

Insurance cover of the Finnish Golf Union's member clubs 1 January 2018 – 31 December 2018 Sports Cover product description

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 unforeseen events.

For example, rupture of the Achilles tendon or a dislocated knee. Stress fracture or its initial stage is also covered. The sudden event must happen while the Sports Cover is valid.

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

OP's partner hospitals and clinics can be found at vahinkoapu.op.fi. You can find more information at op.fi and by calling OP's service number +358 (0)10 253 1333. Sports Cover insurance terms and conditions L1801.

In what situations is Sports Cover valid?

There is no age limit in Sports Cover, and all injuries sustained in the course of the following kinds of events are covered:

- 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

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

Sports Cover is a fixed-term policy

Policy number 06-21648 is valid 1.1.2018-31.12.2018. The insured are the members of the Finnish Golf Union's member clubs who have paid their membership fees.

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 hobby by participating in Green Card training organised by the Finnish Golf Union or its member club in a 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 €25,000

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. Fill in the liability loss report carefully and send it as soon as possible either

- by email to yritys.vastuuvahingot@op.fi
- by post to the postage-paid address
OP Insurance Ltd
Corporate liability losses
Info 22
Code 5010451
- 00003 VASTAUSLÄHETYS
- by fax to +358 (0)10 253 3355

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

An injury occurred – may a top orthopaedist treat you?

1. Seek care and take your Kela card with you. OP's partner hospitals and clinics can be found at vahinkoapu.op.fi. We recommend Pohjola Hospital in Helsinki, Tampere, Oulu and Kuopio (in 2018 also in Turku), specialising in orthopaedic illnesses and injuries.
2. You can file a claim at Pohjola Hospital at the hospital's claims desk during its opening hours. You will receive a claim settlement decision right away. If the loss is coverable, you will only pay any deductible for medical expenses indemnity specified in the policy.
3. With other partner hospitals and clinics, you should first pay for your medical expenses yourself and then file a claim with OP's Internet Service or OP-mobile. To file your claim, you will need online banking credentials for OP or another bank and information about the coverable expenses. You do not have to send any receipts or other documents, but save them for at least six months; we will ask for them if necessary. You will receive the claim settlement decision by post.

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 for 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 required to recover from a fracture or a surgical procedure. 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 crutches
- travel expenses to the nearest treatment location.

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 or occupational therapist, dietician, psychologist, neuropsychologist, optician, chiropractor, osteopath, naprapathy practitioner, massage therapist or similar healthcare professional
- psychotherapy or equivalent treatment
- medical aids, other aids and supplies or artificial limbs, except as described above concerning orthopaedic braces or bandages and rental costs of 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 beneficiaries can be changed by informing us about it with in email to urheiluvakuutukset@op.fi.

The insurance decision will be made automatically on the basis of the information you have provided when you pay the insurance premium. Further information on personal data processing is available at www.uusi.op.fi/dataprotection/.