

# Finnish Gymnastics Federation

Pohjola Sports Cover 1 September 2023–31  
August 2024

Policy code 06-21857

	For whom?	Sports Cover, EUR	Competitive A in total, EUR	Competitive B in total, EUR	Stara in total, EUR
Sport group 1, adults	Born 31 August 2011 or earlier	97	172	152	
Sport group 1, juniors	Born between 1 September 2011 and 31 December 2017	97	172	152	
Sport group 2, adults	Born 31 August 2011 or earlier	52	127	107	
Sport group 2, juniors	Born between 1 September 2011 and 31 December 2017	52	127	107	
Non-competitive	Born in 2017 or earlier	12		34	
Stara	All ages	5			16

Type	Competitive A	Competitive B	Non-competitive	Stara
Acrobatic gymnastics AKRO	2nd to 6th class	1st class Akroshow (acrobatic gymnastics), general competitive and junior competitive	Akropuut (parallel bars) Akroshow (acrobatic gymnastics), non-competitive juniors and kids	Stara
JV	Finnish championship series	Competitive series, Mixed series, student series	Non-competitive series	Stara
KA	Other classes	Series for ages 8–9 (duo, teams, groups)		Stara
MTV	All other competitive classes	1st and 2nd class	Seniors	Stara
NTV	All classes		Adults' non-competitive series at the Voimistelupäivät annual gymnastics event	Stara
RV	Age group competitions series A and B		Age group competitions series C and Special Olympics	Stara
TG	3rd to 6th class	1st and 2nd class	competitive series	Stara
TRA	All classes			Stara
Tanvo (dance gymnastics)		Competitive dance gymnastics		Stara
Artistic gymnastics and dance TANSSI			Voimistelupäivät annual gymnastics event Artistic gymnastics and dance competitions and events EuroGym, Golden age, national Gym for Life, European and World Gym for Life, national Gymnaestrada, World Gymnaestrada	

## Validity of the Stara licence

The Stara licence entitles you to participate in Stara events and completing the Stara badge. The licence is not valid in other sports. The sport licence entitles you to participate in Stara events.

## Sports Cover in brief

Sports Cover provides compensation for injuries resulting from a sudden event, such as rupture of the Achilles tendon or a dislocated knee. Stress fracture or its initial stage is also covered when resulting from a sudden event. The sudden event must occur while the Sports Cover is valid.

- Medical expenses indemnity **EUR 15,000**.
- Deductible of **EUR 100** for each sudden event (Stara licence has no deductible)
- Handicap benefit **EUR 30,000**.
- Death benefit **EUR 8,500**.

Further information and instructions are available at [claimhelp.pohjola.fi](http://claimhelp.pohjola.fi) and [op.fi](http://op.fi), and in the service number 0303 0303. Sports Cover insurance terms and conditions L2204.

Sport groups 1 and 2 Juniors – Sports Cover does not carry a deductible and it is also valid in other federations' sports in the situations specified below.

### In which situations is Sports Cover valid?

Sports Cover is valid for players of all ages in the following situations related to the sport:

- a match/competition/tournament
- a training session that is characteristic of the sport or in line with the training programme
- match trips and education, fitness and training camps for their entire duration

as well as during trips to and from such events lasting up to three (3) months, both in Finland and abroad.

### Sports Cover is a fixed-term policy

Sports Cover will enter into force on 1 September 2023 if you pay the premium by the end of September 2023. If you pay later, the cover will enter into force at midnight at the end of the payment date or at the time of payment. Keep the receipt indicating the time of payment. Sports Cover will expire on 31 August 2024.

## What treatment and examination expenses are covered?

Sports Cover provides comprehensive cover for costs of doctor's appointments, medication, examinations and surgery for a maximum of three years:

- fees for examinations, treatment and surgery performed by healthcare professionals at their practice or clinic for each sudden event
- costs of pharmaceutical products and wound dressings sold at pharmacies
- daily hospital charges
- costs of dental injury examinations and treatments with no time limit for compensation
- costs of orthopaedic braces or bandages for the treatment of a coverable injury
- costs of physiotherapy to recover from a fracture, surgery or plaster treatment. Physiotherapy is also covered in knee and shoulder injuries where physiotherapy is applied instead of surgery. However, physiotherapy is only covered for a maximum of 10 sessions per sudden event.
- rental costs of forearm or underarm crutches
- travel expenses to the nearest hospital or clinic.

We require that any treatment and examinations have been prescribed by a doctor, conform to generally accepted medical practice, and are necessary for the treatment of the injury.

If the insured person does not reside permanently in Finland and sustains a loss in Finland, we require that examinations and treatment begin in Finland.

