

A photograph of two young girls dancing on a bed. The girl on the left is wearing a pink tutu and a white tank top, with her hair in a ponytail. The girl on the right is wearing a grey long-sleeved shirt with the word 'Sparkle' written on it and a light-colored tutu. They are both smiling and holding hands. The background is a patterned wallpaper.

Best coverage
FOR YOUR CHILD

If Child Insurance, valid as of 15 June 2019



HEALTH
ADVICE 24/7
AT
+358 10 19 18 55

For the benefit of **YOUR CHILD**

The well-being of your child is the most important thing in the world for you. A comprehensive If Child Insurance policy helps you guarantee your child quick access to medical care and high-quality care long into adulthood. If you take out Child Insurance during pregnancy, the insurance also contains coverage for the mother and her new-born baby.

WHY TAKE OUT CHILD INSURANCE WITH IF?

- Provides your child with quick access to medical care and consultations with a specialist without a referral – also covers private medical care services
- Covers prescription medication
- Valid in all sports activities until the age of 12 years
- You can take out additional coverage for a serious disease
- If Health services at your service, such as health advice 24 hours a day and the option to submit your claim for compensation during the physician's appointment.

Since pregnancy week 12, and 2 months prior to the due date at latest

Now you can take out Child Insurance for an unborn baby

Child 7 days

Now you can take out Accident Insurance or Child Insurance for a new born baby

Child 12 years

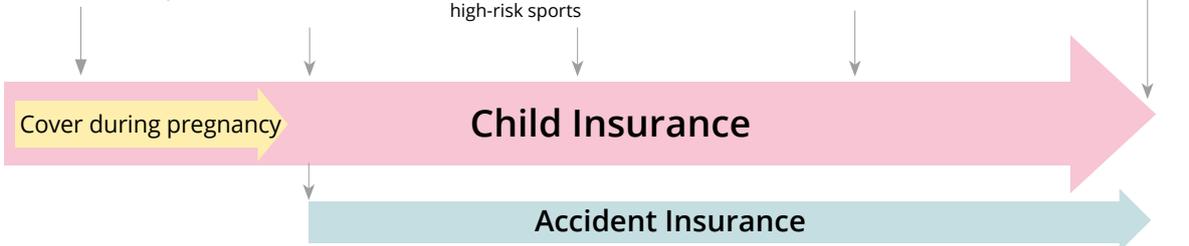
Ensure the validity of the insurance in sports activities if your child takes part in competitive sports, sports covered by a sports licence or high-risk sports

Child 14 years

Last chance to take out Child Insurance

The Insured 80 years

Child Insurance is valid until the age of 80 years



I have received compensations quickly, and thanks to Direct Compensation I don't even have to claim for compensation since If pays it directly to the clinic.

ANONYMOUS FEEDBACK ON MY PAGES

It is a big plus that I can pay the premium in 12 instalments without additional costs.

FEMALE, 39, CUSTOMER SINCE 2015

SOURCE: IF'S CUSTOMER FEEDBACK 2018

IF BENEFIT PROGRAM REWARDS AND SERVES

- Up to 15% discount on insurance.
- If Deductible Account Benefit for claim-free years up to EUR 40 per year, up to EUR 200. You can use it to reduce deductibles in most insured events.
- At the highest level, you can have a Personal Service Adviser if you wish.

INSURANCE AND CLAIMS MATTERS EASILY AND QUICKLY

- You can purchase insurance quickly and easily in our online shop at if.fi/insurances.
- [My Pages](#)* is a web service for If's customers where you can take care of your insurance and claims matters easily.
- 90% of our customers are very satisfied or satisfied with our claims services.

* *My Pages are currently provided only in Finnish.*

This guide is not a complete account of children's insurance products. Please also familiarise yourself with the insurance terms and conditions, the general terms and conditions and the If Benefit Programme at if.fi/etuohjelma. Any loss or damage will be compensated in accordance with these insurance terms and conditions.

