

Patient insurance



Insurance Product Information Document

Company: If P&C Insurance Ltd (publ), branch in Finland Product: Patient insurance

Complete pre-contractual and contractual information on the product is provided in the Policy Document and in the Terms and Conditions.

What is this type of insurance?

Patient insurance is a statutory insurance in accordance with the Patient Insurance Act, which applies to compensation for personal injury caused to a patient in connection with health and medical care.



What is insured?

- ✓ A personal injury that has arisen for a patient in connection with health and medical care in accordance with the compensation criteria and the provisions of the Patient Insurance Act. The compensation criteria consist of a treatment injury, infection injury, accidental injury, equipment-related injury, accidents relating to permanently installed medical devices, injury arising from damage to premises or treating equipment, injury due to incorrect delivery of pharmaceuticals and unreasonable injury.
- ✓ There is no maximum amount of compensation for personal injuries



What is not insured?

- The insurance does not cover
- ✗ minor personal injuries



Are there any restrictions on cover?

- ! The insurance may include safety regulations, which must be observed.
- ! Compensation benefits are determined in accordance with the Patient Insurance Act (948/2019) and cannot be agreed separately.



Where am I covered?

- ✓ The insurance is valid in Finland and, to a limited extent, abroad, if the public health care unit has decided to arrange the treatment necessary for the patient's health abroad.



What are my obligations?

- ✓ To provide correct information when taking out an insurance policy.
- ✓ During the validity of the insurance, to notify If without delay regarding any change, error or defect concerning the insurance information.
- ✓ To follow the safety regulations given by If.
- ✓ To pay the insurance premium on time.



When and how do I pay?

- ✓ If will send an insurance premium invoice which shall be paid at the latest on the due date in the bank account given in the invoice.
- ✓ When the insurance policy is taken out, also the number of instalments and invoice delivery method are agreed upon.



When does the cover start and end?

- ✓ The insurance cover starts when the policyholder and If agree upon the start of the cover and is valid until further notice. The first insurance period always ends at the end of the calendar year.
- ✓ The policyholder may cancel the insurance in writing in order to transfer the insurance to another insurance company during the insurance period. The insurance is terminated at the earliest from the date of signing the notice of termination.
- ✓ The insurance cover ends without cancellation when the policyholder's insurance obligation under the Patient Insurance Act ceases. The policyholder shall notify the insurance company about this in writing. The insurance is terminated at the earliest from the day when the notification arrives at the insurance company.



How do I cancel the contract?

- ✓ The termination must be made in writing and the notice of termination must be accompanied by a certificate of taking out a new insurance in accordance with Section 12 in the Patient Insurance Act.