

WORKERS' COMPENSATION INSURANCE AND OCCUPATIONAL DISEASES INSURANCE

Document containing insurance information

LocalTapiola Mutual Insurance Company
Finland



Information that shall be disclosed before signing the insurance contract and information on the insurance contract can be found in the product description (workers' compensation insurance and occupational diseases insurance), insurance terms and conditions (workers' compensation insurance, workers' compensation insurance and personal accident insurance terms and conditions in accordance with the Occupational Accidents, Injuries and Diseases Act) and the insurance policy.

Type of insurance

Insurance in accordance with the Occupational Accidents, Injuries and Diseases Act, that the employer is obliged to take out for the employees to cover occupational accidents and diseases. Benefits paid under the insurance are primary with respect to other statutory cover.



Coverage

For occupational accidents and diseases

- ✓ Persons with contract of employment under the Employment Contracts Act, and persons serving in public administration.
- ✓ Persons with leading position receiving remuneration and not being self-employed persons under the Self-employed Persons' Pensions Act.

Sum insured cannot be agreed.



Restrictions

Occupational accidents and diseases (occurrences) are covered by the insurance only:

- ! When the occurrence conform to the definition stipulated in the law.
- ! When the occurrence has arisen under circumstances mentioned in the law.
- ! When the injury or disease has a probable medical causal connection with the occurrence.

Involved parties cannot agree on amounts of benefit since the benefits are determined under the Occupational Accidents, Injuries and Diseases Act.



Exclusions

The insurance does not cover:

- × Self-employed persons
- × Farmers and grant recipients
- × Athletes, even if having contract of employment
- × Illnesses of persons included in the insurance and leisure time accidents



The insurance is valid:

When work is carried out in

- ✓ Finland.
- ✓ Outside Finland, when the employer gives a person included in the insurance a temporary assignment abroad.



Obligations

The following shall be reported to the insurance company:

- When the insurance contract commences, information required for premium determination.
- During the insurance validity, significant changes affecting the premium.
- Annually before the end of January, information affecting the premium and requested by the insurance company.
- Information on occupational accidents and diseases required for the claims handling within 10 weekdays as of the date of occurrence.

The Occupational Accidents, Injuries and Diseases Act and information on the insurance company shall be kept visible at the workplace. The employer shall keep a record of occurred accidents.



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 period of payment can be 4, 6 or 12 months.



Start and expiry of insurance cover

The insurance cover starts when the insurance contract takes effect, however, at the earliest when the insurance company has demonstrably received the insurance application.

The insurance is valid for a calendar year at a time, and renewed in the beginning of each calendar year.

The insurance is valid until the policyholder reports that the work covered by the insurance ends. The insurance is terminated when the policyholder reports that the work ends.

The insurance expires when the policyholder is declared bankrupt or when the execution authority finds the policyholder being without means or the location of the policyholder unknown.



The contract can be terminated by:

Reporting to the insurance company that the work ends.

Transferring the insurance to another company when the insurance has been valid for at least one calendar year.