THIS IS HOW YOU INSURE YOUR MOST PRECIOUS ONE - *your child*

SELECT THE RIGHT INSURANCE	WHAT IS COVERED?	WHY WOULD I CHOOSE THIS OPTION?
 <p>CHILD INSURANCE</p> <p>For an unborn baby</p> <p>Scope of cover </p> <p>Can be purchased: since pregnancy week 12, and 2 months prior to the due date at latest</p> <p>Validity: Until the age of 80</p>	<ul style="list-style-type: none"> - A tax-free lump sum compensation for a longer period of hospital care of the mother during pregnancy and within three months of the child's birth - A tax-free lump sum compensation for a longer period of hospital care of the new-born baby - Compensation for a serious congenital disease or defect of the new-born baby - The comprehensive insurance covers included in Child Insurance mentioned below, right from the birth of the child 	<ul style="list-style-type: none"> - Unique coverage for the mother during pregnancy and for the new-born baby - No exclusions based on the child's state of health - Compensation even for treatment expenses for the new-born baby - In addition, all the benefits of Child Insurance right from the birth of the child
 <p>For a child who is 7 days or older</p> <p>Scope of cover </p> <p>Can be purchased: 7 days-14 years</p> <p>Validity: Until the age of 80</p>	<ul style="list-style-type: none"> - Covers treatment expenses arising from an illness or accident - Also covers physical therapy - A tax-free lump sum compensation for permanent handicap or death caused by an accident - A twofold compensation for a serious handicap (medical degree of disability at least 50%) 	<ul style="list-style-type: none"> - Comprehensive coverage for illnesses and accidents from childhood to old age - Financial security for the family if the child is seriously injured or disabled - One deductible only once per the insurance period - Valid in all sports activities until the age of 12 years - You can use If Direct Compensation during physician's appointments
 <p>FAMILY READJUSTMENT COVER</p> <p>Can be purchased: As additional cover attached to child insurance for an unborn baby or a child who is 7 days or older</p> <p>Validity: Until the age of 18</p>	<p><i>New!</i></p> <ul style="list-style-type: none"> - A tax-free lump sum compensation paid to the family if the child is seriously injured or disabled 	<ul style="list-style-type: none"> - Helps to adjust to the changed situation in life - You can use the compensation as you see fit for the benefit of your family
 <p>EXTENSIVE ACCIDENT INSURANCE</p> <p>Scope of cover </p> <p>Can be purchased: 7 days-14 years</p> <p>Validity: Until the age of 80</p>	<ul style="list-style-type: none"> - Covers treatment expenses arising from an accident - Covers physical therapy more extensively than normal accident insurance - A tax-free lump sum compensation for permanent handicap caused by an accident - A twofold compensation for a serious handicap (medical degree of disability at least 50%) - Also covers treatment expenses arising from sprains, distensions, tears and dislocations of a joint as well as Achilles tendonitis 	<ul style="list-style-type: none"> - A more extensive cover than provided by a normal accident insurance policy - An excellent choice for a child who exercises and practices sports actively - Treatment of injuries without a deductible - You will be granted insurance without a health declaration - Valid in all sports activities until the age of 12 years
 <p>ACCIDENT INSURANCE</p> <p>Scope of cover </p> <p>Can be purchased: 7 days-14 years</p> <p>Validity: Until the age of 100</p>	<ul style="list-style-type: none"> - Covers treatment expenses arising from an accident - A tax-free lump sum compensation for ermanent handicap caused by an accident - A twofold compensation for a serious handicap (medical degree of disability at least 50%) 	<ul style="list-style-type: none"> - Treatment of injuries without a deductible - You will be granted insurance without a health declaration - Valid in all sports activities until the age of 12 years

When your child turns 12 years of age, you can supplement his or her insurance with Sports Cover, which is also valid during competitive sports and high-risk sports.

 <p>SPORTS COVER</p> <p>- Your child takes part in competitive sports, sports covered by a sports licence or high-risk sports</p>	<ul style="list-style-type: none"> - The sports activity that you have selected as well as those of the same risk category and those of lower risk categories - As an If Benefit Programme customer, you can include Sports Cover in your child's Personal Insurance if the child has Extensive Accident Insurance or a cover that includes treatment expenses arising from an illness 	<ul style="list-style-type: none"> - You can use Sports Cover to cover several sports activities that your child participates in - A single insurance policy always provides sufficient coverage for your child, even during sports activities
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INSURE YOUR CHILD AS EARLY AS POSSIBLE

If you insure your child before the child's birth, you can be granted comprehensive insurance coverage for the child without any exclusions relating to the child's state of health. The insurance covers hospital care of the mother during pregnancy and after the child's birth as well as treatment expenses for the child right from birth.

If your child has already been born, you can take out insurance for him or her when he or she is 7 days old. Please note that insurance cover may be restricted or insurance may not be granted due to the state of health of the child.



