

# Traveller's insurance

## Companies and organisations

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The content of the insurance contract shall be determined in accordance with the policy document, the Traveller's insurance terms and conditions and the General terms and conditions of insurance. The insurance cover selected and any particulars relating thereto, such as the insured parties and the insurance coverage, shall be specified in the policy document.

## 1 The insured and the recipient of compensation

### 1.1 Insured

The insured shall consist of persons endorsed in the policy document or persons within a specified group endorsed in the policy document.

The insured must reside permanently in Finland and must hold a valid Kela card as proof of eligibility for Finnish residence-based social security. If an insured person stays outside Finland for an uninterrupted period of more than six months, he or she is not considered to reside in Finland on a permanent basis.

Any children, grandchildren, siblings or half-siblings under 16 years of age travelling with the person endorsed in the policy document as the insured shall be subject to the travel insurance as well, though not endorsed in the policy document. The insured shall also include any children other than those descendant of the person endorsed in the policy document, who reside in the same household as the insured and accompany him/her on the journey. An accompanying person under 16 years of age may be covered by only one travel insurance policy granted by LocalTapiola.

### 1.2 The recipient of compensation

The insured or another party entitled to compensation shall be the recipient of compensation. In the event of death, the beneficiary shall be the recipient of compensation.

The beneficiaries shall be the next of kin, unless the policyholder has indicated otherwise (nomination of beneficiaries is described under section 10 of the General terms and conditions).

Next of kin shall refer to the spouse and heirs of the insured. The heirs shall consist primarily of the descendants of the insured, including his/her natural and adopted children. A spouse shall refer to the person to whom the insured was married or with whom he/she had a registered partnership at the time of his/her death. A common-law spouse shall not be considered a spouse in the meaning of the terms and conditions of insurance and, accordingly, must be nominated separately as a beneficiary. The Insurance Contracts Act provides a more detailed description of who is considered next of kin.

The insured may appoint the beneficiary of the death benefit and the recipient of the daily allowance by notifying LocalTapiola in writing thereof prior to the insured event.

## 2 Validity and termination of the insurance

### 2.1 Territory and period of validity

The territorial limits of traveller's insurance and the purpose of travel are shown in the insurance policy.

Traveller's insurance is not in force outside the Nordic countries in desolated regions, including in deserts, jungles, the wilderness and on glaciers, when travelling or staying at over a day's journey from permanent habitation and roads. The Nordic countries are defined as not comprising Greenland, the Arctic Ocean islands or Spitsbergen (Svalbard).

The date of termination and the territorial limits of fixed-term traveller's insurance are shown in the insurance policy.

### 2.2 Validity during sporting activities

Traveller's insurance is in force whenever engaging in sports activities for the purposes of maintaining an individual's own physical fitness.

#### Professional sports

This insurance is not valid in any professional sports. Professional sports are individual and team sports which athletes practise as a professional activity and in which they receive payment or some other consideration or benefit for their performance exceeding the sum laid down in the Act on Athletes' Accident and Pension Cover or where they are obligated to take out an insurance set out in the Act on Athletes' Accident and Pension Cover.

#### Competitive sports

In respect of anyone aged 16 years and older, this insurance is not in force in any competitive sports. Sports are considered competitive sports whenever they involve a competition, a match or some other sporting event for which the organiser requires the participants to hold a licence or similar or to sign a disclaimer.

Competitive sports are considered to include the competitions or matches organised by a sports federation or a club, training organised under a training programme and any other training appropriate to a sport irrespective of the level of the competitive sports.

Training organised under a training programme means any training practised in accordance with a training programme compiled in writing or orally under the supervision of a coach or without supervision. Other training appropriate to a sport refers to training engaged in in the form of exercises which are supplementary to the actual sport whenever practised as part of preparation for competitions or matches.

A separate insurance policy may be taken out to cover competitive sports.

