



# *Coverage* **AT THE VARIOUS STAGES OF YOUR LIFE**

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*Insurance Guide*  
*If Personal Insurance, valid as of 16 March 2019*



# COVERAGE

for different situations in life

If Personal Insurance helps you prepare for changing situations in life. It provides coverage for illnesses and accidents and secures your income in the event of a serious illness or longer sick leave. By taking out insurance for yourself, you also provide security for your family.

TAKE A TEST TO FIND OUT WHAT KIND OF A PERSONAL INSURANCE WOULD SUIT YOU

[if.fi/henkilovakuutustesti](https://if.fi/henkilovakuutustesti) (in Finnish)

WHAT  
IF...

You are injured or fall seriously ill? Extensive Accident Insurance covering medical fees and physical therapy expenses, or the lump sum compensation paid tax-free into your account under cover for serious illnesses, would be a big help.

THE BEST  
AND QUICKEST  
CARE

If you have a comprehensive Sickness and Accident Insurance policy, you can use private medical care services and consult a specialist without a referral. The insurance covers examination and treatment expenses and prescription medication.

IF  
HEALTH  
24/7

You can receive compensation directly at Terveystalo or Mehiläinen, and contact our nurse by mobile phone – even in the middle of the night.

*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 PROGRAMME 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](https://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 If Personal Insurance. Please also familiarise yourself with the insurance terms and conditions, the general terms and conditions and the If Benefit Programme at [if.fi/etuohjelma](https://if.fi/etuohjelma). Any loss or damage will be compensated in accordance with these insurance terms and conditions.*

# INSURANCE FOR YOUNG PEOPLE AND ADULTS


- covers treatment expenses and secures finances in the event of an illness or accident

FOR WHOM?	WHAT IS COVERED?	WHY WOULD I CHOOSE THIS OPTION?
 <p><b>SICKNESS AND ACCIDENT INSURANCE</b></p> <p>Scope of cover <span style="display: inline-block; width: 100px; border-bottom: 1px solid #ccc; margin-bottom: 5px;"></span> ●●●●●</p>	<ul style="list-style-type: none"> <li>- Covers treatment expenses arising from an illness or accident</li> <li>- Covers hospital care fees up to EUR 400/day</li> <li>- Covers physical therapy more extensively against an additional premium</li> <li>- A tax-free lump sum compensation for permanent handicap caused by an accident</li> <li>- If the permanent handicap is at least of disability category 50% permanent handicap, the compensation is paid twofold.</li> <li>- Compensation is paid to your beneficiaries if you die due to an accident.</li> </ul>	<ul style="list-style-type: none"> <li>- A single insurance policy provides cover for illnesses and accidents</li> <li>- Extensive cover for physical therapy against an additional premium</li> <li>- You can use If Direct Compensation during your physician's appointments.</li> </ul>
 <p><b>EXTENSIVE ACCIDENT INSURANCE</b></p> <p>Scope of cover <span style="display: inline-block; width: 100px; border-bottom: 1px solid #ccc; margin-bottom: 5px;"></span> ●●●●●</p>	<ul style="list-style-type: none"> <li>- Covers treatment expenses arising from an accident</li> <li>- Covers hospital care fees up to EUR 400/day</li> <li>- Also covers expenses for the treatment of the illness- or strain-related injuries mentioned in the insurance terms and conditions</li> <li>- Covers physical therapy more extensively than normal accident insurance</li> <li>- A tax-free lump sum compensation for permanent handicap caused by an accident</li> <li>- If the permanent handicap is at least of disability category 50% permanent handicap, the compensation is paid twofold.</li> <li>- Compensation is paid to your beneficiaries if you die due to an accident.</li> </ul>	<ul style="list-style-type: none"> <li>- You are provided with a more extensive cover for illness- or strain-related injuries than provided by a normal accident insurance policy.</li> <li>- You will be granted insurance without a health declaration.</li> <li>- Also available without a deductible</li> </ul>
 <p><b>ACCIDENT INSURANCE</b></p> <p>Scope of cover <span style="display: inline-block; width: 100px; border-bottom: 1px solid #ccc; margin-bottom: 5px;"></span> ●●●●●</p>	<ul style="list-style-type: none"> <li>- Covers treatment expenses arising from an accident</li> <li>- Covers hospital care fees up to EUR 400/day</li> <li>- A tax-free lump sum compensation for permanent handicap caused by an accident</li> <li>- If the permanent handicap is at least of disability category 50% permanent handicap, the compensation is paid twofold.</li> <li>- Compensation is paid to your beneficiaries if you die due to an accident.</li> </ul>	<ul style="list-style-type: none"> <li>- You will be granted insurance without a health declaration.</li> <li>- Also available without a deductible</li> </ul>

The following income covers offered by If help you adjust to changing situations in your life.