CHILD INSURANCE FOR PREGNANCY, CHILDREN AND YOUNG PEOPLE

	CHILD INSURANCE – covers illnesses and accidents	
	FOR AN UNBORN BABY	FOR A CHILD WHO IS 7 DAYS OR OLDER
	Child Insurance is a versatile insurance package. It provides the most comprehensive coverage on the market for illnesses and accidents requiring single appointments with a physician as well as for serious illnesses and accidents. You can take out the insurance during pregnancy in which case it also provides coverage for the mother and her new-born baby.	
COVERS	SUMS INSURED AND DEDUCTIBLES/WAITING PERIODS *	
Cover for hospital care of mother	EUR 2,000; waiting period 30 days	–
Cover for a serious congenital disease or defect	EUR 10,000	–
Cover for hospital care of new-born baby	EUR 2,000, waiting period 30 days	–
Cover for treatment expenses (illnesses and accidents), including additional cover for physical therapy	Up to EUR 100,000 in total; deductible EUR 100, 150, 300 or 500/insurance period	
Cover for treatment expenses arising from an accident	Covered under the cover for treatment expenses	
Cover for permanent handicap caused by an accident	EUR 250,000; EUR 200,000; EUR 150,000 or EUR 100,000	
Cover for death caused by an accident	EUR 5,000	
Family Readjustment Cover (optional additional cover, valid until the age of 18 years)	EUR 10,000 or EUR 20,000	
Additional cover for treatment expenses arising from an accident	The injuries mentioned under the additional cover for treatment expenses arising from an accident are covered under the cover for treatment expenses	
<i>Important information</i> Granting	<ul style="list-style-type: none"> - The mother must be under 46 years of age at the child's due date. - The mother must be within the scope of the Finnish Sickness Insurance Act and her domicile must be in Finland. The mother must live permanently in Finland, residing in Finland for, at least, six months per calendar year, and the childbirth must take place in a Nordic country. - Granting insurance is decided on the basis of the mother's health declaration. - The insurance can be applied for at the earliest in pregnancy week 12 and at the latest 2 months prior to the due date. An ultrasound examination performed after pregnancy week 9 is required for the application. If you are pregnant with twins, a separate insurance policy is made for each baby. 	
Validity	Valid 24 hours a day worldwide. However, under the covers for treatment expenses, no compensation is paid for treatment expenses arising from an illness incurred abroad.	
Validity in sports activities *	<ul style="list-style-type: none"> - Valid in all sports activities until the age of 12 years - After this, If Benefit Programme customers can take out Sports Cover for most competitive sports and high-risk activities 	
Age at which expires	80 years	
The names used for the insurance in the insurance terms and conditions and in the policy document	If Child Insurance	

* SEE THE EXAMPLES ON PAGE 11.



CHILD INSURANCE COVERS

CHILD INSURANCE

You will have all these covers if you take out Child Insurance with If.

FOR AN UNBORN BABY

- Cover for hospital care of mother
- Cover for a serious congenital disease or defect
- Cover for hospital care of new-born baby
- In addition, all the comprehensive covers included in child insurance right from the birth of the child

FOR A CHILD WHO IS 7 DAYS OR OLDER

- Treatment expenses arising from an accident or illness
- Cover for permanent handicap caused by an accident
- Cover for death caused by an accident
- Optional family readjustment cover for child's serious illness or defect

COVER FOR HOSPITAL CARE OF MOTHER

The life or finances of a family may change drastically if the mother is hospitalised for a longer period. This insurance covers a tax-free lump sum compensation of EUR 2,000 to the child's mother if she receives at least 30 days of hospital care during pregnancy or within three months of the child's birth during the validity of the insurance contract. The family can use the sum to ease their daily life in the manner they prefer.

COVER FOR A SERIOUS CONGENITAL DISEASE OR DEFECT

A congenital disease or defect of a new-born baby causes unexpected expenses to the parents, such as loss of income due to the child's hospital care, additional travel and accommodation expenses or care arrangements for the family's other children.

This insurance covers a tax-free lump sum compensation of EUR 10,000 if the child is diagnosed as having a congenital disease or defect within six months of his or her birth. The congenital diseases and defects listed in the insurance terms and conditions include a severe or deep mental disability, severe CP syndrome, Down syndrome, missing extremities, blindness and the heart conditions and defects mentioned in the terms and conditions.

COVER FOR HOSPITAL CARE OF NEW-BORN BABY

The purpose of this insurance is to cover financial loss incurred to the parents due to long-term hospital care of their new-born baby during the first months of his or her life. A tax-free lump sum compensation of EUR 2,000 is paid if the child receives at least 30 days of hospital care within three months of his or her birth. This requirement is often met in the case of premature babies, for example.

COVER FOR TREATMENT EXPENSES

The insurance covers treatment expenses arising from illnesses or accidents requiring medical treatment in private or public health care facilities. In addition, the insurance covers other physical therapy than therapy subsequent to surgery or a plaster cast.

Compensable treatment expenses include:

- medical fees
- X-ray examination and comparable examination expenses
- laboratory and prescription medication expenses
- hospital care fees up to the maximum daily amount of compensation
- physical therapy expenses for no more than five treatment sessions per injury, and however, no more than ten sessions per insurance period

The maximum total compensation for treatment expenses during the validity of the insurance contract is the sum insured. The insurance period-specific deductible is deducted from the compensation once during each insurance period. Compensation requires that the insurance is valid at the time of the occurrence of the expenses and the accident.

