Health insurance

Insurance Product Information Document

Company: If P&C Insurance Ltd (publ), branch in Finland **Product: Health 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 Health insurance, a company can insure its personnel against accidents and illnesses. The insurance can also be taken for the entire personnel (group insurance) or for an individual entrepreneur or employee (individual insurance). The insurance covers are valid 24/7 worldwide. However, only treatment given in Finland is compensated as care expenses. In the Health insurance, you can also choose to include covers for temporary disability, economic disability, medical disability, critical illness and death.

What is insured?

Health insurance care expenses cover can be chosen to cover only accidents or both accidents and illnesses. The inclusion of medicines is optional. Physiotherapy cover can also be included in group insurances. It is possible to set a deductible for the insurance, which is paid by the Insured.

Alternatives:

Care - Accident

✓ Covers expenses arising from examining and treating accident injuries up to the sum insured stated in the policy document.

Care – Accident and Illness

✓ Covers expenses arising from examining and treating accident injuries and illnesses up to the sum insured stated in the policy document.

Other covers available (can be chosen separately):

+ Temporary disability – Accident
+ Temporary disability – Illness
+ Economic disability – Accident
+ Economic disability – Illness
+ Medical disability – Accident
+ Critical illness
+ Death cover – Accident
+ Death cover – Illness

What is not insured?

For example, compensation is not paid for

✕ examinations and treatments relating to mineral preparations or vitamins

✕ psychotherapy or speech, nutritional, occupational, psychological or neuropsychological therapy or other comparable therapy, examination, treatment or rehabilitation

✕ chiropractic, naprapathy or osteopathy

✕ cosmetic or plastic surgical treatment, examination, procedure or surgery

✕ dental treatment or examination

✕ treatment to rectify a refractive error or deterioration of eyesight

✕ pregnancy, delivery or treatment of childlessness

✕ vaccinations or health check-ups

✕ treatment of gambling compulsion or internet addiction

✕ care expenses caused by obesity

✕ examination, treatment or medication due to the impacts of ageing or other similar physiological change

✕ indirect expenses (such as travel or accommodation).

Are there any restrictions on cover?

! A health declaration approved by If is a precondition for granting an individual Health insurance

! Health insurance does not cover accidents or illnesses which have occurred while participating in dangerous activities listed in Terms and Conditions. This exclusion can be removed through an additional agreement.

! Health insurance does not cover accidents or illnesses which have occurred while participating in sports covered by a sports licence. For an individual Health insurance, this exclusion can be removed through an additional agreement. In group insurances the exclusion is always valid.

Where am I covered?

- ✓ The insurance covers are valid worldwide. However, only treatment given in Finland is compensated as care expenses.

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.
- ✓ During the validity of the insurance, to notify if a new employee enters the insurance (beginning of a new employment) or if an employee exits the insurance (end of employment).
- ✓ 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?

- ✓ A group insurance starts when the policyholder and If agree upon the start of the cover. The insurance and is valid until further notice.
- ✓ An individual insurance enters into force when If has processed and approved the health declaration given by the Insured.
- ✓ 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).
- ✓ However, the cover for an insured person ends no later than from the moment that the Insured's employment with the Policyholder ends or the Insured's entrepreneurship ends or at the end of the insurance period during which the Insured has reached the age of 75.
- ✓ In addition, the cover for an insured person ends when the agreed sum insured has been reached.

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.