within the period provided under Subsection 1, the claimant loses his entitlement to compensation. (Finnish Insurance Contracts Act 14.5.2010/426 Section 73)

## 9.2 Death

If injury causes death within a year, benefit according to the policy is paid. Any invalidity benefits already paid will be deducted. If the insured should die by any other cause, neither death nor invalidity benefit will be paid. No death benefit will be paid after one year, only invalidity benefit. Death benefit not to named spouse/child is paid in accordance with Finnish inheritance law.

## 9.3 Lifelong medical invalidity

- a) To be paid if injury results within 2 years in permanent lifelong medical invalidity. Occupation, individual predisposition or social rank is not to be allowed for. By full invalidity the full insurance value is paid. Partially invalidity is partially paid.
- b) Invalidity is based on table of invalidity at the time of settlement. In determining the handicap, only the nature of the injury is taken into account. The individual circumstances of the injured person, such as their profession or leisure-time pursuits, do not affect the determination of the handicap. The degree of handicap is determined in accordance with the handicap classification decree based on the Workers' Compensation Act and valid when the accident occurred. Injuries are divided into handicap classes 1–20, with class 20 corresponding to full handicap and class 1 to the smallest coverable handicap. The benefit for full, permanent handicap according to class 20 is paid as a lump sum equal to the sum insured valid at the time the sudden event occurred. For partial, permanent handicap, the benefit is paid as a lump sum equal to as many twentieths of the sum insured as indicated by the handicap class. The Insurers are only liable to invalidity of 5% or above, for each insurance event.
- c) For combined injury in one body part/ organ, the whole loss of function is estimated according to rates of total loss of function in that body part/ organ. The level of invalidity in one insurance case cannot exceed 100%, even if more than one body part/ organ is injured.
- d) Loss or damage on body part or organ completely inoperative before the injury does not give right to benefit. If partly useless a deduction of the same grade/size is made. When illness like condition or predisposition is a significant cause of increase of invalidity level regulation in point 7.2 is in use.
- e) Dental injury does not apply to invalidity benefit.

## 9.4 Treatment expenses

- a) **General about treatment expenses**  
The Insurers will pay necessary medical treatment of injury within 2 years from date of injury.

Insurance covers expenses according to claims handler's risk rates for medical expenses, according to the Finnish National Health Insurance act, hospital stay, bandages, medicine and supports given by medical doctor.

Travel expenses related to treatment are covered by least expensive way of transportation limited to one return trip only.

The condition of the insured is to be taken into consideration concerning travel expense compensation. Expenses covering private hospitals/clinics/medical doctors are covered according to the Schedule for insured benefits and premiums and based on claims handler's contract medical centres at agreed risk rates for medical doctors. Copies of original receipts must be provided to claims handler.

### b) Dental injury

The Insurers cover dental injury to sound and whole teeth within 2 years from date of injury with insurance value according to insurance policy. The Insurers also cover first permanent treatment even if this is later than 2 years from date of injury subject to recommendation from dentist or dental technician that treatment should be delayed. Final dental settlement is based on quote by dentist or dental technician within 2 years of date of injury. Dental injury due to eating is not covered.

### c) Physiotherapy

**Covers necessary treatment on requisition by medical doctor after surgery or plastering. Physiotherapy can be compensated in case orthopaedic recommends physiotherapy as an alternative to surgery. In case surgery is however necessary after the compensated physiotherapy,** post-surgery physiotherapy costs will be compensated up to the sum insured available having deducted the pre-surgery physiotherapy costs.

### d) Non-agreement private clinics

Use of private clinics is allowed where considered necessary for the timely healing of the patient and where no alternative is available from another source at chosen claims handler's contract medical centres at agreed risk rates for medical doctors. Other private clinics need to be pre-approved by claims handler.

## 10 Compensation procedure

The claimant shall submit all documents and information necessary to determine the Insurer's liability. The documents shall be submitted as soon as possible to claims handler who will handle the claims and claims payment on behalf of the Insurer.

A notification of claim shall include at least the following information:

- Name of the Insured;
- Short description of the loss event;
- Receipts or other evidence of the medical expenses and service charges; and
- Appropriately dated and signed doctor's certificate where necessary

The claims handler may request other information and documents where needed.

A written claim must be presented to the claims handler within one year of the date on which the claimant was informed on her/his right to compensation, and at the latest, within ten years from the occurrence of the loss event.

## 11 Complaints procedure

**Insurance broker**                    **Aon Finland Oy**  
**Mannerheimintie 18**  
**00100 Helsinki**

Aon has assisted with the terms of group benefit insurance on behalf of the group representative. Aon is not the broker of the insured/policyholder. The fee is agreed between Aon and the group representative.

**Insurance company**                **Zurich Insurance plc, branch office in Finland (1996555-8)**  
**Eteläesplanadi 22 A**  
**00130 Helsinki**

**Complaints procedure**            If the Insured is not satisfied with any aspect of the claims service, any complaint should be addressed in the first instance to:

**Zurich Insurance plc, branch office in Finland (1996555-8)**  
**Eteläesplanadi 22 A**  
**00130 Helsinki**  
**E-mail: [asiakaspalvelu@zurich.com](mailto:asiakaspalvelu@zurich.com)**  
**Tel: 09 6866 630**

If the Insured is not satisfied with the way a complaint has been dealt with, they should contact:

**Zurich Complaints officer**  
**Zurich Insurance plc, branch office in Finland (1996555-8)**  
**Eteläesplanadi 22 A**  
**00130 Helsinki**  
**E-mail: [asiakaspalvelu@zurich.com](mailto:asiakaspalvelu@zurich.com)**  
**Puh: 09 6866 630**

Please state the nature of the complaint. Quote the policy and/or claim number, the name of any claim handling organization with whom they have been dealing and their reference number.

