

# Suomen Pesäpalloliitto Ry (Finnish Pesäpallo Association)

Pohjola Sports Cover 1 April 2023–31 October 2023

Policy code 06-21879

	For whom?	Pass total, €
Pesäpallo Pass	Those born in 2009 or later and involved in a hobby (Pesisliikkari, Pesiskoulu, Pesiskerho, Naperopesis, Hitteri, Baseball and Softball club)	10*

\* The Pesäpallo Pass always comes with insurance. The Pass cannot be purchased without the insurance.

## 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
- Handicap benefit EUR 30,000
- Death benefit EUR 8,500.

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

## In which situations is Sports Cover valid?

Sports Cover for Pesäpallo Pass holders is valid when a hobby player takes part in hobby activities organised by the Finnish Pesäpallo Association or its regional organisation, provincial pesäpallo organisation, the Finnish Baseball and Softball Federation, 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.

Pesäpallo Passes are not valid in official league competitions or camps organised by the Association or regional organisations. A Pass may not be upgraded to a licence.

## Sports Cover is a fixed-term policy

Sports Cover will enter into force on 1 April 2023 if you pay the premium by 30 June 2023. 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 October 2023.

## Pesäpallo Pass

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

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

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
- in team activities in age groups D, E, F and G (practices and games)

## 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.

## 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).

## 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 [asiakasasiat@pohjola.fi](mailto:asiakasasiat@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 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.

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You can buy the Pass 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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Pohjola Insurance Ltd, Business ID: 1458359-3

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Domicile: Helsinki, main line of business: insurance

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