#### Risky sports and activities

The insurance of a person aged 16 or older shall not cover the following sports or activities, or a single trial of the following activities:

- power sports, such as weightlifting, powerlifting, bodybuilding, strongman sports or similar;
- martial arts, combat sports and contact sports, such as boxing, kickboxing, wrestling, freestyle wrestling, judo, karate, fencing or similar;
- motorsports, such as rally, go-karting or motocross or similar;
- bungee jumping;
- climbing sports, such as mountaineering, rock climbing, ice climbing or wall climbing or similar. This exclusion does not apply to wall climbing whenever protective and safety equipment is used.
- recreational diving, scuba diving or freediving;
- speed skiing, downhill, freestyle and off-piste;
- air sports, such as parachuting, hang gliding, paragliding, hot air ballooning, parasailing, gliding, BASE jumping, wind tunnel practice, ultralight aviation, or aviation with home-built aircraft, or similar;

- ocean sailing or crossing the oceans by means of a boat.

With the exception of air sports as well as ocean sailing and crossing the oceans by means of a boat, specific insurance may be arranged for a risky sport.

### 2.3 Termination of insurance

With regard to an individual insured person, this insurance terminates when he or she:

- resigns from the policyholder's employ;
- no longer belongs to the group of insured persons determined in the insurance policy.

In respect of an individual insured person, this insurance will not continue after he or she has reached the age of 70.

Termination of the insurance contract is described in detail under section 16 of the General terms and conditions.

The termination date of fixed term travel insurance is entered in the insurance policy.

## 3 Criminal activity, nuclear damage and war

The traveller's insurance shall not include any losses arising from

- criminal activity by the insured party;
- an impact of a weapon or a device based on a nuclear reaction or ionising radiation and injuring masses of people;
- nuclear damage as described in the Nuclear Liability Act, or by damage caused by a material, a device or a weapon based on a nuclear reaction, irrespective of where the damage occurs;
- a war, a rebellion, a riot, an armed conflict or similar, or service in a peacekeeping operation or other military action organised by the United Nations, the European Union or some other entity. Where an insured party embarks on international travel before armed action commences and does not participate in it, this section does not apply until 14 days have elapsed from the commencement of the armed action. If an insured party personally takes part in such armed action or where there is a major war, this section applies immediately. Major war means any war between two or more permanent members of the United Nations Security Council.

A travel insurance policy may be extended to cover war, armed conflict or service in United Nations peacekeeping force by paying an additional fee.

## 4 Indexation of the insurance

The insured sums, any applicable excesses and premiums shall be reviewed annually at the start of the insurance period against a coefficient or index. The insurance shall be linked with the wage coefficient corresponding with the Employee's Pension Act (TyEL wage coefficient). The wage coefficient shall be the value for the calendar year preceding the start of the insurance period.

A fixed-period travel insurance is not linked to an index.

## 5 Terminology related to travel insurance

### The concept of trip

The trip shall be deemed to commence in Finland at the home, place of work or study, or holiday home of the insured and finish in these locations. A foreign trip shall refer to a trip outside the borders of Finland.

A continuous trip or sojourn abroad shall not be construed to be interrupted by a visit to the home country lasting under 14 days if the intention is to return to the same destination.

In Finland, the insured shall not be considered to be on a trip

- at a residence or holiday home owned by him/her, his/her spouse or a member of his/her family living in the same household,
- at a residence or holiday home regularly occupied by him/her,
- at a place of study or work,
- when moving between any of the above locations, regardless of the length of the trip, or
- if the distance to the destination is less than 50 km from any of the above locations.

### Next of kin

For the purposes of the travel insurance, next of kin shall refer to the following persons:

- spouse or common-law spouse;
- children and grandchildren of the insured and those of his/her spouse or common-law spouse;
- children other than the insured's own children permanently living in the same household with the insured;
- parents and grandparents of the insured and his/her married or common law spouse;
- siblings and half-siblings
- daughters- and sons-in-law;
- a single travel companion, exclusively with whom the insured has reserved the trip;
- farm relief worker;
- informal carer;
- a maximum of one (1) person signed up for the trip; and
- person responsible for an under-16-year-old during travel and his or her next of kin, when an under-16-year-old is not travelling with his or her own family.

Partners in a registered partnership shall be treated as spouses. A common-law spouse shall mean a person who, according to the Population Register, is cohabiting permanently with the insured.

## 6 Compensable insurance events and restrictions

The objective of the insurance is to compensate for expenses resulting from the event against which insurance is provided, in the extent of the agreed insurance cover and in accordance with these terms and conditions as well as the General terms and conditions of insurance.