If the matter is still not resolved to the Insured's satisfaction, they may request assistance from:

**Kuluttajariitalautakunta**  
Hämeentie 3  
PL 306  
00531 HELSINKI  
Tel: 029 566 5200  
[kril@oikeus.fi](mailto:kril@oikeus.fi)  
[www.kuluttajariita.fi](http://www.kuluttajariita.fi)

or

**Vakuutuslautakunta**  
Porkkalankatu 1  
00180 HELSINKI  
Tel: 09 6850 120  
Fax: 09 6850 1220  
[info@fine.fi](mailto:info@fine.fi)

The Insured may also bring a suit against the Insurer in the Finnish courts in accordance with the applicable Finnish laws.

## 12 Insurance company information

Zurich Insurance plc, Finland Branch, is registered with the Registry of the National Board of Patents and Registration of Finland with the corporate registration number 1996555-8, and the address Eteläesplanadi 22 A, FI-00130 Helsinki, Finland. Zurich Insurance plc is an undertaking incorporated in Ireland with registration number 13460 at The Registrar of Companies for Ireland and with following registered office: Zurich House, Ballsbridge Park, Dublin 4, Dublin D04E5N4, Ireland. Zurich Insurance plc is supervised by Central Bank of Ireland, PO Box 559, Dublin 1, Ireland. The branch's operations are also subject to supervision by the Finnish FSA (Finanssivalonta).

## 13 Data protection

General Data Protection Regulation (GDPR) is a regulation for the collection and processing on data protection and privacy. Its purpose is to protect individuals' fundamental rights and personal integrity. To fulfil this insurance agreement and our commitment thereto Zurich requires to process data regarding the insured and co-insured as well as data received from the Policy Holder in accordance with GDPR. For more information on how Zurich handles your personal data see [www.nordic.zurich.com/privacy](http://www.nordic.zurich.com/privacy).

You can learn more about the security measures in place concerning data transfers outside of the EU by requesting such information via sending an e-mail to [tietosuoja.fi@zurich.com](mailto:tietosuoja.fi@zurich.com)

## 14 Sanctions clause

Notwithstanding any other terms under this agreement, no insurer shall be deemed to provide coverage or will make any payments or provide any service or benefit to any insured or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the insured would violate any applicable trade or economic sanctions law or regulation.

## 15 Force majeure

Zurich shall not be liable for loss occasioned by Zurich due to measures taken by public authorities, acts of war, industrial disputes – notwithstanding that Zurich is itself the object of or takes such measures – or any other similar circumstance. Where any such circumstance precludes Zurich from performing any measure under the insurance, such measure may be postponed until the impediment has ceased, without Zurich being subject to any sanctions.

## 16 Applicable law

The policy is subject to the terms and conditions of the Insurance Policy Wording as well as the Finnish Insurance Contract Act (543/1994) and other Finnish law.

## 17 Cover extensions

The insured person can extend the insurance with additional covers shown in the Schedule for insured benefits and premiums. In addition to above terms and conditions following endorsements are applied.

### 17.1 Endorsement 1 / Extended license insurance for leisure time accidents

An individual insured can extend the accident insurance to cover also personal accidents during leisure time for an additional premium indicated in the Schedule of insured benefits and premiums for Sports in question. This endorsement cover is bought by an individual insured. The leisure time endorsement has the same policy period as the original license cover and is automatically terminated at the end of the license period.

The extended license insurance covers the treatment following a personal accident occurred during the period of this insurance as defined in the terms and conditions of section 6. Accidental injury is an injury on the body arising from a sudden external physical, unexpected and unwanted occurrence. Also frostbite, heatstroke or drowning are accidental injuries.

The above insurance terms and conditions are applied to the extended license insurance with the following exceptions:

- the extended insurance is valid at all times excluding the circumstances covered by the license insurance
- The extended insurance does not cover licensed sports events or tournament trips in Finland or abroad organized by Finnish sports associations or equal foreign associations or their districts, affiliated clubs and teams except for the leisure time while travelling.
- the insurance does not cover participation on Men's or Ladies' National A Team
- the clauses 8.2 and 9.1(d) are not applied.
- the insurance does not cover any costs related to possible ambulance flights.
- insurance is valid worldwide excluding destinations that the Ministry of Foreign Affairs does not recommend traveling to. If the conditions at the travel destination change to those mentioned above after the start of the trip, the insurance is valid at the travel destination during 7 days, during which the insured must evacuate to the nearest safe travel destination.

### 17.2 Endorsement 2 / Participation on Men's or Ladies' National Team

If specifically noted in writing in the Schedule for insured benefits and premiums for the Sports in question, the terms and conditions of this insurance are also valid during participation on Men's or Ladies' National A Team and the exclusion 7.6 g is not valid.

**Zurich Insurance plc, Finland branch**  
Eteläesplanadi 22 A  
00130 Helsinki  
Register number: FI1996555-8

Zurich Insurance plc a public limited company incorporated in the Republic of Ireland  
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Reg. no. 13460 in the Corporate Registration Office, Ireland



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