

# Suomen Pesäpalloliitto Ry (Finnish Pesäpallo Association)

**Pohjola Sports Cover 1 April 2022–31 March 2023**
**Policy code 06-14124**

	For whom?	Competition licence, €	Sports Cover, EUR	Licence, €
Superpesis (1st tier), Ykköspesis (2nd tier)	Mandatory for players in the tiers in question born in 2002 or earlier.	83	264	347
Suomensarja	Mandatory for players in the tier in question born in 2002 or earlier.	83	150	233
Maakuntasarja (Municipal series), aluesarja (Regional series), seniors*	Mandatory for players in the tiers in question born in 2002 or earlier. The insurance is voluntary in the tiers in question.	58	112	170
Baseball and Softball SM (1st tier) and suomisarja (2nd tier)	Mandatory for players in the tiers in question born in 2002 or earlier and who hold no other licence.	58	72	130
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	36	94
Youth licence	Mandatory for players born between 2003 and 2009 in leagues organised by Suomen Pesäpalloliitto or regional leagues and on regional and nationwide camps.	58	70	128
Junior licence	Mandatory for players born in 2010 or later in leagues organised by Suomen Pesäpalloliitto or regional leagues and on regional and nationwide camps.	35	18	53
Beginner licence	For players born in 2010 or later who have not previously held a licence. Valid in leagues organised by the Association or its regional organisations and in regional and nationwide camps, pesiskoulu (pesäpallo training) groups, small-field tournaments and pesisliikkari (children's organised ball sports) activity groups. Includes entry to regular season matches (Pesäpallo Pass).	12	16	28

\* Finnish championship leagues for ages 30, 35 and 45, unless a player has another licence

\*\* For managers in Superpesis, Ykköspesis, suomensarja, youth Superpesis and youth Ykköspesis.

## 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 of **EUR 15,000** per every sudden event
- Deductible of **EUR 100** per every sudden event
- Handicap benefit **EUR 30,000**
- Death benefit **EUR 8,500**.

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

\* Junior Licence and Beginner 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:

- 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

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 2022 if you pay the premium by the end of April 2022. 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 March 2023.

### Validity of the licence for various series

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. Note! Those born in 2003 or later must purchase the licence option that corresponds to their age (not the league tier).

Licences for players and umpires in Superpesis, Ykköspesis and suomensarja are also valid in baseball and/or softball leagues. Umpire, manager and match official licence is not valid for players. Baseball or softball players who also want to play in the pesäpallo leagues must upgrade their licences to the appropriate league level (by paying the difference in price). Anyone with a player licence may serve as an umpire.

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

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.

## Which treatment and examination expenses are reimbursed?

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 [asiakasiamies@pohjola.fi](mailto:asiakasiamies@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 on 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 Omasairaala Ltd.

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

Suomen Pesäpalloliitto Ry (Finnish Pesäpallo Association)

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[www.pesis.fi](http://www.pesis.fi)

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