The traveller's insurance shall cover damage resulting from insured events that have occurred during the time of validity of the traveller's insurance contract.

Compensable insured events shall include

- travel-time illness;
- travel accident;
- cancellation of the trip;
- interruption of the trip;
- a missed connection; and
- death during travel.

Compensation shall be paid in accordance with the insured sums applicable at the time of the insured event.

### 6.1 Travel-time illness

Travel-time illness shall refer to an unanticipated and sudden illness requiring medical attention that, on the basis of medical assessment, can reasonably be judged to have originated in the course of the trip. Travel-time illness may be compensated for only if the insured has sought medical attention during the trip or within 14 days of the trip. Should the illness have been caused by an infectious disease with a longer incubation time, the 14-day rule shall not apply.

Sickness during travel shall not include any illness the symptoms of which occurred prior to the commencement of travel or the examinations for which were pending prior to the commencement of travel, even in the event that the existence of the illness should be confirmed during the trip.

### 6.2 Travel accident

A travel accident shall refer to a sudden occurrence during the trip as well as the period of validity of the cover, caused by external factors that results in bodily injury to the insured against his/her will.

### 6.3 Other subjects of insurance

The traveller's insurance shall also cover involuntary drowning, injury arising from gas poisoning, heat stroke, sunstroke, frostbite and poisoning caused by a substance accidentally consumed by the insured.

Traveller's insurance shall also cover

- an injury caused by a significant variation in air pressure and
- a muscle or tendon strain injury resulting from a sudden movement or exertion whose principal reason was not related to the illness or physical defect of the insured. It is a condition for the payment of compensation that medical treatment is commenced no later than within 14 days following such injury. Compensation shall be paid for a maximum of six (6) weeks from the occurrence of the strain injury. MRI or surgical procedures are not compensated as treatment expenses for a strain injury.

Further, traveller's insurance covers treatment expenses in the event of a sudden and unanticipated worsening during the trip of an illness the insured had before the commencement of the journey. The unanticipated nature shall be subject to assessment on medical grounds.

Only acute care treatment equivalent to first aid provided in the travel destination shall be compensated for as resulting from the above-mentioned worsening of an illness or injury for a maximum period of ten (10) days from commencement of the treatment. Expenses for transport home shall not be

subject to compensation. Worsening of the illness or injury where examinations or treatment remained unfinished at the time of the commencement of the journey shall not be considered unanticipated.

### 6.4 Exclusions

Traveller's insurance shall not cover any illness, injury or death incurred on account of

- the suicide or attempted suicide of the insured;
- any illness or bodily defect of the insured, or any occurrence of the insured event resultant therefrom;
- surgery, a treatment procedure or other medical treatment undergone in order to treat an illness or bodily defect, except when such procedure was performed to treat an injury covered by this insurance.

The traveller's insurance shall not cover

- any illness, injury, defect or musculoskeletal degeneration or parodontitis unrelated to the insured event, even if it had been latent before the accident;
- as an accident rupture of the Achilles tendon, or hernia of the intervertebral disk, abdomen or inguinal region, unless the injury is the result of an accident where even healthy tissue would have been damaged;
- dental disease;
- the mental effects of the insured event;
- expenditure relating to pregnancy or childbirth, abortion of a pregnancy, or examination or treatment for inability to conceive, or complications related to these. However, covered medical treatment expenses include expenses of emergency medical treatment at the travel destination arising from a sudden and unforeseeable abnormal change in normal pregnancy which occurs before week 29 of pregnancy and which requires immediate medical treatment. These medical treatment expenses are covered at the travel destination for up to 10 days from treatment start.
- poisoning, illness or any treatable dependency resulting from the abuse of alcohol, narcotic substances or medication by the insured (poisoning caused by medication or any substance consumed as food shall be compensated for as travel-time illness);
- indirect expenses, such as food and eating expenses, clothing, supplies, telephone calls, transport costs of a vehicle or animal, loss of earnings, interpretation costs or travel expenses of a companion;
- any infectious disease or illness resulting from the sting or bite of an insect or equivalent. Any infectious disease or illness is compensated for as travel-time illness.