Compensation for treatment expenses is not paid for the following, for example:

- expenses that are compensated on the basis of any law *
- dental care
- rehabilitation or various therapies
- travel and accommodation costs
- purchase of micronutrient, mineral or nutritive preparations, or vitamins and examinations relating to these

FAMILY READJUSTMENT COVER (OPTIONAL)

If a child is seriously injured or disabled, the family may incur unexpected and sudden expenses. The compensation paid under Family Readjustment Cover helps the family meet their immediate needs in such unexpected situations. The tax-free lump sum compensation is paid if the insured child is injured or disabled during the validity of the insurance contract as specified in the insurance terms and conditions. Compensable illnesses, defects and procedures include a malignant tumour, type I diabetes, renal failure, amputation, severe brain damage, severe burns, benign tumour of the brain, organ transplants and juvenile rheumatoid arthritis. The cover is valid until the child turns 18 years of age.

* SEE THE EXAMPLE ON PAGE 11.

COVER FOR PERMANENT HANDICAP CAUSED BY AN ACCIDENT

Under this insurance, a lump sum compensation is paid for a permanent handicap caused by an accident based on the medical degree of disability. Such a permanent handicap may result from the child falling from a height or from hot liquid falling on him or her, for example. The percentage corresponding to the medical degree of disability shows the proportion of the sum insured at the time of the accident accounted for by the tax-free lump sum compensation. Compensation requires that the medical degree of disability is at least 10%, in the case of injuries to the eyes or fingers at least 5%. If the permanent handicap is at least of disability category 50% permanent handicap, the compensation is paid twofold.

Permanent handicap is determined at the earliest only after one year has passed after the occurrence of the accident. Compensation requires that the accident has occurred during the validity of the insurance contract and that the permanent handicap is confirmed within three years of the occurrence of the accident.

EXAMPLE: A physician determines that the severity of the permanent handicap caused to the Insured by an accident is 25% (disability category 5). The sum insured is EUR 100,000. The compensation paid is $25\% \times \text{EUR } 100,000 = \text{EUR } 25,000$. If the degree of disability determined is 60% (disability category 12), the compensation would be $60\% \times \text{EUR } 100,000 \times 2 = \text{EUR } 120,000$.

EXAMPLE: A child who plays the piano as a hobby and a student in a teacher-training programme lost the fingers of their left hand in an accident. They were both paid compensation for permanent handicap according to the same medical degree of disability. Profession and hobbies do not affect compensability.

COVER FOR DEATH CAUSED BY AN ACCIDENT

The purpose of the sum insured paid under this insurance is to cover expenses arising from the accidental death of the Insured, such as funeral expenses. The sum is paid to the Insured's relatives, unless the Policyholder has informed in writing of any other beneficiary in advance. Compensation requires that the accident has occurred during the validity of the insurance contract.



IF HEALTH

at your service

HEALTH ADVICE 24/7

The new If Health* service provides you with a wide range of flexible services relating to health as well as topical health and well-being tips. When you have questions about health or the urgency of medical care, for example, you can ask a nurse for advice 24 hours a day at +358 10 19 18 55 (local network/mobile phone call rates).

IF DIRECT COMPENSATION SAVES TIME AND EFFORT

When your child falls ill or has an accident, he or she needs all your attention. In order to ensure that you do not have to worry about practicalities in such situations, we developed If Direct Compensation to help you. If you have medical expenses insurance included in If Child Insurance and you use the services of Terveystalo, Mehiläinen or Mehiläinen's Digital Clinic, a claim for compensation for a physician's appointment will be made on your behalf. We will pay compensation directly to the clinic, and you usually only have to pay the deductible for the appointment. This allows you to concentrate on the most important thing – taking care of your child.

Please read more about the services at if.fi/terveys (in Finnish)

* If implements If Health together with its partners. The telephone service is provided by Luona Hoiva Oy. The services are offered as customer benefits to specified customer groups and are, thus, additional and do not form part of the insurance contract. If can amend the contents of the services or the customer groups that they are offered to.



ACCIDENT AND EXTENSIVE ACCIDENT INSURANCE

Accident Insurance includes the same covers as Extensive Accident Insurance, excluding the additional cover for treatment expenses arising from an accident.