 <p><b>COVER FOR SERIOUS ILLNESSES</b></p> <ul style="list-style-type: none"> <li>- Compensation will help you adjust in the event of a serious illness or injury.</li> </ul>	<ul style="list-style-type: none"> <li>- A tax-free lump sum compensation, if, during the validity of the insurance, you are diagnosed with an illness or defect mentioned in the insurance terms and conditions, such as a malignant tumour, myocardial infarction or multiple sclerosis</li> </ul>	<ul style="list-style-type: none"> <li>- You can use the compensation as you see fit, for example, to cover loss of income or treatment expenses.</li> </ul>
 <p><b>DAILY ALLOWANCES AND PERMANENT DISABILITY</b></p> <ul style="list-style-type: none"> <li>- Available to supplement the insurance options mentioned above</li> <li>- Through our customer service also available as a separate cover</li> <li>- Cover for permanent disability, daily allowance cover or both</li> </ul>	<ul style="list-style-type: none"> <li>- A tax-free lump sum compensation if you are granted a rehabilitation subsidy or you become permanently disabled due to an illness, injury or procedure mentioned in the insurance terms and conditions</li> <li>- Compensation while you are on sick leave due to an accident or due to an accident and illness</li> </ul>	<ul style="list-style-type: none"> <li>- A long sick leave or a disability pension can lower your level of income significantly while expenses remain unchanged.</li> <li>- By taking out insurance for yourself, you can secure your family's finances against a serious illness or accident.</li> <li>- You can use the compensation as you see fit.</li> </ul>
 <p><b>DEATH COVER (Life Insurance)</b></p> <ul style="list-style-type: none"> <li>- Available to supplement the insurance options mentioned above</li> <li>- Also available as a separate cover</li> </ul>	<ul style="list-style-type: none"> <li>- Compensation is paid to your beneficiaries if you die due to an illness or accident.</li> </ul>	<ul style="list-style-type: none"> <li>- Secures the living conditions and income of your family in the event of your death</li> <li>- The beneficiary can use the compensation as he/she sees fit, for example, to pay loans, funeral expenses or inheritance tax.</li> <li>- An essential cover if you have taken out a mortgage or have minor children</li> </ul>

You can supplement your cover with Sports Cover if your insurance is not valid during competitive sports or you take part in high-risk sports.

 <p><b>SPORTS COVER FOR COMPETITIVE SPORTS</b></p> <ul style="list-style-type: none"> <li>- You take part in competitive, sports, sports covered by a sports licence or high-risk sports</li> </ul>	<ul style="list-style-type: none"> <li>- The sports activity that you have selected as well as those of the same risk category and those of lower risk categories</li> <li>- You can include Sports Cover in your Personal Insurance if you have Extensive Accident Insurance or a cover that includes treatment expenses arising from an illness.</li> </ul>	<ul style="list-style-type: none"> <li>- You can use Sports Cover to cover several sports activities.</li> <li>- A single insurance policy always provides sufficient coverage, even during sports activities.</li> </ul>
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# INSURANCE COVERS IN BRIEF

