

For whom?	Pass, €	Sports Cover, €	Pass total, €
Pesäpallo Pass, for players born in 2005 or later	4	6	10
Hobby Pass, for players born in 2004 or earlier	10	29	39

## 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. The sudden event must occur while the Sports Cover is valid.

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

Further information and instructions available on [claimhelp.op.fi](http://claimhelp.op.fi) and [op.fi](http://op.fi) and from the service number 010 253 1333. Sports Cover insurance terms and conditions L1904.

## In which circumstances is Sports Cover valid?

Sports Cover is valid for Pesäpallo Pass and Hobby Pass holders when a hobby player takes part in hobby activities organised by the Finnish Pesäpallo Association or its regional organisation, the Finnish Baseball and Softball Federation, provincial pesäpallo organisation or a pesäpallo 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 Pesäpallo 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 2019 if you pay the premium by 30 June 2019. If you pay at a later date, the cover will enter into force at 12:00 midnight on the payment date or the time of payment. Keep the receipt indicating the time of payment. Sports Cover will expire on 31 March 2020.

## Pesäpallo Pass

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

- Pesiskoulut (Pesäpallo for young beginners)
- Naperopesis (Children's pesäpallo)
- Hitteri (Hitter) tournaments
- Pesiskerhot (Pesäpallo hobby clubs)
- Pesisliikkarit (Pesäpallo kids' activity groups)

Pesäpallo Pass includes free entry to regular season matches.

## Pesäpallo Pass is not valid

- in leagues or camps organised by the Association or its regional organisations
- 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 pesäpallo)
- Sekapesis (Pesäpallo with men and women in the team)
- Äijäpesis (Guys' pesäpallo)
- Kuntopesis (Conditioning pesäpallo)
- Hitteri (Hitter)
- Harrastepesiksen SM-kisat (Hobby baseball Finnish Championships)
- Opiskelijoiden SM-kisat (Students' Finnish Championships)
- Puulaakipesis (Intra-company pesäpallo)
- Any other hobby tournaments
- Firmapesis (Inter-company pesäpallo)
- Baseball/softball/kickball hobby tournaments

The Hobby Pass includes free entry to one regular season match.

Insurance related to the above Passes may not be changed or terminated during the season. A Pass may not be changed into a licence. The Passes are not valid in official league competitions or camps organised by the Association or regional organisations.

## Fair play

Pass holders are committed to follow all of Pesäpalloliitto'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.

You can buy the licence at [www.pesis.fi](http://www.pesis.fi)



## In the event of an accident, contact the Pohjola Health Advisor service

- You can call Pohjola's Health Advisor for an expert opinion on your symptoms and, if necessary, a referral directly to the most suitable medical professional at your nearest Pohjola Hospital, or OP's doctor partner.
- 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 or in emergencies, you may visit any clinic or hospital to receive first aid. In these cases, you must first pay the medical expenses yourself and file a loss report in OP-mobile or OP eServices.

The Pohjola Health Advisor is available at tel. 0100 5225 and in the Pohjola Hospital app. Calls are charged at the normal mobile phone or local network rate. The Pohjola Health Advisor service is provided by Pohjola Health Ltd.

## 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 to recover from a fracture, surgery or plaster treatment. 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 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 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, 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
- 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 beneficiary can be changed in writing by visiting [op.fi](https://op.fi) and sending us an online message, or by secure email to the address [urheiluvakuutukset@op.fi](mailto:urheiluvakuutukset@op.fi). Send a secure email from your email account by opening the address <https://securemail.op.fi> on your browser and following the instructions.

## Sports Cover can be terminated during the season

You can terminate the Sports Cover for you or a minor child under your guardianship, in writing, by visiting [op.fi](https://op.fi) and sending us an online message, or by secure email to the address [urheiluvakuutukset@op.fi](mailto:urheiluvakuutukset@op.fi). State the name and personal identity code and sports federation of the insured person, bank details for the refund, and your email address. Send a secure email from your email account by opening the address <https://securemail.op.fi> on your browser and following the instructions. We charge a minimum of 16 euros 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 our customer data file.

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