	EXTENSIVE ACCIDENT INSURANCE – covers accidents and illness- or strain-related injuries	ACCIDENT INSURANCE – covers accidents
	In addition to accidents, Extensive Accident Insurance covers sprains, distensions, tears and dislocations of a joint, for example. This is a sensible choice for a child who exercises and practices sports actively and does not need insurance for illnesses.	Accidents are sudden and unforeseeable occurrences for which parents of every child should be prepared. Accident Insurance is an excellent insurance option for a child against accidents in daily life.
COVERS	SUMS INSURED AND DEDUCTIBLES *	
Cover for treatment expenses arising from an accident	Up to EUR 40,000 or EUR 20,000 in total; no deductible	Up to EUR 40,000 or EUR 20,000 in total; no deductible
Cover for permanent handicap caused by an accident	EUR 200,000; EUR 150,000; EUR 100,000 or EUR 50,000	EUR 200,000; EUR 150,000; EUR 100,000 or EUR 50,000
Cover for death caused by an accident	EUR 5,000	EUR 5,000
Additional cover for treatment expenses arising from an accident	Included in the above-mentioned sum insured for treatment expenses arising from an accident	–
<i>Important information</i> Granting	<ul style="list-style-type: none"> - Age at which can be granted: 7 days–14 years - The policyholder is the child’s guardian, but the insurance can be paid by a grandparent, for example. - The child must be within the scope of the Finnish Sickness Insurance Act and his or her domicile must be in Finland. The child must live permanently in Finland, residing in Finland at least for six months per calendar year. 	
Validity	Valid 24 hours a day worldwide. However, compensation under the additional cover for treatment expenses arising from an accident is only paid for treatment expenses incurred in Finland.	Valid 24 hours a day worldwide.
Validity in sports activities *	<ul style="list-style-type: none"> - Valid in all sports activities until the age of 12 years - After this, If Benefit Programme customers can take out Sports Cover for most competitive sports and high-risk activities. 	<ul style="list-style-type: none"> - Valid in all sports activities until the age of 12 years - After this, not valid in sports covered by a sports licence or in high-risk activities, for example
Age at which expires	100 years, additional cover for treatment expenses arising from an accident: 80 years	100 years
The names used for the insurance in the insurance terms and conditions and in the policy document	If Personal Insurance	If Personal Insurance

* SEE THE EXAMPLES ON PAGE 11.

COVER FOR TREATMENT EXPENSES ARISING FROM AN ACCIDENT

The insurance covers treatment expenses arising from accidents requiring medical treatment in private or public health care facilities.

Compensable treatment expenses include:

- medical fees
- X-ray examination and comparable examination expenses
- laboratory and prescription medication expenses
- hospital care fees up to the maximum daily amount of compensation
- physical therapy subsequent to surgery or a plaster cast for an accident

The maximum total compensation for treatment expenses during the validity of the insurance is the sum insured. The insurance period-specific deductible is deducted from the compensation once during each insurance period. Compensation requires that the insurance contract is valid at the time of the occurrence of the expenses and the accident.

Compensation for treatment expenses is not paid for the following, for example:

- expenses that are compensated on the basis of any law *
- dental care
- rehabilitation or various therapies
- physical therapy other than the therapy mentioned above
- travel and accommodation costs

ADDITIONAL COVER FOR TREATMENT EXPENSES ARISING FROM AN ACCIDENT

In addition to accidents, you will receive compensation for expenses for the treatment of strain- or illness-related injuries, diagnosed in connection with sudden movement or physical effort. Such injuries mentioned in the insurance terms and conditions include sprain or tear of a ligament, muscular distension and tear, umbilical and inguinal hernia, dislocation of a joint, or patellar dislocation, shin splints, stress fracture and Achilles tendon rupture.

As the additional cover for treatment expenses arising from an accident is an extension to the cover for treatment expenses arising from an accident, compensation will be paid in accordance with the regulations of the latter. The sum insured and the deductible of the cover for treatment expenses to which the additional cover has been attached

shall also apply to the additional cover. If an injury has exhibited symptoms prior to the entry into force of this additional cover, expenses arising from the injury shall not be paid under this additional cover. Compensation for muscular distension or the sprain of a ligament requires that medical treatment begins within 14 days from the occurrence of the injury. Compensation is paid for a maximum of six weeks from the occurrence of the sprain injury.

As treatment expenses, the insurance also covers physical therapy expenses prescribed for injuries due to an accident as referred to in the insurance terms and conditions and the injuries mentioned here, no more than five treatment sessions per injury, and however, no more than ten sessions per insurance period. This means that you will also be paid compensation for other physical therapy than therapy subsequent to surgery or a plaster cast.

THE STATE OF HEALTH AFFECTS

the granting of insurance

The granting of Child Insurance is decided on the basis of information on the state of health of the child or the mother, while no health declaration is required for Accident Insurance or Extensive Accident Insurance. A health declaration is required for Child Insurance as the insurance does not cover such illnesses or injuries that have exhibited symptoms or begun prior to the taking out of the insurance.

A pre-existing illness, injury or symptom does not necessarily prevent the granting of insurance, but it may result in excluding from the scope of insurance cover the pre-existing illnesses and any future illnesses or injuries that can be predicted on the basis of the Insured's symptoms.