## 7 Compensation

### 7.1 Restrictions to the payment of compensation

In the event that circumstances unrelated to the insured event subject to compensation have contributed essentially to the injury or illness or prolonged its cure, any medical expenses, daily allowance, and handicap benefit shall be payable only insofar as the treatment, incapacity for work or handicap can, on

the basis of medical knowledge, be deemed to have resulted from the relevant insured event.

Compensation may be reduced in accordance with the General terms and conditions in the event that the insured or another party entitled to compensation should have contributed to the injury or event insured against through gross negligence.

Compensation may be denied in the event that the insured or another party entitled to compensation has wilfully caused the event insured against.

## **7.2 Medical treatment expenses arising from travel-time illness or travel accident**

### **7.2.1 Application for compensation**

Medical treatment expenses shall be covered insofar as they are not covered under any act of law. Medical treatment expenses shall be compensated for on the basis of the terms of the Accident Insurance Act, Farmer's Accident Insurance Act, Motor Liability Insurance Act, Basic Education Act and Patient Insurance Act. Also other legislation contains provisions pertaining to primary liability for compensation. Should compensation for medical treatment expenses be provided for by law, compensation must first be applied for on the basis of the act in question.

The claimant shall apply to the Social Insurance Institution for the proportion of the compensation based on the Sickness Insurance Act before claiming for any compensation from LocalTapiola. Compensation under the Sickness Insurance Act must be claimed from Kela within six months of the expenses being incurred. In the event that the right to compensation under the Sickness Insurance Act should have been forfeited, LocalTapiola shall deduct any sums which would have been payable under the Sickness Insurance Act from the compensation payable. The claimant must deliver to LocalTapiola the original decision of the Social Insurance Institution concerning compensation and copies of the receipts provided to Kela. The receipts for expenses that have not been compensated by Kela must be delivered to LocalTapiola in original.

### **7.2.2 Compensable medical expenses**

LocalTapiola shall cover medical treatment expenses resulting from sickness during travel for up to a maximum of 90 days following commencement of the treatment. Treatment costs for any travel accident shall be covered to a maximum of three (3) years from the occurrence of the accident.

Treatment costs for compensable insured events described under section 6.3 shall be covered to a maximum of three (3) years from the occurrence of the accident, unless otherwise specified in the said section.

Expenses incurred on account of medical treatment relating to the compensable insured event shall be compensated for on the basis of original invoices or receipts.

It is a condition for compensation of any medical treatment expenses that any examination, treatment, drugs, and medical equipment have been ordered by the doctor concerned and, in accordance with generally accepted medical practice, are considered necessary for the examination or treatment of the injury

or illness incurred. Each individual treatment expense must be reasonable. If the expense clearly exceeds the general price level for the country, compensation will only be paid for the portion corresponding to the general price level in the country in question.

The insurance company may require that the insured is transported to Finland for treatment at the expense of the company or transferred to another medical care institution in the travel destination, if the cost of treatment in the travel destination is significantly more expensive than corresponding treatment in Finland. Should the insured not consent to the transfer, only the proportion of the medical treatment expenses corresponding to expenditure in another local medical care institution or transfer to and treatment in Finland shall be compensable.

### **Compensable medical expenses shall include**

- charges paid to a physician or other health care professional for examinations and treatment provided;
- medication dispensed by a pharmacist under licence granted by the authorities;
- daily hospital charges;
- charges for cosmetic treatment approved in advance by LocalTapiola;
- travel expenses to locations in the country of destination where the compensable treatment and examinations described above are provided;
- expenses for patient transport and any necessary escort, as approved by LocalTapiola in advance;
- treatment costs compensation shall include the costs of maximum 10 sessions of physical treatment of an injury caused by an accident or a strain injury caused by a sudden movement or exertion mentioned in section 6.3.
- the first orthopaedic support prescribed due to an injury resulting from the accident;
- the first pair of spectacles prescribed due to an injury affecting eyesight;
- the cost of repairing spectacles, hearing aids, removable dentures and a safety helmet that were used by the insured and damaged in an accident for which medical treatment is necessary, or the cost of buying equivalent spectacles, hearing aids, removable dentures or a safety helmet. Repair or replacement of the broken item must be carried out within two (2) months from the occurrence. Compensation shall be paid in a maximum amount of EUR 500.00 per accident and broken item.

