

# PATIENT INSURANCE

Document containing insurance information



LocalTapiola General Mutual Insurance Company  
Finland

Complete information that shall be disclosed before the insurance contract is made, and that concerns the insurance contract, can be found in the patient insurance terms and conditions and the insurance policy.

## Type of insurance

The patient insurance is statutory insurance under the Patient Injuries Act covering bodily injury suffered by a patient in connection with health care and medical treatment carried out in Finland. Health care and medical treatment also refer to delivery of medicine when there is a prescription. A patient also refers to a blood, tissue or organ donor as well as a healthy person examined in connection with medical research.



### What does the insurance cover?

#### In connection with health care and medical treatment

- ✓ Personal injury caused to a patient in accordance with bases of indemnity and regulations in the Patient Injuries Act.

The bases of indemnity are treatment injury, malfunction in health care apparatus or device, infection injury, accidental injury, damage caused by health care rooms or apparatus, medicine delivery injury and unreasonable loss.

There is no maximum compensation for bodily injury.



### Are there any restrictions in the insurance cover?

- ! Bodily injury caused to patient in connection with health care and medical treatment is compensated only if the right to indemnification under the Patient Injuries Act is fulfilled.



### What does the insurance not cover?

- ✗ Minor bodily injury
- ✗ Damage, injury or loss occurred outside the geographical area of Finland
- ✗ Property damage
- ✗ Pure financial loss
- ✗ Damage, injury or loss occurred in assistance relating to normal daily activities.



### Where is the insurance cover valid?

- ✓ In the territory, airspace and sea area of Finland.



### Which are my obligations?

- To give correct and exact information on the business when the contract is made.
- To immediately report incorrect, insufficient or changed information relating to the insurance.
- To pay the premium on time.



### Payment

The insurance shall be paid online or in a bank by using the reference number in the invoice.

The policyholder can pay the premium by using e-invoice or direct payment if the policyholder has granted power of attorney in the bank.

The premium is paid once a year.



### Start and expiry of insurance cover

The insurance cover takes effect when the policyholder and insurance company agree that the insurance shall start, and it is valid an agreed insurance period at a time. The first insurance period ends when the calendar year ends.

The insurance cover expires when the policyholder terminates the insurance in writing to be transferred to another insurance company during the insurance period.

The insurance cover expires when the policyholder's obligation to insure under the Patient Injuries Act ends and the policyholder has notified this to the insurance company in writing.

The insurance cover expires in the end of the insurance period when the insurance company has terminated the insurance in writing at the latest one month before the end of the insurance period.

Due to lack of payment, the insurance expires in the end of the insurance period for which the premium has not fully been paid until the end of the period.

Fixed-period insurance expires the agreed date.



### How do I terminate the insurance?

The insurance shall be terminated in writing, and a certificate of new insurance or a written notification of expiry of obligation to insure shall be enclosed to the notice of termination.