*In the event of an illness or accident*

	SICKNESS AND ACCIDENT	EXTENSIVE ACCIDENT	ACCIDENT
<b>Age at which can be granted</b>	15–69 years	7 days–69 years	7 days–79 years
<b>Age at which expires</b>	80 years	80 years, continues as accident insurance until 100 years	100 years
<b>Health declaration is required</b>	Yes	No	No
<b>COVERS</b>	<b>SUMS INSURED AND DEDUCTIBLES</b>		
<b>Treatment expenses arising from an illness</b>	In total, up to EUR 100,000, depending on your age  Deductible EUR 150, 300, 500, 750 or 1,200/insurance period (The deductible selected is also applied to the additional cover for physical therapy.)	–	–
<b>Treatment expenses arising from an accident</b>		Up to EUR 50,000 No deductible (or an optional deductible of at least EUR 100/insurance period)	Up to EUR 50,000 No deductible (or an optional deductible of at least EUR 100/insurance period)  At the age of 80, the sum insured is reduced to the remaining sum insured. However, the new sum insured may not exceed EUR 10,000.
<b>Additional cover for treatment expenses arising from an accident</b>	Covers the injuries mentioned in the additional cover for treatment expenses arising from an accident	The amount of compensation and deductible as selected for treatment expenses arising from an accident	–
<b>Permanent handicap caused by an accident</b>	Up to EUR 500,000 Reduced to EUR 20,000 at the age of 80 No deductible		
<b>Death due to an accident</b>	Up to EUR 500,000 Reduced to EUR 5,000 at the age of 80	Up to EUR 500,000 Reduced to EUR 5,000 at the age of 80	
<b>Death due to an illness</b>	Life Insurance is available as an additional cover or as a separate cover. Read more on page 8.		
<b>Additional covers</b>	Additional cover for physical therapy* Cover for serious illnesses Sports Cover Income Covers	Cover for serious illnesses Sports Cover Income Covers	Cover for serious illnesses Income Covers
<b>Validity</b>	The insurance covers are valid worldwide. However, compensation under the cover for treatment expenses arising from an illness or under the additional cover for treatment expenses arising from an accident is only paid for treatment expenses incurred in Finland. (You can supplement your cover abroad with travel insurance.)		

\* You can purchase Sickness and Accident Insurance without this additional cover through our customer services.

## COVER FOR TREATMENT EXPENSES

The insurance covers treatment expenses arising from an illness or accident up to the sum insured stated in the policy document, in total. Compensable treatment expenses include medical fees, X-ray and comparable examination expenses, laboratory and prescription medication expenses as well as hospital care fees up to EUR 400/day. Compensation requires that the insurance cover is valid at the time of the occurrence of the expenses and the accident. Compensation on the basis of illness is only paid for treatment expenses incurred in Finland.

**EXAMPLE:** Matti has taken out cover for treatment expenses arising from an illness or accident up to EUR 50,000. During the validity of the insurance cover, he falls ill with asthma, of which no symptoms have been present before. A total of EUR 10,000 is paid as compensation for costs caused by asthma, and a total of EUR 2,000 is paid for treatment expenses caused by other illnesses. In addition, Matti stumbles on the stairs and fractures his leg. A total of EUR 1,000 is paid as compensation for treatment expenses arising from an accident. After these amounts are paid, Matti still has a sum insured of EUR 37,000 left for treatment expenses arising from an illness or accident.

Compensation requires that the examination or treatment is prescribed by a physician, is in accordance with generally accepted medical knowledge and necessary and indispensable for the treatment of the illness or injury in question. If is entitled to refer the Insured for examination or treatment to a service provider determined by it.

## EXCLUSIONS

The cover for treatment expenses does not cover all treatment expenses arising from an illness or accident. Compensable treatment expenses do not include:

- expenses that are or would have been compensated on the basis of any law
- physical therapy (excluding therapy subsequent to surgery or a plaster cast for an accident, see the insurance terms and conditions for more details)
- rehabilitation
- dental care
- expenses for the purchase of spectacles or contact lenses
- treatment expenses arising from so-called alternative treatments (such as micronutrients or drugs) and examinations relating to these
- preventive treatment, medication affecting sexual performance or medication that is used for alleviating the adverse effects of baldness, menopausal problems or other physiological changes
- various therapies
- travel and accommodation costs or other indirect expenses
- obesity examination, treatment or operations or the related complications

## ADDITIONAL COVER FOR PHYSICAL THERAPY

An additional cover for physical therapy can be attached to the above-mentioned cover against an additional premium. It covers expenses arising from physical therapy subsequent to an accident or illness, no more than five treatment sessions per accident or illness, and however, no more than ten sessions per insurance period.

If you choose this additional cover, you will also be paid compensation for other physical therapy than therapy subsequent to surgery or a plaster cast for an accident.

## COVER FOR TREATMENT EXPENSES ARISING FROM AN ACCIDENT

The insurance covers treatment expenses arising from an accident up to the sum insured stated in the policy document, in total. Compensable treatment expenses include medical fees, X-ray and comparable examination expenses, laboratory and prescription medication expenses as well as hospital care fees up to EUR 400/day. Compensation requires that the insurance cover is valid at the time of the occurrence of the expenses and the accident.

In addition, compensation requires that the examination or treatment is prescribed by a physician, is in accordance with generally accepted medical knowledge and necessary and indispensable for the treatment of the illness or injury in question. If is entitled to refer the Insured for examination or treatment to a service provider determined by it.