### **Non-compensable medical expenses shall include**

- travel expenses in Finland following the trip;
- the cost of dentures, hearing aids, spectacles or contact lenses lost at the time of an accident;
- charges for physical therapy or similar, except for those specified as compensable treatment expenses;
- charges for rehabilitation or therapy;
- costs incurred on account of spending time at a rehabilitation centre, spa or naturopathy establishment; and
- charges for homeopathic or anthroposophic products or any pharmaceutical, vitamin, trace element, mineral or nutrient preparations.

### **Treatment expenses for dental injuries or sudden toothache**

With regard to medical treatment expenses for a dental injury resulting from a travel accident, compensation shall be paid only for the necessary expenses of treatment or examination provided or prescribed by a dentist.

The maximum compensation for the expenses of treating an injury to the teeth or dentures due to occlusion and related local travel expenses shall be EUR 120. Compensation shall be paid only in the event that the injury caused by occlusion occurred and the treatment was provided during the trip.

The maximum compensation for the expenses of the necessary first aid for sudden toothache and related local travel expenses shall total EUR 120. Compensation shall be paid only in the event that the toothache began and the treatment was provided during the trip.

### **7.3 Cancellation of trip**

Cancellation of a trip shall mean the prevention of commencement of a trip.

Cancellation of a trip shall be compensated if it results from

- sudden and unexpected illness, accident or death of the insured;
- unexpected and significant material loss in relation to any property of the insured located in Finland;
- any sudden and unexpected illness, accident, or death of next of kin of the insured.

Cancellation of the trip shall be compensated in the event that any of the above factors have prevented the commencement of the insured's trip for a peremptory reason. The peremptory nature of any accident or illness shall be subject to assessment on medical grounds. With regard to damage to property, the peremptory nature of cancellation is established should the damage necessitate the presence of the insured at the location of the accident.

If a journey is cancelled, the compensation payable shall consist of the part of the price of the journey that was contributed prior to the start of the journey and shall not be returned to the insured by the travel agent under the terms of the Act on Package Tours.

If a journey subject to the Act on Package Tours is not involved, the compensation payable shall consist of the portion of the price of the journey that was contributed prior to the start of the journey and that shall not be returned to the insured by the travel agent in accordance with the terms and conditions for the journey. The maximum compensation payable due to the cancellation of the journey shall total EUR 5,000 per journey per insured party.

The insured must notify the tour operator or transportation company without delay in the event of cancellation of the journey. Should the insured neglect his/her obligation to do so, LocalTapiola shall have the right to deduct the refund not paid by the operator or the transportation company due to the negligence of the insured from the compensation payable to the insured.

The insurance shall not cover cancellation of the journey in the event that the insurance was taken out less than three days prior to the commencement of the journey or that the reason for cancellation should occur prior to the entry into the insurance contract or the travel reservation.

### **7.4 Missed connection**

A missed connection shall refer to the insured in accordance with the original travel plan not arriving in time to his/her advance-booked aeroplane, boat, train or coach connection when leaving to or returning from destination.

A missed connection shall be compensated for where the reason for delay should result from

- adverse weather conditions, a technical fault, traffic accident, natural catastrophe or criminal act delaying public transport or
- an accident involving a private vehicle used by the insured that renders the continuation of the trip impossible.

Any essential additional travel and accommodation expenses resulting from a missed connection that are necessary to continue the trip by other corresponding means to the original destination shall be compensated. The maximum compensation paid due to the missed connection shall total EUR 5,000 per trip and per insured party.

Compensation will be paid from the insurance should the insured due to a compensable delay as stipulated in the insurance terms and conditions be forced to wait more than six (6) hours at the point of departure for a trip to or from a foreign country. The compensation is EUR 30.00 per each period of six hours after the waiting time mentioned above. Maximum compensation shall be EUR 300.00.

Should the insured be unable to continue his journey due to the late arrival subject to compensation, compensation shall be payable for the missed journey days. Missed journey days are calculated as full 24-hour periods as from the time of late arrival until the time when the journey should have ended. If the last period is longer than 12 hours, also this period is deemed as one full day. The compensation amounts to EUR 40.00 per each travelling day the insured has missed. The maximum amount of compensation is however the price of the journey paid before the journey commenced.