EXAMPLE: *In most cases childhood allergies exhibit symptoms such as dry skin, rash, runny nose, nasal congestion, eye symptoms or vague abdominal symptoms. Signs of atopic dermatitis include red, scaly and rough skin. According to medical experience, many children who suffer from atopic skin symptoms later develop various allergies and some also develop asthma. For this reason, such allergic symptoms and asthma are excluded from the insurance cover granted for those small children who have suffered from the above-mentioned symptoms repeatedly or whose skin symptoms have been treated with a pharmaceutical lotion. If the insurance was taken out during pregnancy, these exclusions are not included in the insurance contract.*

It is important that you answer the questions of the health declaration truthfully and completely. If incomplete or incorrect information has been provided on the state of health, exclusions can be added to the insurance afterwards and no compensation will be paid. In some cases, an error in disclosure can even lead to the termination of the insurance contract.

EXCLUSIONS APPLYING TO ALL PERSONAL INSURANCE COVERS

WHAT IS AN ACCIDENT?

Accident refers to a sudden and unforeseeable occurrence that arises from an external factor and causes bodily injury

against the will of the Insured. The sudden occurrence must arise from an external factor, such as slipping, falling from a height or falling down. Typical injuries caused by accidents include fractures, sprains, tears and wounds. Pain caused by mere physical effort or motion or internal strain injuries are thus not considered accidents. Compensation for such injuries can only be paid under cover for treatment expenses that covers illnesses (cover for treatment expenses) or under Accident Insurance extended with an additional cover for treatment expenses arising from an accident.

EXAMPLE: *Nooa stumbles on the stairs and fractures his arm. This is an accident as referred to in the insurance terms and conditions.*

Injury does not comprise:

- any injury or death caused by an illness, injury or defect of the Insured. If an illness or defect unrelated to the accident has fundamentally affected the injury or death, no compensation will be paid.
- any illness, injury or defect unrelated to the accident, or a deterioration of the musculoskeletal system, even if no symptoms of these were present before the accident
- poisoning due to the Insured's consumption of medication, alcohol or some other substance for intoxication purposes, or their consequences
- any infectious disease or illness caused by an insect or tick bite or sting, or their consequences
- damage caused to teeth or dentures through biting, even if an external factor had affected the damage
- an injury incurred before a baby is officially considered as born alive.

THE INFLUENCE OF OTHER ILLNESS OR DEFECT

The Insured may have an illness or defect that affects the occurrence of an injury or the recovery from the injury. In this case, it must be assessed in connection with a claim which portion of the treatment expenses, for example, was caused by the accident and which was caused by the Insured's illness or defect. Compensation for treatment expenses or handicap compensation is paid only insofar as the treatment expenses and permanent handicap can be considered to have been caused by the injury covered.

EXAMPLE: *Even in the case of young people, examinations carried out after an accident involving the back, shoulder or knee sometimes reveal structural abnormalities or degenerative changes that have not been caused by the accident but have developed during a longer period. Even though such conditions had not caused any symptoms before the accident, they may delay recovery from the injury. Compensation for accident is paid only insofar as the injuries, according to medical experience, correspond to those injuries that could have been caused to a healthy person.*

The insurance does not cover loss, damage, illness or injury that arises from the consumption of alcohol or another intoxicating substance, or abuse of medication. Compensation is not paid for loss, damage or injury due to war, armed conflict or similar events or caused by a nuclear weapon or nuclear accident. Compensation can be denied or its amount reduced if the loss, damage or injury was caused intentionally or through gross negligence.

INSURANCE PREMIUM

and its payment

The aim of pricing is to ensure that the insurance premium corresponds to the risk of each insured person at any given time. Consequently, insurance premiums are distributed fairly between all insured persons.

HOW IS THE INSURANCE PREMIUM CALCULATED?

Depending on the product and cover, the insurance premiums are calculated according to the age of the child's mother, the age of the Insured, the place of residence, the sum insured, the amount of deductible, and for persons who have turned 12 years of age, any sports activities practised. The premium may also be affected by the insurance and claims history.

EFFECT OF AGE ON THE RISK OF LOSS, DAMAGE OR INJURY

In Personal Insurance, the Insured's age has a significant effect on the risk of loss, damage or injury. The insurance premium is adjusted at the turn of the insurance period when the Insured's age increases. The premiums will be adjusted in accordance with the risk of loss, damage or injury corresponding to the Insured's age.

The insurance company continuously examines the effect of age on the risk of loss, damage or injury and claims expenditure. Customer behaviour, the coverage of health care services, changes in legislation and changes in population age structure affect the correspondence between age and the risk of loss, damage or injury.

PREMIUM CAN BE ADJUSTED AT THE TURN OF THE INSURANCE PERIOD

The premium may also be adjusted at the turn of the insurance period due to changes in the Insured's place of domicile or membership in the If Benefit Programme. If the ratio between the Insured's age or residential area and the risk of loss, damage or injury changes, the premiums can be adjusted to better correspond to the risk.

