

SELF-EMPLOYED PERSONS' ACCIDENT 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, which a self-employed person is entitled to take out against occupational accidents and occupational diseases occurred in the entrepreneurship, and also against leisure time accidents, if the self-employed person has pension insurance in accordance with the Self-Employed Persons' Pensions Act. Benefits paid under the insurance are primary with respect to other statutory cover. Compensations are coordinated with other benefits in accordance with the Occupational Accidents, Injuries and Diseases Act.



Coverage

- ✓ The insurance covers the self-employed person specified in the insurance and occupational accidents as well as occupational diseases the person suffer in the work as a self-employed person.
- ✓ Accidents occurred during leisure time
- ✓ The insurance is taken out in one insurance company, and it covers the same entrepreneurship as the pension insurance in accordance with the Self-Employed Persons' Pensions Act.



Exclusions

The insurance does not cover:

- ✗ Self-employed persons that have not taken out pension insurance in accordance with the Self-Employed Persons' Pensions Act
- ✗ Farmers and grant recipients
- ✗ Athletes even when they have an employment relationship.
- ✗ Illnesses of the self-employed person



Restrictions

Occupational accidents and occupational diseases or leisure time accidents (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.

Off-working-hours insurance in accordance with the Occupational Accidents, Injuries and Diseases Act does not cover e.g.:

- ! Damage, injury or loss deliberately caused by another person
- ! Road accident specified in the Motor Liability Insurance Act or corresponding Act in a state of the European Economic Area
- ! pain from a work-related motion.

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

Compensation for loss of income and survivors' pension are based on the earnings stipulated in the Self-Employed Persons' Pensions Act valid when the accident occurred.



The insurance is valid:

The insurance is valid worldwide



Obligations

The following shall be reported to the insurance company:

- When the insurance contract commences, data requested by the insurance company required for premium determination
- During the insurance validity, significant changes defined by the insurance company and affecting the premium
- Occupational accidents and diseases no later than 30 days as of the date of occurrence
- Information required to handle occupational accidents and occupational diseases.



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

Start of insurance cover

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

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

Expiry of insurance cover

The insurance expires the same date the pension insurance in accordance with the Self-Employed Persons' Pension Act expires. The insurance can also expire retrospectively.

The self-employed person is entitled to terminate the insurance on a desired date. In that case, the insurance expires at the earliest when the notice of termination has arrived at the insurance company.

The insurance company is entitled to terminate the insurance if there is default on a payment or if the insurance company has deliberately been provided with false or insufficient information in connection with an insurance matter or claim. In that case, the insurance terminates after 30 days as of the date the notice of termination was sent.



The contract can be terminated by:

Sending a written notice of termination to the insurance company.