

Finnish Gymnastics Federation

Pohjola Sports Cover 1 September 2024 – 31 August 2025

Policy code 06-21857

	For whom?	Sports Cover, EUR
Sport group 1, adults	Born on 31 August 2012 or earlier	117
Sport group 1, juniors	Born between 1 September 2012 and 31 December 2018	117
Sport group 2, adults	Born on 31 August 2012 or earlier	65
Sport group 2, juniors	Born between 1 September 2012 and 31 December 2018	65
Non-competitive	Born in 2018 or earlier	13
Stara	All ages	5

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, short programme series	Competitive series, Mixed series, student series, children's series, ready-made programmes	Non-competitive series	Stara
KA	Other classes	8–9 year olds' series (teams)		Stara
MTV	All other competitive classes	1st and 2nd class	ikämiehet, Special Olympics	Stara
NTV	All classes		Adults' non-competitive series at the Voimistelupäivät annual gymnastics event, Special Olympics	Stara
RV	Age group competitions series A and B	Age group competitions series C 2 contest	Age group competitions series C 1 contest, Special Olympics	Stara
TG	3rd to 6th class	1st and 2nd class	competitive series	Stara

Type	Competitive A	Competitive B	Non-competitive	Stara
TRA	All classes			Stara
Tanvo (dance gymnastics)		Competitive dance gymnastics		Stara
Artistic gymnastics and dance TANSSI			<p>National events such as: Voimistelupäivät, Tanssi Cup, Gym for Life, Gymnaestrada, artistic gymnastics and dance competitions and events *</p> <p>International events: Eurogym, European Gym for Life, Golden age, World Gym for Life, World Gymnaestrada, Turnfest and other potential non-competitive gymnastics contests and and events</p>	Stara

*In artistic gymnastics and dance competitions and events (Gym for Life events and Tanssi Cup -choreography competitions), it is sufficient for family programmes for the parent to have a valid licence and insurance policy if the child was born in 2018 or later. However, the child must have a valid insurance policy.

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 discovered in connection with a sudden event. The sudden event must occur while the Sports Cover is valid.

- Medical expenses indemnity **EUR 15,000**.
- Deductible of **EUR 200** for each sudden event
- Handicap benefit **EUR 30,000**.
- Death benefit **EUR 8,500**.

Further information and instructions are available at claimhelp.pohjola.fi, at op.fi or on the service telephone number 0303 0303. Sports Cover insurance terms and conditions L2401.

Sport group 1 and 2, juniors – Children's insurance – Sports Cover carries a deductible of 1 euros per sudden event and it is also valid in other federations' sports in the situations specified below.

Stara Try Out insurance for young people – Sports Cover carries a deductible of 100 euros per sudden event.

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 offered as a fixed-term policy

Sports Cover will enter into force on 1 September 2024 if you pay the premium by the end of September 2024. If you pay later, the cover will enter into force at midnight on the payment date or at the time of payment. Keep the receipt – this confirms the time of payment. Sports Cover will end on 31 August 2025.

What types of 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.

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. 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.

Regulatory authority

Financial Supervisory Authority, 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

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

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

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

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.

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

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Regulatory authority: Finnish Financial Supervisory Authority, www.fiva.fi