COVER FOR TREATMENT EXPENSES AT A LOWER PRICE TO IF BENEFIT PROGRAMME CUSTOMERS

In addition to the Benefit Programme discount, If Benefit Programme customers benefit from a lower-priced cover for treatment expenses. After the first year, the annual premium for the cover for treatment expenses is 30% higher to customers who are not members of the If Benefit Programme. Your contract is reviewed annually at the turn of the insurance period, and any changes in your If Benefit Programme membership may affect the insurance premium.

PAY THE INSURANCE PREMIUM IN TIME

The insurance remains valid if the insurance premium is paid no later than the date due. If the insurance premium has not been paid, If will terminate the insurance, effective at the earliest 14 days from the date of dispatch of the notice of termination.

CHANGES TO AND EXPIRY OF THE

insurance contract

Continuous children's insurance policies are valid for an agreed insurance period at a time. If may amend the insurance terms and conditions and adjust premiums at the turn of the insurance period as provided in the terms and conditions. If may also make amendments to the insurance terms and conditions that do not affect the essential content of your insurance. We will notify you of any amendments in advance.

Your insurance can expire:

– at a previously agreed date

– if you notify If of termination in writing
– upon If's decision (as specified in the insurance terms and conditions)

During the insurance period, If can terminate the insurance for the following reasons, for example:

– the insurance premium has not been paid
– If has been provided with incomplete or incorrect information when making the contract
– changes in circumstances have not been reported.

CLAIMING COMPENSATION

is easy and quick

The fundamental purpose of insurance is to help if something happens. Our claims services, assessed as the best claims services in Finland*, help you ensure that everything runs smoothly in the event of an illness or accident. This allows you to concentrate on your child's recovery.

* Comparative survey on customers' satisfaction in the claims services of their insurance company: How satisfied were you with the handling of your claims? Web survey panel, n=2613, including 165 If customers. 12/2016–01/2017, Kantar TNS.

IF DIRECT COMPENSATION

Our claims services are supplemented by If Direct Compensation, which makes your physician's appointments easier. You can benefit from If Direct Compensation when you use the services of Terveystalo, Mehiläinen or Mehiläinen's Digital Clinic.

1. Mention that your child has If's medical expenses insurance. The health clinic will submit a claim for compensation on your behalf.
2. In cases of illness, you usually only have to pay the deductible for the physician's appointment; we will pay the rest.
3. If Direct Compensation only applies to the invoice for the physician's appointment for your child. Remember also to claim compensation for prescription medication by easily completing a claim form on My Pages at if.fi/omatsivut or calling our Customer Service at +358 10 19 19 19.

Sometimes in connection with accidents, for example, If Direct Compensation cannot be used to cover expenses during the physician's appointment for your child. In such a case, you will first pay the expenses yourself. However, the health clinic will submit a claim for compensation on your behalf, and we will contact you by phone or via My Pages no later than the following working day.

IF CLAIMS SERVICES

If you use the services of other health clinics, you can submit a claim through If's claims services.

1. You will first pay any expenses relating to your child's treatment yourself.
2. In most cases, the health clinic and pharmacy will deduct the reimbursement from Kela for you. In other cases, apply for this reimbursement from Kela.
3. After this, claim compensation from If by completing a claim form on My Pages at if.fi/omatsivut or calling our Customer Service at +358 10 19 19 19.
4. We will request any additional information or reports, if necessary.

Within the limits of your insurance cover, you can also receive a payment commitment for ear tube surgery or adenoid removal, for example, by calling us. In case of other surgery procedures, you can receive a payment commitment on the basis of a medical statement. We will send the payment commitment directly to your child's clinic.

OVER 80 %
OF CLAIMS SETTLEMENT
DECISIONS CONCERNING
PERSONAL INSURANCE
within
24 hours

EXAMPLE OF SPECIALIST'S APPOINTMENT:

One-year-old Topi complained of earache and visited an otologist. As Topi has If Child Insurance, he can see a specialist directly, without a separate referral by a general physician.

EXAMPLE OF THE SUM INSURED:

Venla has a cover for treatment expenses with a sum insured of EUR 100,000.

During the validity of the insurance, Venla suffers from recurrent ear infections. A total of EUR 2,000 is paid as compensation for costs caused by this, and a total of EUR 1,000 for treatment expenses caused by other illnesses. In addition, Venla falls down while playing outside and fractures her arm. A total of EUR 500 is paid as compensation for treatment expenses arising from the accident. After these amounts are paid, Venla still has a sum insured of EUR 96,500 left for treatment expenses arising from an illness or accident.

EXAMPLE OF DEDUCTIBLES: Väinö has a cover for treatment expenses with a sum insured of EUR 100,000 and a deductible of EUR 150.