## EXCLUSIONS

Accident Insurance does not cover all treatment expenses arising from an accident. Compensable treatment expenses do not include:

- expenses that are or would have been compensated on the basis of any law
- physical therapy (excluding therapy subsequent to surgery or a plaster cast for an accident, see the insurance terms and conditions for more details)
- rehabilitation
- various therapies
- travel and accommodation costs or other indirect expenses

## 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 a sudden movement or physical effort. Such injuries mentioned in the insurance terms and conditions are:

- sprain or tear of a ligament, or tendonitis
- muscular distension and tear
- umbilical and inguinal hernia
- rupture of the meniscus of the knee
- dislocation of a joint, or patellar dislocation
- shin splints
- stress fracture
- tennis and golfer's elbow
- Achilles tendonitis or Achilles tendon rupture
- shoulder tendon area inflammation
- inflammation of the bursa
- plantar fasciitis

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 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 arising from 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 injuries mentioned above are not generally covered as accidents although they are often diagnosed in connection with an accident. Therefore, accident insurance with an additional cover for treatment expenses arising from an accident is an excellent solution for an actively exercising sporty adult.

### **COVER FOR PERMANENT HANDICAP CAUSED BY AN ACCIDENT**

You can receive compensation for a permanent handicap caused by an accident if the accident has occurred during the validity of the insurance cover. Permanent handicap refers to a medically estimated general handicap caused by an injury arising from an accident. The compensation is tax-free, and its amount is determined on the basis of the medical degree of disability of the handicap, which is expressed as a percentage.

**EXAMPLE:** A pianist and a carpenter lost the fingers of their left hand in an accident. They were both paid compensation according to the same degree of disability. Compensation is based on the general, medical degree of disability, not on occupational disability.

Compensation is paid if the permanent handicap caused by an accident is at least a 10% handicap (disability category 2). However, injuries to the eyes or fingers are compensated if the permanent handicap is at least a 5% handicap (disability category 1). The compensation paid is a proportion of the sum insured at the time of the accident that corresponds to the medical degree of disability.

If the permanent handicap is at least of disability category 10 (50%), the compensation is paid twofold. Permanent handicap is determined at the earliest only after one year has passed after the occurrence of accident.

**EXAMPLE:** A physician determines that the severity of the permanent handicap caused to the Insured by an accident is 30% (disability category 6). The sum insured agreed for the cover is EUR 85,000. The compensation paid is  $30\% \times \text{EUR } 85,000 = \text{EUR } 25,500$ . If the degree of disability determined is 60% (disability category 12), the compensation would be  $60\% \times \text{EUR } 85,000 \times 2 = \text{EUR } 102,000$ .

### **COVER FOR DEATH CAUSED BY AN ACCIDENT**

Under the cover for death caused by an accident, the sum payable upon death valid at the time of death is paid to the beneficiaries after the accidental death of the Insured. Compensation requires that the accident has occurred during the validity of the insurance cover and that the Insured has died as a result of the accident before three years have elapsed from the accident.



# INCOME COVERS

You can supplement your Sickness and Accident Insurance, Extensive Accident Insurance or Accident Insurance with Income Covers that provide you with security while adjusting to a changed situation in life. You can also purchase these insurance products without taking out other Personal Insurance covers.

## COVER FOR SERIOUS ILLNESSES

Age at which can be granted	Age at which expires	Health declaration is required	Sum insured
15-59 years	65 years	yes	EUR 10,000- EUR 50,000. A tax-free compensation will be paid after the diagnosis for the illnesses and injuries mentioned in the insurance terms and conditions.

Cover for serious illnesses will help you to cope in a changed situation. If the Insured is diagnosed with cancer, multiple sclerosis or another illness covered by the insurance, compensation will be paid immediately after the diagnosis. The insurance covers ten groups of diagnoses and medical procedures. The compensation is tax-free, and the Insured can use it in the manner he or she sees fit. Compensation requires that the Insured is alive for at least 24 hours after the diagnosis has been confirmed.

Compensable diagnoses include a malignant tumour, benign tumour of the brain, motor neuron disease, myocardial infarction, cerebral haemorrhage or cerebral infarction, aortic aneurysm and/or an aortic dissection, severe burns, organ transplants, heart surgery and multiple sclerosis (MS).