Compensation due to late arrival shall have deducted from it any reimbursement or compensation to which the insured may be entitled from the tour operator or travel agency. Compensations for waiting period and missed journey days are not paid for the same period.

### **7.5 Travel interruption**

Travel shall be deemed interrupted in the event that an already commenced journey changes under compelling circumstances due to

- serious travel-time illness or travel accident of the insured;
- a sudden and unexpected serious travel illness, travel accident or death of a family member specified in the Terms and Conditions who are travelling with the insured;

- a sudden and unexpected serious illness, accident or death of a family member specified in the Terms and Conditions not travelling with the insured;
- an unexpected and significant material loss in relation to any property of the insured located in Finland.

The event motivating the interruption must occur after the commencement of the trip.

Journey cancellation shall be subject to compensation in the event that any of the above reasons should peremptorily interrupt the insured's journey. The peremptory nature of this effect of accident or illness shall be subject to assessment on medical grounds. With regard to damage to property, the peremptory nature of cancellation is established should the damage necessitate the presence of the insured at the location of the accident.

The allowance paid shall be

- the sum of any necessary additional travel and accommodation expenses incurred as a result of the insured returning home or continuing the journey in accordance with the original travel plan;
- reasonable expenses for a new trip to the travel destination approved by LocalTapiola in the event that this should be necessary during the term of insurance in order to continue studies or employment;
- expenses for unused services and excursions paid for by the insured in advance, to a maximum of EUR 1,000;
- additional travel and accommodation expenses incurred by the guardian of a child under 16 years of age in the event that the trip of an insured under 16 years of age changes peremptorily due to travel-time illness or accident.
- direct return travel and accommodation expenses of one (1) next of kin of the insured approved in advance by LocalTapiola to visit the insured, or any additional travel and accommodation costs of one (1) fellow traveller in the event that the insured should be in a life-threatening situation and cannot be transported back to his/her home country; and
- compensation for missed journey days if the insured's holiday trip has been interrupted due to the early return of the insured from the trip or to uninterrupted hospitalisation of the insured for more than 24 hours. Compensation is EUR 40.00 per each journey day the insured has missed. Compensation for missed journey days are also payable to an accompanying guardian if the person hospitalised is under 16 years of age.

#### **Determination of missed travel days**

Compensation for missed journey days due to hospitalisation or interruption are paid to a maximum of 45 days.

Travel days shall be calculated in terms of full 24-hour periods from the commencement of the trip. Missed travel days shall be calculated in terms of full 24-hour periods from the commencement of hospitalisation or interruption until the end of hospitalisation or, at maximum, until the intended completion date of the trip. In the event that the last period thus calculated is exceeded by 12 hours, the time in excess shall be construed as one (1) full day.

#### **7.6 Daily allowance for disability resulting from accident**

Complete incapacitation for work that results from an accident to the insured at the age of 18–70 during the insurance period, shall be subject to an agreed daily allowance, and any partial disability to a proportionate allowance.

Incapacitation for work shall be construed as complete in the event that the insured should be completely unable to perform his normal employment duties and partial in the event that the insured should be partially unable to perform his employment duties.

Daily allowance shall be paid at the earliest from the commencement of medical treatment and shall cease no later than one (1) year from the date of the accident.

#### **7.7 Compensation for permanent disability resulting from accident**

Benefit for permanent disability shall be paid for a permanent disability resulting from an accident. The cover shall be applicable to an accompanying child only where the insurance of the person endorsed as insured in the insurance policy should include a benefit for permanent disability. The sum insured is EUR 10,000 for each accompanying child subject to the insured's sum insured being a minimum of EUR 10,000. Correspondingly, if the sum insured of the person endorsed as insured in the insurance policy should be lower than this, the accompanying child's sum insured is the same amount.

Permanent disability shall refer to general permanent disability assessed in medical terms that results to the insured from the accident. In the assessment of a permanent disability, only the nature of the injury resulting from the accident shall be taken into account and not any personal circumstances of the insured, such as his profession or hobbies. In the assessment of a permanent disability, any deficiencies or illnesses of the insured not resulting from the accident subject to compensation shall not be considered.