Väinö sprains his foot while playing in the yard. A total of EUR 320 for compensable medical fees, medication and examination expenses arises from the treatment of the sprain injury. The deductible, EUR 150, is deducted from this amount. The amount of compensation is thus EUR 170.

When Väinö falls ill with flu during the same insurance period, and this causes a total of EUR 130 of compensable medical fees and medication expenses, no deductible is deducted. The amount of compensation paid due to the illness is EUR 130.

During the following insurance period, Väinö falls off a climbing frame and fractures his leg. A total of EUR 1,500 of compensable expenses arises from the treatment of the fracture, and the deductible, EUR 150, is deducted from this amount. The amount of compensation is thus EUR 1,350. The sum insured left under the cover for treatment expenses is EUR 98,350.

EXAMPLES RELATING TO SPORTS ACTIVITIES:

Sanni, 9, plays floorball in a sports club and has If Child Insurance.

Sanni's insurance is valid in floorball without Sports Cover or an additional premium.

Tuomas, who is about to turn 12 years of age, takes part in competitive swimming and has If Child Insurance, which includes an exclusion concerning sports activities that becomes valid at the age of 12 years.

Tuomas needs Sports Cover so that his insurance is also valid in swimming.

Mikko, 10, plays football and has Accident Insurance.

Mikko's insurance is valid in football without Sports Cover or an additional premium.

Kaisa, 13, takes part in athletics and has Extensive Accident Insurance.

Kaisa's insurance is valid in athletics, as she has taken out Sports Cover against an additional premium.

Sami, 16, and Mika, 19, do not take part in sports covered by a sports licence, but they play disc golf just for fun.

Sami's and Mika's insurance policies, whatever their type of children's insurance, are valid in disc golf.

EXAMPLE OF TREATMENT EXPENSES COMPENSATED ON THE BASIS OF LEGISLATION:

In the event of a traffic accident, treatment expenses are compensated on the basis of the statutory motor third party liability insurance.

INSURER

If P&C Insurance Company Ltd (publ), branch in Finland
Registered domicile Stockholm, Business ID 1602149-8,
Niittyportti 4, FI-02200 Espoo, Finland, tel. +358 10 15 15 15 (switchboard)
If Customer Service, tel. +358 10 19 19 19

The insurer or its agent do not make personal recommendations about insurance products as specified in the Insurance Contracts Act.

INSURANCE AGENT OF THE INSURER

Nordea Bank Oyj, Satamaradankatu 5, FI-00020 NORDEA,
domicile Helsinki, business ID 2858394-9, tel. +358 9 1651

Works as the agent of If P&C Insurance Company Ltd (publ), branch in Finland, Nordea Life Assurance Finland Ltd and Nordea Insurance Finland Ltd.

The insurance agent is registered in the Register of Insurance Intermediaries kept by the Financial Supervisory Authority (FIN-FSA). You can check the registration data on the insurance agent on FIN-FSA's website at fiva.fi.

If P&C Insurance Company Ltd (publ), branch in Finland, is part of the Sampo Group, whose parent company, Sampo plc, owns more than 20% of Nordea Bank AB.

The insurance agent's commission is based on the number of insurance policies sold.

CONSUMER PROTECTION

If you, as a policyholder or claimant, are not satisfied with the decision of the insurance company, If Customer Ombud will consider your case. Submit information concerning the case by email to asiakasvaltuutettu@if.fi or by post to If Customer Ombud, P.O. Box 2018, FI-20025 IF, Finland, within six months of the decision.

Recommended settlements of cases concerning the conduct of insurers and insurance agents are given by the Finnish Financial Ombudsman Bureau (fine.fi), the Consumer Disputes Board (kuluttajariita.fi) or, with respect to claims under the Motor Liability Insurance Act, the Traffic Accident Board (liikennevahinkolautakunta.fi). The case may also be submitted to a court of law by taking legal action in a district court.

More information and a contact form for the If Customer Ombud is available at if.fi/muutoksenhaku (in Finnish).

PROCESSING OF PERSONAL DATA

We process our customers' personal data in compliance with insurance and data protection legislation valid at any given time and also otherwise ensure the realisation of our customers' privacy protection in the processing of personal data. We process our customers' personal data to handle their insurance matters at various stages of the insurance life cycle, for example, when making the insurance contract, during the insurance period and during claims handling. We acquire information from the customer, from parties authorised by the customer, from public registers maintained by various authorities and from the credit information register. We also use our customer register to target marketing to our customers.

We do not disclose customer data to third parties without the customer's consent, unless said disclosure is based on law. We record insurance and claims telephone services calls to ensure the content of discussions conducted with the customer, for example, when making an insurance contract or providing advice on claims issues. We also use call recordings to improve the quality of our services. More information on the processing of personal data is available at: if.fi/handling-of-personal-data.