## DAILY ALLOWANCES AND PERMANENT DISABILITY

	PERMANENT DISABILITY	TEMPORARY DISABILITY DUE TO AN ACCIDENT OR ILLNESS	TEMPORARY DISABILITY DUE TO AN ACCIDENT
Age at which can be granted	18-49 years	15-59 years	15-59 years
Age at which expires	Retirement/60 years	Retirement/65 years	Retirement/65 years
Sum insured	Up to EUR 250,000	Up to EUR 300/day	Up to EUR 300/day
Waiting period	-	14-180 days/period of disability	7-180 days/period of disability

## COVER FOR PERMANENT DISABILITY CAUSED BY A SERIOUS ILLNESS OR ACCIDENT

You will receive a tax-free lump sum compensation for permanent disability if you become permanently disabled due to an illness, injury or procedure mentioned in the insurance terms and conditions. These include a malignant tumour, myocardial infarction, cerebral haemorrhage, multiple sclerosis, epilepsy, rheumatoid arthritis and renal failure.

However, at an earlier point in time, you will be paid a partial compensation of 10% of the sum insured if you are granted a rehabilitation subsidy for at least 12 months based on corresponding reasons. You are entitled to partial compensation only once during the validity of the insurance cover. Any partial compensation paid will be deducted from the final lump-sum compensation payable.

Compensation requires that the payment of a rehabilitation subsidy has begun, the disability has been diagnosed and the accident has occurred during the validity of the insurance cover. No compensation is paid if the rehabilitation subsidy/permanent handicap is based on other reasons than those mentioned in the insurance terms and conditions. Compensation requires that the Insured has been granted a rehabilitation subsidy or a permanent disability pension based on the Finnish earnings-related pensions acts.

## ADJUSTMENT OF THE SUM INSURED AND THE PREMIUM

For insured persons between 50 and 55 years of age, the sum insured for permanent disability decreases annually by approximately 10%. After this, the sum insured remains constant, excluding changes caused by index

adjustments. The insurance premium no longer increases on the basis of age after the Insured has reached the age of 50, but an index adjustment is made annually.

### COVER FOR TEMPORARY DISABILITY AND COVER FOR TEMPORARY DISABILITY DUE TO AN ACCIDENT

Under these covers, you can receive compensation as a daily allowance as stated in the policy document for the days of disability exceeding the waiting period if you are fully unable to perform the normal duties of your occupation. Compensation requires that the disability has continuously lasted subsequent to the agreed waiting period. In total, daily allowance is paid during the validity of the insurance for no longer than the period stated in the policy document. If Kela pays part-sickness allowance for the period of disability, the payable daily allowance under the cover is half of the daily allowance stated in the policy document.

The waiting period will be deducted once per each period of disability. The purpose is to exclude those sick days from the insurance cover for which the employer pays salary or wages.

Compensation requires that the insurance cover is valid during the occurrence of the accident and during the disability period.

Compensation paid as daily allowance is taxable income. Compensation paid under other insurance covers does not affect the daily allowance.

#### Exclusions

Daily allowance will not be paid if the disability is caused by symptoms reported by the Insured alone which, based on the findings of a medical examination, do not indicate any illness or injury.

### DEATH COVER (LIFE INSURANCE)

Age at which can be granted	Age at which expires	Health declaration is required	Sum insured
15–84 years	90 years	yes	up to EUR 1,500,000

In addition to death due to an accident, *Death Cover (Life Insurance)* also covers death due to an illness. This cover can be granted to persons between 15 and 84 years of age, and it is also available as a separate cover. The sum payable upon death valid at the time of death is paid to the beneficiaries after the Insured's demise if the insurance cover is valid at the time of death. The maximum sum insured is EUR 1,500,000. When choosing the sum insured, factors such as the amount of loan, the Insured's income for 1–2 years, the number of dependent children and funeral expenses should be taken into account.

This secures the financial situation of the next of kin in the event of the Insured's death. Life Insurance can be taken out as a joint two-person cover at a lower price than two single-person covers.

The sum payable upon death may be provided on the basis of a level cover system or a decreasing cover system. In the case of the level cover system, the sum payable upon death is adjusted annually only by index adjustments, but the premium is also increased annually according to the Insured's age, in addition to the index adjustments. In the case of the decreasing cover system, the sum payable upon death is decreased annually according to the Insured's age. However, index adjustments are taken into account in the sum insured. In the decreasing cover system, the premium is only adjusted by index adjustments; it is not affected by the Insured's age.

