



Terms and Conditions of If Remote Work Cover

We want to make sure that your employees are well covered for accidents also while doing remote work during the coronavirus epidemic.

The Insured

The Remote Work Cover is valid for all remote working employees who are insured between 12 March 2020 and 31 December 2020 with a Workers' Compensation Insurance policy granted by If P&C Insurance Ltd (publ), branch in Finland (hereafter If).

Period of validity for the Remote Work Cover

The Remote Work Cover is valid for accidents occurring during remote work between 12 March 2020 and 31 December 2020.

Content of the Remote Work Cover

The Remote Work Cover covers accidents occurring to the Insured while working remote during the above-mentioned period of validity. Compensation from the Remote Work Cover is paid on the basis of such accidents which have occurred during remote work but for which no compensation is paid by the compulsory work time insurance under the Workers' Compensation Act.



The Remote Work Cover contains the following covers:

- Care expenses due to an accident
- Daily allowance for disability.

Accident refers to a sudden and unforeseeable occurrence which arises from an external factor and causes bodily injury against the will of the Insured. Work-related pain (such as a back strain resulting from lifting) or illness-related findings (e.g. degenerative findings in the knee) are not considered as accidental injuries.

Compensation for care expenses is paid for the examination and treatment of an accidental injury, at most **EUR 5 000 per accident**. Compensation is paid for such care expenses, which arise over the course of two months after the accident.

In case the accidental injury causes a disability to work (the Insured is entirely unable to work), the **Remote Work Cover compensates a daily allowance of EUR 50/day, for five days per week** during the period of disability. A precondition for the compensation is that the disability has been identified by a health care professional. When the employer is paying sick pay to the employee, the daily allowance for such days is paid to the employer. For other days, the daily allowance is paid to the employee. An income tax of 50 % will be deducted from the daily allowance compensation paid to the employee. The daily allowance is paid for the period of disability, however no longer than for two months from the day of the accident.

Validity of the Remote Work Cover

The Remote Work Cover is valid in Finland while the employee is working remote. Remote work refers to work which could also be carried out at the employer's premises but which, as previously agreed with the employer, is carried out at the employee's home, holiday home or elsewhere indoors.

In addition, the Remote Work Cover is valid during

- meals at the remote workplace
- short-term, ordinary breaks at the remote workplace
- break exercise related to remote working
- moving not related to remote work inside the remote workplace (such as visiting the toilet)
- ordinary, small-scale chores (such as hanging laundry, loading a dishwasher, preparing a meal or during brief and small-scale guiding of children).



The Remote Work Cover is not valid during

- leisure time
- property maintenance, repair and construction
- work for another employer or on one's own account
- childcare (other than brief and small-scale guiding of children).

General Conditions

If's General Conditions are applied to the Remote Work Cover.

Claim instructions

In order to claim for compensation, the employer shall fill out a claim report for the Workers' Compensation Insurance and send that to If. The claims department of If will investigate whether a possible compensation shall be paid based on the compulsory work time insurance under the Workers' Compensation Act or based on the Remote Work Cover.

The easiest way to file a claim is via If eFolder or IfLogin. Instructions for filing a claim: [if.fi/tyotapaturma](https://www.if.fi/tyotapaturma) (in Finnish).

Any claim concerning the Remote Work Cover shall be reported no later than six months after the accident occurred.

Contact information and appeal

In case you need further information on filing a claim, please contact If's Personal Claims Service by telephone at 010 19 17 00 (Mon–Fri from 9 a.m. to 5 p.m.) or by email at tapaturmatku@if.fi.

We hope that you are pleased with the Remote Work Cover provided by If. In case you however would be dissatisfied with a claim decision you have received, please find appealing instructions in the claims decision or at <https://www.if.fi/yritysassiakkaat/ilmoita-vahingosta/valitusmahdollisuudet> (in Finnish).