The level of permanent disability is determined based on the government decree on the classification of disabilities, which is issued under the Workers' Compensation Act, in force at the moment of injury. In the classification of disabilities, injuries are divided on the basis of their seriousness into handicap classes 1–20. Class 1 corresponds to a 5% medical handicap and the subsequent classes to a further 5% detriment. Category 20 equates to full, 100% medical handicap.

Such allowance shall not be payable in the event of any handicap that should occur after three (3) years following the accident.

#### **Payment of compensation**

The compensation shall be paid when a handicap has become permanent, however, at the earliest when the permanent handicap has lasted for three (3) months. The compensation shall total the proportion of the agreed handicap benefit corresponding to the handicap class.

In the event that the handicap level should be confirmed to be higher within three (3) years of the payment of the lump sum benefit, the difference between the handicap classes shall be payable by way of supplemental compensation. Subsequently, in the

event of variation in the handicap class, the amount of compensation shall not be adjusted.

## 7.8 Death benefit

### 7.8.1 Death during travel

Reasonable costs of transport home in the event of death of the insured while travelling, or burial costs overseas up to that amount, shall be compensated for on the basis of original invoices or receipts. These expenses shall be covered irrespective of the cause of death.

### 7.8.2 Compensation in respect of accidental death

The agreed death benefit shall be payable in respect of accidental death. The cover shall be applicable to an accompanying child only where the insurance of the person endorsed as insured in the insurance policy should include a death benefit. The sum insured is EUR 2,000 for each accompanying child subject to the insured's sum insured being a minimum of EUR 2,000. Correspondingly, if the sum insured of the person endorsed as insured in the insurance policy should be lower than this, the accompanying child's sum insured is the same amount.

Any lump-sum benefit for permanent handicap already paid for the same accident shall be deducted from the death benefit. The death benefit shall not be paid in the event of the death of the insured after more than three (3) years have elapsed from the compensable insured event.

### 7.8.3 Compensation for death from an infectious disease

In the event that the direct cause of death of the insured should be a generally dangerous infectious disease as defined in the Communicable Diseases Decree that was contracted during the trip, the agreed death benefit shall be paid. The cover shall be applicable to an accompanying child only where the insurance of the person endorsed as insured in the insurance policy should include a death benefit. The sum insured is EUR 2,000 for each accompanying child subject to the insured's sum insured being a minimum of EUR 2,000. Correspondingly, if the sum insured of the person endorsed as insured in the insurance policy should be lower than this, the accompanying child's sum insured is the same amount. The death benefit shall not be paid in the event of the death of the insured after more than one (1) year has elapsed from the diagnosis of the disease.

*In case of any dispute under these terms and conditions the original Finnish wording shall prevail.*

Insurance is granted by the following mutual insurance companies in LocalTapiola Group (business ID):

LähiTapiola **Etelä** (0139557-7) | LähiTapiola **Etelä-Pohjanmaa** (0178281-7) | LokalTapiola **Sydakusten** -  
LähiTapiola **Etelärannikko** (0135987-5) | LähiTapiola **Itä** (2246442-0) | LähiTapiola **Kaakkois-Suomi**  
(0225907-5) | LähiTapiola **Kainuu-Koillismaa** (0210339-6) | LähiTapiola **Keski-Suomi** (0208463-1) |  
LähiTapiola **Lappi** (0277001-7) | LähiTapiola **Loimi-Häme** (0134859-4) | LähiTapiola **Länsi-Suomi** (0134099-8) |  
LähiTapiola **Pirkanmaa** (0205843-3) | LokalTapiola **Österbotten** - LähiTapiola **Pohjanmaa** (0180953-0) |  
LähiTapiola **Pohjoinen** (2235550-7) | LähiTapiola **Pääkaupunkiseutu** (2647339-1) | LähiTapiola **Savo**  
(1759597-9) | LähiTapiola **Savo-Karjala** (0218612-8) | LähiTapiola **Uusimaa** (0224469-0) |  
LähiTapiola **Varsinais-Suomi** (0204067-1) | LähiTapiola **Vellamo** (0282283-3) |  
LocalTapiola General Mutual Insurance Company (0211034-2)

The companies' contact details are available at [www.lahitapiola.fi](http://www.lahitapiola.fi).