### BENEFICIARY

The sum payable upon death is paid to the Insured's relatives, unless the Policyholder has informed in writing of any other beneficiary in advance. When relatives are the beneficiaries, the spouse is paid 50% of the sum and the other 50% is divided between the children. If there is no spouse, the entire sum is paid to the children, and vice versa. The relatives of a childless person living alone are his or her parents. If one or both of the parents have died, the Insured's siblings are also relatives.

A common-law spouse is not a relative. If you want your common-law spouse to be your beneficiary, you must name him/her separately.

If persons insured under a joint two-person cover die at the same time, the sum payable upon death is paid in half to the beneficiaries of both insured persons.

Sometimes it is necessary to change the beneficiary when your situation in life changes. Always inform the insurance company of any changes in beneficiaries in writing.

### TAXATION

Any sums payable upon death to the next of kin are subject to inheritance tax. The next of kin include the spouse, children, grandchildren and parents. Sums payable upon death paid to other than next of kin are taxable capital income in their entirety.



# Important information on **PERSONAL INSURANCE**

## **INSURED PERSONS**

In Personal Insurance, the Insured are the persons specified in the policy document, who are within the scope of the Finnish Sickness Insurance Act, whose domicile according to the Act on the Municipality of Domicile is in Finland, and who also live permanently in Finland, residing in Finland for, at least, six months per calendar year.

## **EFFECT OF THE STATE OF HEALTH ON GRANTING INSURANCE**

Personal Insurance does not cover pre-existing conditions or illnesses that have exhibited symptoms prior to the entry into force of the insurance contract. Neither does Personal Insurance cover injuries that have arisen prior to the entry into force of the insurance contract.

Your state of health is established by means of a health declaration. As a person of legal age, you complete your health declaration yourself. As a guardian, you complete the health declaration of a minor insured person. You can complete and sign a health declaration on My Pages, which provides a secure connection to us and to which you sign in with your online banking identifiers or mobile ID. Your health information is only accessible to and processed fully confidentially by experts specialised in health declarations.

It is important that you answer the questions of the health declaration truthfully and completely as the provision of incomplete or incorrect information may result in the addition of exclusions to the insurance contract afterwards and refusal of compensation. In some cases, an error in disclosure can even lead to the termination of the insurance contract.

We can grant an insurance policy applied on the basis of information on the state of health as applied by the applicant, include an exclusion in the policy or grant the policy against an increased premium. Any illnesses and injuries not covered by the insurance policy are entered in the policy document. In some cases, offering an insurance solution will be postponed, or insurance will not be granted.

Do not terminate your current insurance policies until we have informed you that your insurance has been granted.

## **PERSONAL INSURANCE COVERS IN SPORTS ACTIVITIES**

Personal Insurance is usually valid during exercise. However, some covers include an exclusion concerning sports activities specified in the insurance terms and conditions. The exclusion limits the validity of the covers for insured persons over 12 years of age (see the table "Insurance covers in brief").

The exclusion concerns both competitive sports or training and certain high-risk activities. However, If Benefit Programme customers can take out Sports Cover for most competitive sports and high-risk activities against an additional premium.

## **COMPETITIVE SPORTS**

The cover for treatment expenses is not valid when an Insured who has turned 12 years of age participates in a competition, match or training organised by a sports federation or club, or when training in accordance with a training programme. Sports activities are always considered competitive sports when insurance cover is required in connection with the sports activity practised by the Insured, for example.

**EXAMPLE:** Maija, 33, participates in floorball training organised by her sports club three times a week. When Maija takes out Sports Cover and pays the related additional premium, she will be paid compensation for any accident that occurs during training.

**EXAMPLE:** Matti, 40, jogs to keep fit. The cover for treatment expenses is valid during jogging without any additional premium.

*Sports activities should be taken into account when choosing insurance cover. If you take part in competitive sports or high-risk sports, supplement your insurance with Sports Cover. If you exercise or if your daily activities provide exercise, Extensive Accident Insurance provides you with coverage for not only accidents but also for sprains, distensions, tears and stress fractures.*

## **HIGH-RISK ACTIVITIES**

The insurance is not valid while practising or trying out the following activities:

- climbing, e.g., mountain, wall, rock or ice climbing (However, the insurance is valid during wall climbing when protective and safety equipment is used.)
- glacier trekking
- martial arts
- motor sports
- sports diving or scuba diving
- air sports, e.g. parachuting, hang-gliding, parachute gliding, hot-air ballooning, bungee jumping, flying microlites or other aircraft for recreational purposes
- strength sports, e.g. weightlifting, powerlifting and strongman sports
- off-piste skiing

**EXAMPLE:** Terhi, 26, participates in a diving course. She can receive compensation for an accident that occurs during the course if she takes out Sports Cover and pays the related additional premium.