## Sports Cover does not cover

- stress pain and injuries or illnesses, such as shin splints, tendinitis, or inflammation of tendons' attachment sites
- gradually arising pains, injuries or illnesses. Contrary to the above, stress fracture or its initial stage is compensated.
- illnesses, such as arthrosis or arthritis or heart attacks or other attacks of illness.
- intervertebral disk, abdominal, umbilical or groin hernia.
- loss of income or other indirect losses
- examinations or treatment carried out by a foot, speech or occupational therapist, nutritional therapist, psychologist, neuropsychologist, optician, chiropractor, osteopath, naprapathy practitioner, massage therapist or similar healthcare professional
- psychotherapy or equivalent treatment
- medical equipment, other aids and supplies or artificial limbs, except as described above concerning orthopaedic braces or bandages and rental costs of forearm or underarm crutches
- glasses, a hearing aid or dentures, even if they broke in connection with the sudden event
- indirect costs such as accommodation and meal costs.

## Beneficiary

Any medical expenses indemnity and handicap benefit is paid to the insured person.

In cases of death, the beneficiaries are the insured person's next of kin. The beneficiaries can be changed by informing us about it with an online message at [op.fi](http://op.fi).

## Sports Cover can be terminated during the season

You can terminate Sports Cover taken for yourself or an underage child under your guardianship during the insurance period by sending an online message at [op.fi](http://op.fi). State the name, personal identity code, and sports federation of the insured person, and the bank details for the refund. We charge a minimum of EUR 16 for the insurance period.

## Confidentiality

We will handle your personal data in accordance with the law and our Privacy Statement and Privacy Notice.

The insurance decision will be made automatically on the basis of the information you have provided when you pay the insurance premium. Should a loss occur, any automatic decision by us will be based on the loss details you have provided, on the insurance terms and conditions, and on our customer data file.

Read more about data protection at [www.op.fi/dataprotection](http://www.op.fi/dataprotection).

## Regulatory authority

Financial Supervisory Authority, [www.fiva.fi](http://www.fiva.fi)

## Legal rights

- For advice on insurance policies and claims, call our service number: 0303 0303. If you are not satisfied with our conduct in selling the insurance or in other insurance matters, please call the number above. For independent advice, contact the Finnish Financial Ombudsman Bureau (FINE), tel. +358 9 685 0120, [www.fine.fi/en](http://www.fine.fi/en)

If you wish to file a complaint or appeal a claim settlement decision, please contact

- Customer ombudsman [asiakasasiat@pohjola.fi](mailto:asiakasasiat@pohjola.fi)
- The Finnish Financial Ombudsman Bureau and Insurance Complaints Board (FINE), tel. +358 9 685 0120, [www.fine.fi/en](http://www.fine.fi/en)
- Consumer Disputes Board, tel. +358 10 366 5200, [www.kuluttajariita.fi](http://www.kuluttajariita.fi). Please first visit: [www.kuluttajaneuvonta.fi](http://www.kuluttajaneuvonta.fi)

You may also submit the case to a court within three years of our decision.

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## Have you had an accident? Contact the Pohjola Health Advisor service



Get free medical advice and a treatment needs assessment from a Pohjola Health Advisor. If necessary, our healthcare professional will book you an appointment with an online doctor or our partner clinic.



The Health Advisor will check what your insurance policy covers when you use medical services subject to charge, and handle the claim for you. At the appointment, you will only pay the deductible for the treatment if there is a deductible.



If there is no need to visit a doctor, you will receive clear instructions for home care, ensuring a speedy recovery.



Outside service hours and in an emergency, you may visit any clinic or hospital to receive first aid. In these cases, you must first pay the expenses yourself and then file a loss report in OP-mobile or at op.fi.



**Pohjola Health Advisor is available on our app and by phone at +358 100 5225.**

Calls are charged at the normal mobile phone or local network rate. The Pohjola Health Advisor service is provided by Pihlajalinna Lääkärikeskukset Oy.

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Licences and insurance can be purchased via the Hoikka members' service at <https://www.jasentieto.fi/public/SeuranValinta.aspx>

### Finnish Gymnastics Federation

Valimotie 10  
FI-00380 Helsinki, Finland  
[www.voimistelu.fi](http://www.voimistelu.fi)

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Pohjola Insurance Ltd, business ID 1458359-3

Helsinki, Gebhardinaukio 1, FI-00013 OP, Finland  
Domicile: Helsinki, main line of business: insurance  
Regulatory authority: Finnish Financial Supervisory Authority, [www.fiva.fi](http://www.fiva.fi)