

Secondment insurance

Companies and organisations

Contents

1	The insured and the recipient of compensation ...2	7	Compensation4
1.1	Insured 2	7.1	Restrictions to the payment of compensation 4
1.2	The recipient of compensation..... 2	7.2	Medical treatment expenses arising from illness or accident..... 5
2	Validity and termination of the insurance 2	7.3	Health care expenditure..... 6
2.1	Territory and period of validity..... 2	7.4	Cancellation of a trip..... 6
2.2	Validity for sports activities 2	7.5	Missed connection..... 6
2.3	Termination of insurance 3	7.6	Travel interruption..... 7
3	Criminal activity, nuclear damage and war..... 3	7.7	Daily allowance for disability resulting from accident..... 7
4	Indexation of the insurance 3	7.8	Compensation for permanent disability resulting from accident 7
5	Terminology related to Secondment insurance ...3	7.9	Death benefit 7
6	Compensable events and exclusions..... 3		
6.1	Illness..... 4		
6.2	Accident..... 4		
6.3	Other insured events..... 4		
6.4	Exclusions to compensability of an insured event 4		

The content of the insurance contract shall be determined in accordance with the policy document, the Secondment Insurance terms and conditions, and the General terms and conditions of insurance. The policy document shall be endorsed with any case-specific information on the insurance, such as the insured parties and the insurance coverage.

1 The insured and the recipient of compensation

1.1 Insured

This insurance covers any person seconded abroad from Finland who:

- is indicated in the insurance policy; or
- belongs to the group shown in the insurance policy.

When granting insurance, the relevant insured person must reside in Finland on a permanent basis and must hold a valid Kela (health insurance) card as an indication that he or she is covered by Finnish residence-based social security.

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

This insurance is in force during secondment within the region shown in the insurance policy at work and in leisure time.

Secondment insurance is also in force during business and holiday travel from the country of secondment to Finland and to other countries within the region shown in the insurance policy.

Secondment 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).

2.2 Validity for sports activities

Secondment 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

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 does not cover the following sports or activities, or a single trial of 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 insured person, the insurances terminate:

- when the secondment abroad ends;
- when the insured person's employment contract or position as a public official terminates;
- when he or she is no longer covered by Finnish residence-based social security;
- at the end of the insurance period during which he or she reaches the age of 65.

3 Criminal activity, nuclear damage and war

The secondment 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 Secondment insurance policy may be extended to cover war, armed conflict, or service in peacekeeping force, at the discretion of LocalTapiola, by paying an additional fee.

4 Indexation of the insurance

The insured sums, any applicable deductibles 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.

5 Terminology related to Secondment insurance

Definition of secondment

A secondment commences in Finland at the insured person's home, workplace, place of study or holiday home and ends at any of the foregoing locations.

A secondment exists when the employee seconded abroad and the employer have concluded an agreement on secondment and this agreement is in force.

Definition of journey made from secondment destination

A journey commences in the secondment destination at the insured person's home or workplace and ends at either of the foregoing locations.

Next of kin

For the purposes of the secondment 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 events and exclusions

The objective of the insurance is to compensate for expenses resulting from the event against which insurance is provided, to 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 following insured events are covered by secondment insurance:

- travel illness
- travel accident
- health care at the secondment destination
- cancelled travel
- interrupted travel
- missed departures
- death during travel.

To supplement the secondment insurance, e.g. these covers can be selected:

- lump-sum compensation for permanent disabilities caused by accidents
- lump-sum compensation for accidental death
- daily allowance for a transient disability for work caused by an accident.

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

6.1 Illness

This insurance covers unforeseeable and sudden illnesses requiring medical treatment which, according to generally accepted medical practice, can be considered to have started during the relevant secondment. Illness may be compensated for only if the insured has sought medical attention during the secondment or within 14 days following the end of the secondment. Should the illness have been caused by an infectious disease with a longer incubation time, the 14-day rule shall not apply.

Illnesses starting during a secondment are not considered to include any illnesses whose symptoms arise before the secondment commences or for which medical examinations are ongoing before embarking on this secondment, even where the illness is diagnosed during the secondment in question.

6.2 Accident

The insurance shall cover accidents during the secondment. An accident shall refer to a sudden occurrence caused by external factors that results in bodily injury to the insured against his/her will.

