Personal accident insurance

Insurance Product Information Document

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

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

What is this type of insurance?

With Personal accident insurance, many actors, such as a company, municipality, association, club or for example a kindergarten can insure the persons they want for accidents. The insurance is valid during the chosen time or activity, for example during an event, during association activities or while children are in the kindergarten. The insurance can be chosen as a continuous or a fixed-term cover. A fixed-term cover is valid only during a selected time range, for example during a camp or an excursion.

What is insured?

Personal accident Basic

- ✓ Treatment expenses due to an accident, such as
  - expenses arising from visits to the physician and examinations prescribed by a physician
  - expenses arising from medication prescribed by a physician
  - surgical operation expenses
  - travel expenses
  - hospital care fees
  - physiotherapy cover (optional, only for employees).

Personal accident Standard (in addition to the covers above)

- ✓ Death due to an accident

Personal accident Super (in addition to the covers above)

- ✓ Medical disability due to an accident

Optional add-on covers

- \+ Temporary disability due to an accident

What is not insured?

For example, compensation is not paid for

- ✗ psychotherapy or speech, nutritional, occupational, psychological or neuropsychological therapy or some other comparable therapy, examination, treatment or rehabilitation
- ✗ for chiropractic, naprapathy or osteopathy
- ✗ cosmetic treatment, examination, procedure or surgery
- ✗ a damage caused to a tooth through biting
- ✗ indirect expenses, such as accommodation or loss of earnings
- ✗ accidents, which are covered according to the Workers' Compensation Act.

Are there any restrictions on cover?

- ! A validity suitable for the purpose is chosen for the insurance (e.g. club activities). The insurance is valid only during the specified activity.
- ! The insurance does not cover accidents or illnesses which have occurred while participating in dangerous activities listed in Terms and Conditions. In certain situations, this exclusion can be removed through an additional agreement.
- ! The insurance does not cover accidents or illnesses which have occurred while participating in sports covered by a sports licence. In certain situations, this exclusion can be removed through an additional agreement.

Where am I covered?

- ✓ The insurance covers are valid according to the selected validity.

What are my obligations?

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

When and how do I pay?

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

When does the cover start and end?

- ✓ The insurance cover starts when the policyholder and If agree upon the start of the cover and is valid until further notice.
- ✓ The insurance is terminated when the policyholder cancels the insurance.
- ✓ In some situations, also If has the right to cancel the insurance (e.g. negligence to pay a due insurance premium).
- ✓ An individual insurance ends no later than at the end of the insurance period during which the insured has reached the age of 75.
- ✓ A fixed-term insurance expires on the agreed day without a separate notice.

How do I cancel the contract?

- ✓ The insurance can be cancelled by notifying our company in writing.
- ✓ In the event of cancellation, the termination date of the insurance is determined as described in the offer and in the insurance policy.