

Competition licence	For whom?	Licence €	Sports Cover, €	Total, €
Superpesis, Ykköspesis	Mandatory for women born in 1998 or earlier and for men born in 1999 or earlier in these categories.	83	207	290
Suomensarja, Boys under 21	Mandatory for women born in 1998 or earlier and for men born in 1999 or earlier in these categories.	83	108	191
Maakuntasarja, aluesarja, seniors*	Mandatory for women born in 1998 or earlier and for men born in 1999 or earlier in these categories. The insurance is optional for women born in 1998 or earlier and for men born in 1999 or earlier in these categories.	58	69	127
Baseball and Softball SM and suomisarja	Mandatory for women born in 1998 or earlier and for men born in 1999 or earlier in these categories who have no other licence.	58	52	110
Umpires, managers and match officials	Mandatory for umpires and managers who have no other licence. The licence is not valid for players. A licence is a voluntary insurance policy for match officials.	58	26	84
Youth licence	Mandatory for girls born 1999–2005 and boys born 2000–2005 in leagues organised by the federation or regionally, and on regional and nationwide camps.	58	29	87
Junior licence	Mandatory for players born in 2006 or later who play in leagues organised by the Association or regionally, and on regional and nationwide camps.	35	15	50

* Finnish championship leagues for 35- and 45-year-olds, unless a player has another licence

** Mandatory for managers in Superpesis, Ykköspesis, suomensarja, youth Superpesis and the national league (SM-sarja) for boys under 18

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
- Deductible €100 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.

Junior Licence – Sports Cover does not carry a deductible and it is also valid in other federations' sports in situations specified below.

In what situations is Sports Cover valid?

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

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

and trips to and from such events lasting up to 3 months, both in Finland and abroad.

Sports Cover is a fixed-term policy

Sports Cover will take effect on 1 April 2018 if you pay the premium by the end of April 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

You can buy the licence at www.pesis.fi



Validity of the licence for different leagues

Licences for Superpesis, Ykköspesis, suomensarja, Boys under 21, Youth licence, Junior Licence and an umpire licence are also valid for playing and acting as an umpire, respectively, in baseball and softball leagues. Umpire, manager and match official licence is not valid for players. Baseball or softball players who also want to play in pesäpallo leagues must upgrade their licences to the appropriate league level (paying the difference in price). Anyone with a player licence may act as an umpire.

Players acting as umpires must purchase Sports Cover unless they have another insurance that covers competition or umpiring.

The licence must be purchased to match the player's highest league level. Any player moving to play at a higher league level must acquire the appropriate licence. NB. Youth players (girls born in 1999 or later, or boys born 2000 or later) will select the licence option according to their age (not the level they play at). Licence holders are committed to follow all of Pesäpalloliitto's rules and regulations, and fair play rules and ethical values. Licence 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.

Sports Cover can be terminated during the season

You can terminate Sports Cover taken for yourself or a child under your guardianship in writing during the insurance period by providing the following information in an online message at op.fi: the insured person's name and personal identity code, the sports association and account details for the refund. We charge a minimum of 16 euros for the insurance period. If you give us your email address, we will email you to confirm the termination.

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.