## **SPORTS AND OTHER ACTIVITIES FOR WHICH SPORTS COVER IS NOT GRANTED**

The exclusion concerning sports activities cannot be eliminated for the following sports and activities:

- American and Australian football and rugby
- roller derby
- speed skiing and downhill racing
- bodybuilding
- free fighting
- kitewing and kite surfing
- downhill skating

## **ACCIDENT COVER FOR PROFESSIONAL ATHLETES**

The insurance of professional athletes is regulated by the Act on Athletes' Accident and Pension Cover. If an insured event falls or would have fallen within the scope of professional athletes' statutory accident insurance, no compensation is paid from your insurance covers, excluding the death cover.

## **EXCLUSIONS APPLYING TO ALL PERSONAL INSURANCE COVERS**

Personal Insurance does not cover loss or damage, illness or disability that arise from the Insured's consumption of alcohol or another intoxicating substance, or abuse of medication. This exclusion does not apply to Death Cover.

### **WHAT IS AN ACCIDENT?**

Accident refers to a sudden and unforeseeable occurrence arising from an external factor and causing bodily injury against the intentions of the Insured, such as slipping, falling from a height or falling down. Typical injuries caused by accidents include fractures, sprains, tears and wounds.

**EXAMPLE:** While hanging the curtains you lose your balance, fall off the stool and break your arm when you fall on the floor. This is an accident.

Pain caused by mere physical effort or motion (e.g. a sprain when lifting a heavy object) or internal strain injuries are, thus, not considered accidents. Compensation for such injuries can only be paid under a cover for treatment expenses that covers illnesses or under Extensive Accident Insurance. While choosing the scope of insurance cover, please note that, in the case of adults, an injury sustained in an accident may often be caused by age-related deterioration or degeneration that is not considered to have resulted from the accident.

**EXAMPLE:** When a shoulder or back has been injured due to a fall, examinations may reveal that the person has suffered degeneration before the accident. Such degenerative changes have often not exhibited symptoms before the accident, but they may have affected the severity of the injury or may delay recovery from the injury. In such a case, compensation is paid under an insurance cover that covers accidents only insofar as the injuries, according to medical experience, correspond to those injuries that could have been caused to a healthy shoulder or back. Under an insurance cover that covers both illnesses and accidents, compensation would also be paid insofar as the injuries were considered to have been caused by degeneration.

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 of the Insured, 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 the consequences of such action
- 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 it

## **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 or the period of disability, for example, was caused by the accident and which was caused by the illness or defect.

In such cases, compensation for treatment expenses, daily allowance or handicap compensation is paid under covers taken out for an accident only insofar as the treatment expenses, disability and permanent handicap can be considered to have been caused by the injury covered. If the cover has also been taken out for an illness, compensation is paid more extensively.

**EXAMPLE:** Examinations carried out after an accident involving the back, shoulder or knee very often reveal degenerative changes that have not been caused by the accident but have developed during a longer period. Even though such injuries had not caused any symptoms before the accident, they may delay recovery from the injury. Compensation for the 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.

**EXAMPLE:** When an Achilles tendon breaks due to physical effort, in most cases, the reason for this lies in gradual strain-related and degenerative changes.

## **PREGNANCY, DELIVERY AND INFERTILITY**

Compensation for treatment expenses and daily allowance is not paid if the treatment expenses and disability are caused by pregnancy, foetal examination, delivery, termination of pregnancy, sterilisation, infertility treatment or artificial insemination.

## **WAR OR ARMED CONFLICT**

Personal Insurance is not valid in a war or comparable situation. Nor is compensation paid for illnesses, injuries, disability or death caused by a nuclear weapon, nuclear accident or other comparable event.

## **CALCULATING THE INSURANCE PREMIUM**

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.

Factors affecting the premium include the time of granting the insurance, the Insured's age and place of

residence, the sum insured, the amount of deductible, insurance and claims history, the scope of cover (e.g. validity during sports activities) and whether the Policyholder is a member of the If Benefit Programme. Factors affecting the premium will vary from one insurance cover to the other.

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.

The premium may also be adjusted at the turn of the insurance period due to changes in the Insured's place of domicile, the scope of cover or If Benefit Programme membership. 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. 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 If Benefit Programme membership may affect the insurance premium.