6.3 Other insured events

The secondment 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.

Also, the secondment insurance shall cover

- any injury caused by a significant variation in air pressure and
- any muscle or tendon strain injury resulting from a sudden movement or exertion whose principal reason was not related to an illness or physical defect of the insured. It is a condition for the payment of compensation that medical treatment is commenced not 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, secondment insurance covers treatment expenses in the event of a sudden and unanticipated worsening during secondment of an illness the insured had before the commencement of the secondment. The unanticipated nature shall be subject to assessment on medical grounds.

Only acute care treatment equivalent to first aid provided in the secondment 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 secondment shall not be considered unanticipated.

6.4 Exclusions to compensability of an insured event

Secondment 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.

Secondment 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;
- 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 sickness);
- 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 an 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 any other 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 illness or 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 must pay for the medical expenses himself and apply to the Social Insurance Institution for compensation under the Sickness Insurance Act. 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 Medical expenses subject to compensation

Medical treatment expenses resulting from illness during the secondment shall be subject to compensation. LocalTapiola shall cover medical treatment expenses resulting from sickness for up to a maximum of 90 days following the end of the secondment. Treatment costs for any 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, be 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.

LocalTapiola 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 secondment destination, if the cost

of treatment in the secondment destination would be 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 secondment 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 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 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 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 and lodging expenses in Finland;
- 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 an 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 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 secondment.

The maximum compensation for the expenses of the necessary first aid for sudden toothache and related 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 secondment.

7.3 Health care expenditure

Costs compensated for as necessary and reasonable health care expenditure during the secondment shall consist of

- medical examinations required for health care, such as health checks and periodic medical examinations, including those performed for the purposes of renewing a prescription and eye tests
- other equivalent necessary healthcare measures ordered and performed by a doctor, including vaccinations and children's visits to a maternal and child health clinic
- regular basic dental check-ups.

Exclusions

Health care expenditure compensation shall not include

- expenditure resulting from pregnancy or childbirth or
- health care expenditure arising in Finland.

7.4 Cancellation of a 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 a next of kin of the insured.

Journey cancellation shall be subject to compensation in the event that any of the above factors should prevent the commencement of the insured's journey. 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.

7.5 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 a missed connection shall total EUR 5,000 per trip and per insured party.

The insurance will compensate should the insured due to a compensable delay as stipulated in the insurance terms and conditions be forced to wait more than six hours at the point of departure of a journey 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.

7.6 Travel interruption

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

- a serious illness starting or a serious accident occurring during the secondment;
- 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 following expenditure shall be compensated for

- any necessary additional travel and accommodation expenses incurred as a result of the insured returning to Finland or to the secondment destination, or continuing the journey in accordance with the original travel plan;
- reasonable expenses for a new journey from Finland to the secondment destination in the event that this should be necessary during the insurance term in order to continue employment; (the cost of the new trip to the secondment destination is compensated only if the trip has commenced on the 30th day from the date of interruption, at the latest); and
- 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.

7.7 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/her normal employment duties and partial in the event that the insured should be partially unable to perform his/her 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.

7.8 Compensation for permanent disability resulting from accident

Benefit for permanent disability shall be paid for a permanent disability resulting from an accident.

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 each to a further 5% handicap. Handicap class 20 equates to a full, 100% medical handicap.

Such allowance shall not be paid 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 class should be confirmed to be higher within three (3) years of payment of the lump sum benefit, a supplementary compensation shall be paid for the difference between the handicap classes. Subsequently, in the event of variation in the level of handicap, the amount of compensation shall not be adjusted.

7.9 Death benefit

7.9.1 Death during secondment

Reasonable costs of transport home in the event of death of the insured while on a secondment, 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.

7.9.2 Compensation in respect of accidental death

The agreed death benefit shall be payable in respect of accidental death.

Death benefit shall be deducted with any permanent handicap lump-sum allowance already paid arising from the same accident. The death benefit shall not be paid in the event that the insured dies after more than three (3) years have elapsed from the compensable insured event.

7.9.3 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 death benefit shall not be payable in the event of the death of the insured if more than one (1) year should have elapsed since 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 **Sydusten** -
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.