

PERSONAL OFF-WORKING-HOURS INSURANCE

Document containing insurance information



LocalTapiola General 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

Voluntary insurance in accordance with the Occupational Accidents, Injuries and Diseases Act that can be taken out for a person also insured against occupational accidents under the Occupational Accidents, Injuries and Diseases Act. Compensations are coordinated with other benefits in accordance with the Occupational Accidents, Injuries and Diseases Act.



What does the insurance cover?

Against accidents

- ✓ During leisure time
- ✓ By leisure time is meant other circumstances than those mentioned in section 21-25 in the Occupational Accidents, Injuries and Diseases Act. Consequently, work and work-related circumstances are not considered leisure time.
- ✓ The insurance is valid in Finland and abroad.
Sum insured cannot be agreed.



What does the insurance not cover?

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.



Are there any restrictions regarding the insurance cover?

Accidents 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
- ! Injury relating to work movement
- ! The insurance has sports exclusions, which can be eliminated by paying an additional premium

An accident is not covered if the insured person's work for the policyholder and the policyholder's obligation to pay salary have been interrupted continuously over 30 days when the accident occurs.

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



Where is the insurance cover valid?

- ✓ Valid worldwide



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.
- Accidents no later than within 10 weekdays as of the date of occurrence, and information required in order to handle accidents.
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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 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.

The insurance is valid until the policyholder terminates the contract. The insurance expires when the policyholder terminates the insurance.

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 insurance expires when the voluntary occupational accident insurance in accordance with the Occupational Accidents, Injuries and Diseases Act to which this insurance is linked terminates.



How do I terminate the insurance?

By notifying the insurance company that the insurance shall be terminated.

By transferring the voluntary occupational accident insurance in accordance with the Occupational Accidents, Injuries and Diseases Act to another company when the insurance has been valid at least one calendar year. In that case, also the personal off-working-hours insurance linked to the insurance is transferred.