#### **YOU CAN AFFECT THE PRICE OF YOUR INSURANCE BY YOUR CHOICE OF DEDUCTIBLE**

The insurance period-specific deductible is deducted once during each insurance period, regardless of whether the illness or accident covered is a new or old one.

**EXAMPLE:** Maija has taken out cover for treatment expenses up to EUR 30,000. While the insurance cover is valid, Maija slips during a run and fractures her leg. She has been paid EUR 2,000 as compensation for treatment expenses arising from this accident during the previous insurance period, and the deductible stated in the policy document has been deducted from this amount. During the current insurance period, an additional EUR 500 of treatment expenses arises from the accident, and the deductible is also deducted from this amount. If the deductible selected is EUR 500, 750 or 1,200 and there will be no other treatment expenses during the same period, the expenses will not exceed the deductible.

You can choose which portion of any loss you would like to bear and which portion you would like the insurance company to bear. The deductible that you have selected affects the insurance premium. The higher the deductible, the lower the insurance premium, and you can reserve your insurance cover for serious loss, damage or injuries that cause high costs.

**EXAMPLE:** A 28-year old If Benefit Programme customer living in Oulu has taken out a cover for treatment expenses up to EUR 50,000. The premium for the cover decreases significantly if a higher deductible is selected. If the Insured selects a deductible of EUR 500 instead of a deductible of EUR 150, he can save approximately EUR 110 per year in insurance premiums. If a deductible of EUR 1,200 was selected, the savings would be as high as EUR 160 per year (in 2019).

It is sensible to include a deductible in the insurance policy for the cover for treatment expenses arising from an accident, for example, when you want to eliminate the exclusion concerning sports activities (Sports Cover). This will bring you significant savings in insurance premiums.

**EXAMPLE:** A 25-year-old Insured living in Helsinki plays football in a division team. If he selects an insurance period-specific deductible of EUR 150 for his Extensive Accident Insurance with a sum insured of EUR 30,000 that is valid during sports activities, he will save approximately EUR 200 per year in insurance premiums compared to a situation where no deductible is selected for the cover (in 2019).

#### **INDEX LINKING**

The insured amounts, deductibles and premiums of covers for treatment expenses will be adjusted annually according to the consumer price index's health commodity group. The insured amounts and premiums of other covers will be adjusted according to the cost-of-living index.

#### **INSURANCE IS A CONTRACT**

Insurance is based on an insurance contract. The contract determines the scope of cover and the amount of deductible.

#### **PAYING THE PREMIUM**

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**

Personal Insurance is a continuous insurance policy that is valid for an agreed insurance period at a time. Any changes in the Insured Interest must be reported to our company.

The insurance company may amend the insurance terms and conditions and adjust premiums at the turn of the insurance period as provided in the terms and conditions. The insurance company 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 our company of termination in writing
- upon the insurance company's decision during the insurance period if the insurance premium has not been paid
- upon the insurance company's decision in other circumstances specified in the insurance terms and conditions and legislation.

# 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 recovery.

## IF HEALTH AT YOUR SERVICE

The new If Health\*\* service provides If customers 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, 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 as a claim for compensation is made on your behalf when you use the services of Terveystalo, Mehiläinen or Mehiläinen's Digital Clinic. If you have If's medical expenses insurance, you usually only have to pay the deductible for your appointment.

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

## 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 you have 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. Remember also to claim compensation for prescription medication by easily completing a claim form on My Pages at [if.fi/omatsivut](https://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. 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 treatment expenses 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](https://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 more expensive procedures, such as surgeries. A payment commitment is granted on the basis of a medical statement, and we will send it directly to the clinic.

\* 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 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.

### 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 granting Death Cover for If Personal Insurance is  
Mandatum Life Insurance Company Limited,  
Business ID 0641130-2, Bulevardi 56, FI-00120 Helsinki, Finland,  
tel. +358 10 515 225

The insurer does not make personal recommendations about  
insurance products as specified in the Insurance Contracts Act.

### CUSTOMER 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](mailto: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 are given by the Finnish Financial  
Ombudsman Bureau ([fine.fi](http://fine.fi)), the Consumer Disputes Board  
([kuluttajariita.fi](http://kuluttajariita.fi)) or, with respect to claims under the  
Motor Liability Insurance Act, the Traffic Accident Board  
([liikennevahinkolautakunta.fi](http://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](http://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](http://if.fi/handling-of-personal-data).

