

Insurance cover of members of the Finnish Golf Union's member clubs from 1 January 2020 to 31 December 2020 Pohjola Sports Cover product guide

Members' insurance cover

- Sports Cover insurance that covers medical expenses for treatment of injuries throughout the world
- General liability insurance that compensates personal injury or property damage caused to a third party throughout the world

Sports cover policy (06-21648)

The insurance covers the individual members of the Finnish Golf Union's member clubs who have paid their membership fees. The insurance also covers persons who are trying out golf as a hobby by participating in Green Card training organised by the Finnish Golf Union or its member club. After the Green Card training, the insurance will remain in force for 14 days.

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

Further information and instructions available at vahinkoapu.pohjola.fi/en and op.fi, and at the service number 0303 0303. Sports Cover insurance terms and conditions L1904.

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
- on rounds
- in the case of non-residents, the insurance is valid for 3 months after leaving Finland

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

Sports Cover is a fixed-term policy

Policy 06-21648 is valid from 1 January 2020 to 31 December 2020. The insured are the paid members of the Finnish Golf Union's member clubs.

General liability insurance (16-240-611-4)

The insurance covers the individual members of the Finnish Golf Union's member clubs who have paid their membership fees. The insurance also covers persons who have no Green Card and who are trying out golf as a recreation under an instructor and with the permission of a member club, or by participating in a training class or event (such as a Green Card class) organised by the Finnish Golf Union or its member club at a golf course or practice area. Practice areas include ranges, putting greens and short game areas. Practice areas also include practice fields that have not been slope-rated. In addition, the liability insurance is valid outside the golf course area when participating in an event organised by the Finnish Golf Union or its member club.

The maximum compensations payable from the policy are

- personal injuries €170,000
- property damage €250,000

Deductible: The deductible of the party responsible for the damage for each loss event is €100. If the party responsible for the damage uses the general liability insurance, they are obliged to pay the deductible.

Instructions in case of liability loss

Once the loss or damage has occurred, please contact the club's office immediately. The member club should fill in the liability loss report carefully and send it as soon as possible, using one of the following options:

- By secure email to yrittys.vastuuvahingot@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.

- by post to postage-paid address
Pohjola Vakuutus Oy,
Yrittysten vastuuvahingot
Info 22
Tunnus 5010451
00003 VASTAUSLÄHETYS
- by fax to +358 (0)10 253 3355

In the event of loss or damage to a car, the damage can be inspected by the nearest authorised repair shop. The repair shop must contact Pohjola Insurance in order to obtain permission to invoice the company.

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

- You can call Pohjola 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 Pohjola Insurance partner doctor or 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 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 Hospital 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 and sending us an online message, or by secure email to the address: urheiluvakuutukset@pohjola.fi. Send a secure email from your email account by opening the address <https://securemail.op.fi> on your browser and following the instructions.

Your information is confidential

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.