

# Insurance cover for members of the Finnish Golf Union's member clubs

Pohjola Sports Cover 1 January 2023–31 December 2023

## 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 one of its member clubs. 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 each sudden event
- Handicap benefit EUR 30,000
- Death benefit EUR 8,500

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

## 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
- a match trip and for the entire duration of an education, fitness or training camp;
- game rounds;
- in the case of non-residents, the insurance is valid for 3 months after leaving Finland;

as well as during trips to and from such events lasting up to three (3) months, both in Finland and abroad.

## Sports Cover is a fixed-term policy

Policy 06-21648 is valid from 1 January 2023 to 31 December 2023. Those insured are members of the Finnish Golf Union's member clubs who have paid their membership fees.

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

Those insured are members of the Finnish Golf Union's member clubs who have paid their membership fees, as well as persons playing, practising or attending a course with the permission of a member club. The insurance also covers persons who do not have a Green Card and who are trying out golf as a recreational sport under the supervision of 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 one of its member clubs at a golf course or practice area. Practice areas include ranges, putting greens and short game areas. Practice areas also include practice courses that have not been slope-rated. In addition, the liability insurance is valid outside the golf course area during participation in an event organised by the Finnish Golf Union or one of its member clubs.

## The maximum compensations payable from the policy are

- Personal injuries EUR 170,000
- Property damage EUR 250,000

Deductible: The deductible of the party responsible for the damage for each loss event is EUR 200. 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

When loss or damage has occurred, contact the club's office without delay.

The member club must carefully fill in the liability loss report and send it as soon as possible, using one of the following options:

- By secure email to [yritys.vastuuvahingot@op.fi](mailto:yritys.vastuuvahingot@op.fi)

You can send a secure email message from your email account by going to <https://securemail.op.fi> in your browser and following the instructions given there.

- By post to the postage-paid address:

Pohjola Insurance Ltd  
Corporate liability losses/Info 22  
Code 5010451  
00003 VASTAUSLÄHETYS

- By fax to +358 10 253 3355

In the event of loss or damage to a vehicle, 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.

## 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 [asiakasasiamies@pohjola.fi](mailto:asiakasasiamies@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 Omasairaala Ltd.

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### Finnish Golf Union

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