

15 January 2021

## City of Vaasa (Educational and Cultural Sector, insurance guidelines)

### City of Vaasa group accident insurance 16-717-955-5

#### Validity

The City of Vaasa has a group accident insurance from Pohjola Insurance Ltd. The insurance is valid in activities included in preschool, comprehensive school and general upper secondary school curricula (including camp school, school trips and clubs) and during travel directly related to these.

The insurance is also valid in early childhood education provided by the City and during directly related travel. The insurance is valid on trips organized by early childhood education.

#### Coverage

The insurance covers accidents in accordance with the terms and conditions of Pohjola Insurance group accident insurance. An accident is a sudden, external occurrence which is beyond the control of the insured person and which causes bodily injury. Treatment expenses for a single accident are covered up to the sum insured valid at the time when the accident occurred.

In addition to accidental injuries, the insurance covers strains or ruptures of a tendon or muscle diagnosed by a doctor that were directly caused by a sudden, particular and singular exertion and movement, for which medical treatment was given within 14 days of the occurrence of the injury. Indemnity is paid for a maximum of six weeks from the occurrence of the strain injury. The costs of up to one MRI scan may be indemnified following a strain injury caused by sudden exertion and movement. Coverable expenses do not include physiotherapy or surgical operations.

Treatment expenses are only covered insofar as they are not or would not have been coverable under the Health Insurance Act or under some other legislation. For example, if an accident involving a motor vehicle occurs on the way to school, medical treatment expenses should be claimed primarily from the vehicle's motor liability insurance.

The insurance covers the costs of both private and public medical care.

The insurance covers the following expenses without a deductible

- Medical consultations, examinations, surgery
- Medication and wound dressings
- Daily hospital charges
- Reasonable travel expenses to a local doctor or one selected by Pohjola Insurance
- Treatment of dental injuries caused by an accident
- Physiotherapy to recover from a fracture, surgery or cast treatment, and with knee and shoulder injuries instead of surgery (up to 10 sessions per accident)
- Necessary costs of repairing or buying new spectacles, a hearing aid, dentures or a helmet broken when the accident occurred, provided that the accident requires treatment by a doctor or nurse.

Each insurance claim is reviewed on a case-by-case basis in accordance with the insurance terms and conditions.

#### Sums insured

Medical Treatment Cover	10,000 euros
Disability Cover	25,000 euros
Death Cover	5,000 euros

#### In case of an accident

In urgent cases, you can take the child to any doctor or hospital.

Pohjola Health Advisor provides doctor's instructions for minor health issues and, if necessary, a referral to suitable care through a remote consultation or the nearest Pohjola Insurance partner hospital.

Contact the Pohjola Health Advisor service.

You can reach our Health Advisors by phone at 0100 5225 or through the Pohjola Hospital mobile app. The service is open daily 7–23.

You can begin the claim process through the Health Advisor service. In most cases, on appointments booked through the Health Advisor service, you do not need to pay any expenses yourself as the hospital/clinic bills the insurance company directly.

Make sure that the policyholder's representative (the child's early childhood education unit, school or the City) is notified of the accident and ask that they file a loss report with the insurance company if one has not already been filed.

If you or the child's guardian visits a public hospital/clinic for the child's treatment, the school or the child's early childhood education unit will issue a certificate which the public hospital/clinic can use to bill the policyholder or the City directly for the treatment expenses.

If you or the child's guardian visits a private hospital/clinic for treatment without contacting the Health Advisor service, you will first need to pay for the treatment yourself. If the direct reimbursement paid by Kela is not taken into account in the expenses, you must apply for reimbursement from Kela before filing a claim with the insurance company.

## Filing a claim

In the event of an accident, the early childhood education unit's administration or the school or general upper secondary school staff will file the claim directly with the insurance company.

If you have paid expenses yourself, apply for a reimbursement on the Pohjola Insurance website at [www.op.fi](http://www.op.fi). Log in using your online bank user identifiers at OP or any other Finnish bank. Select Insurance -> Claims -> File a loss report > Accident. Fill in the required information.

At the start of the loss report, select that you are claiming compensation under the insurance of an organisation, federation, sports club or another community. Enter the City of Vaasa as the name of the organisation and the policy code 16-717-955-5. Fill in other required information and submit the loss report.

For instructions on filing a loss report, visit [vahinkoapu.pohjola.fi/en](http://vahinkoapu.pohjola.fi/en) > Accident > Child is hurt in school or kindergarten.

If the injured child or their guardian are unable to report expenses on the Pohjola website, the expenses can also be reported to Pohjola Insurance by mail. The following information is needed:

- Receipts of expenses
- Claim code: The author of the loss report informs the guardians of the report and provides them with the claim code
- Name, personal identity code, address and bank account number of the recipient of compensation
- Contact information of the claimant (phone and email address)

The report can be mailed postage-paid to the address:

Pohjola Vakuutus Oy

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