

Workers' compensation and occupational diseases insurance provides coverage against worker injury when an accident occurs in the course of work, under conditions caused by work, or in travel from home to workplace or from workplace to home.

In cooperation with our partners, we want to make seeking treatment as easy as possible, so that you get the help you need as quickly as possible and can focus on recovery.

Instructions for workers

1. If your injury requires medical treatment, and you have access to occupational health care, first contact them. You may also visit a doctor at one of LocalTapiola's partners: Mehiläinen, Terveystalo, or Pihlajalinna. In urgent cases, visit any physician-on-duty.
2. At your appointment at the hospital/clinic, report the employer's name and the insurer. Your treating physician will request a payment commitment for your follow-up treatment where necessary. We will notify our decision by telephone or text message.
3. Immediately notify your employer of your incident. We'll send to your telephone an insurance certificate, which contains the necessary information on your insurance.
4. We'll start processing your claim, and will contact you in case we need any further information.

LocalTapiola – always there for you when you need us

It is recommended to report incidents as soon as possible, in any case not later than within one year of the date on which they occur. You must always make a loss report, even if you do not incur any out-of-pocket costs.

How to report a loss:

If your employer uses the Easy accident report link, please make your loss report through the link service. [For instructions on how to make a report, see here.](#)

NOTE: If you work at a company employing over 50 staff, we may have agreed together with your employer on a specific procedure to follow in the event of an accident. For more information about this, contact your employer.

How to report costs:

Use the costs statement form to report any costs you yourself have paid out of pocket:

<https://asiointi.lahitapiola.fi/kuluilmoitus/>

To report costs, you need your banking credentials or the Mobile ID, and the claim number. You'll get your claim number in a text message after completing the loss report and once LocalTapiola has opened your claim for examination.

Our contact details:

- tel. +358 9 453 3666 (Mon–Fri 9.00–16.00)
- yritysten.henkilovahingot@lahitapiola.fi
- Please note that the email connection is not secure. Send us a secure message at: <https://secure.lahitapiola.fi>