

For whom?	Pass, €	Sports Cover, €	Pass total, €
Pesäpalló Pass, for players born in 2004 or later	4	6	10
Hobby Pass, for players born in 2003 or earlier	5	25	30

Sports Cover in brief

Sports Cover provides compensation for injuries resulting from a sudden event.

For example, rupture of the Achilles tendon or a dislocated knee. Stress fracture or its initial stage is also covered. The sudden event must occur while the Sports Cover is valid.

- Medical expenses indemnity of €15,000 per every sudden event
- Handicap benefit €30,000
- Death benefit €8,500

OP's partner hospitals and clinics can be found at vahinkoapu.op.fi/en. You can find more information at op.fi and by calling OP's service number +358 (0)10 253 1333. Sports Cover insurance terms and conditions L1801.

In what situations is Sports Cover valid?

Sports Cover is valid for Pesäpalló Pass and Hobby Pass holders when a hobby player takes part in hobby activities organised by the Finnish Pesäpalló Association or its regional organisation, the Finnish Baseball and Softball Federation, provincial pesäpalló organisation or a pesäpalló or baseball club. Sports Cover is valid in guided and supervised activities for hobby players, in afternoon clubs or when the player is travelling directly to or from them in Finland.

NB. Sports Cover is not valid if a player participates in official leagues or camps organised by the Finnish Pesäpalló Association, its regional organisation or the Finnish Baseball and Softball Federation.

Sports Cover is a fixed-term policy

Sports Cover will enter into force on 1 April 2018 if you pay the premium by 30 June 2018. If you pay at a later date, the cover will enter into force at 12:00 midnight on the payment date or at the time of payment. Keep the receipt indicating the time of payment. Sports Cover will expire on 31 March 2019.

Pesäpalló Pass

Pesäpalló Pass is valid to players in the following hobby activities:

- Pesiskoulut
- Pienpesis-tournaments
- Naperopesis
- Hitteri-tournaments
- Pesiskerhot

Pesäpalló Pass is not valid

- leagues or camps organised by the Association or its regional organisation in which are subject to a league table
- team activities in age groups D, E, F and G (practices and games)

Hobby Pass

Hobby Pass is valid to players in the following hobby activities:

- Ladypesis (Lady pesäpalló)
- Sekapesis (Pesäpalló with men and women in the team)
- Äijäpesis (Guys' pesäpalló)
- Kuntopesis (Conditioning pesäpalló)
- Hitteri (Hitter)
- Harrastepesiksen SM-kisat (Hobby baseball Finnish Championships)
- Opiskelijoiden SM-kisat (Students' Finnish Championships)
- Puulaakipesis (Intra-company pesäpalló)
- Any other hobby tournaments
- Firmapesis (Inter-company pesäpalló)
- Baseball/softball/kickball hobby tournaments

Insurance related to the above Passes may not be changed or terminated during the season. A Pass may not be changed into a licence.

Fair play

Pass holders are committed to follow all of Pesäpallóliitto's rules and regulations, and fair play rules and ethical values. Pass holders must follow the Finnish Antidoping Agency's doping regulations, the World Anti-Doping Code and the rules of the Council of Europe's Anti Doping Convention, the Nordic Anti-Doping Convention and other international anti-doping contracts signed by Finland.



An injury occurred – may a top orthopaedist treat you?

1. Seek care and take your Kela card with you. You can find OP's partner hospitals and clinics at vahinkoapu.op.fi/en. We recommend Pohjola Health branches in Helsinki, Tampere, Oulu, Kuopio and Turku for the treatment of any orthopaedic injuries.
2. You can file a claim at Pohjola Health at the hospital's claims desk during its opening hours. You will receive a claim settlement decision right away. If the loss is coverable, you will only pay any deductible for medical expenses indemnity specified in the policy.
3. With other partner hospitals and clinics, you should first pay for your medical expenses yourself and then file a claim with OP's Internet Service or OP-mobile. To file your claim, you will need online banking credentials for OP or another bank and information about the coverable expenses. You do not have to send any receipts or other documents, but save them for at least six months; we will ask for them if necessary. You will receive the claim settlement decision by post.

Which treatment and examination expenses are compensated?

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

- fees of examinations, treatment and surgery performed by health care professionals at their practice or clinic for each sudden event
- costs of medicinal products and wound dressings sold in pharmacies
- daily hospital charges
- costs of dental injury examinations and treatments with no time limit for compensation
- costs for orthopaedic braces or bandages for the treatment of a coverable injury
- costs for physiotherapy required to recover from a fracture or a surgical procedure. Physiotherapy is also covered in knee and shoulder injuries in which the 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 treatment location.

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 sustained a loss in Finland, we require that the examinations and the treatment began in Finland.

Sports Cover does not compensate for

- 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, dietician, psychologist, neuropsychologist, optician, chiropractor, osteopath, naprapathy practitioner, massage therapist or similar healthcare professional
- psychotherapy or equivalent treatment
- medical aids, other aids and supplies or artificial limbs, except as described above concerning orthopaedic braces or bandages and rental costs of forearm or underarm crutches
- spectacles, 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.

The insurance decision will be made automatically on the basis of the information you have provided when you pay the insurance premium. Further information on personal data processing is available at www.uusi.op.fi/dataprotection.