Surgery cover

Insurance Product Information Document

Company: If P&C Insurance Ltd (publ), branch in Finland **Product: Surgery cover**

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 the Surgery cover, a company can insure its employees in case of surgical operation expenses arising from accidents and illnesses. Surgery cover is valid 24/7 worldwide. However, only treatment given in Finland is compensated. In addition to surgery costs due to accident and illness, the Surgery cover also covers e.g. costs of preoperative examinations and postoperative physiotherapy.

What is insured?

Surgery cover for accident and illness

- ✓ Surgical operations performed by a specialist
- ✓ Medication administered in the context of the operation
- ✓ Hospital care fees
- ✓ Necessary anesthesia used in connection with an examination or treatment procedure
- ✓ Preoperative examinations (e.g. visits to a specialist doctor, imaging examinations, ENMG and EEG examinations, laparoscopic examinations, laboratory tests, cardiac stress tests and vision and hearing tests)
- ✓ One post-operative check-up at the medical facility
- ✓ Postoperative physiotherapy prescribed by a physician (max. one series of ten treatments).

The insurance also covers surgical operation expenses arising from pre-existing accidental injuries or illnesses. Pre-existing accidental injury refers to an injury caused by an accident occurred before the commencement of the insurance. Pre-existing illness refers to an illness of which the first clear symptoms had already appeared or due to which the Insured had consulted a physician before the Insured was included in the insurance

What is not insured?

For example, the insurance does not cover expenses arising from

- ✗ minor surgical procedures performed outside the operating room (such as removal of a mole, wart or abscess)
- ✗ procedures required for immediate treatment during a consultation
- ✗ reconstructive or aesthetic plastic surgery treatment, examination, procedure or operation as well as complications or subsequent corrective measures caused by them, with the exception of a reconstructive plastic surgery operation which is due to an accident and has an advance approval of the insurance company
- ✗ cosmetic treatment, examination, procedure or surgery as well as complications or subsequent corrective measures caused by them
- ✗ operations carried out in order to rectify a refractive error, strabismus or deterioration of eyesight
- ✗ for medication, with the exception of medication administered in the context of the operation
- ✗ the treatment of obesity (ICD-10 codes E65-68)
- ✗ non-surgical treatment of an injury or illness.

Are there any restrictions on cover?

- ! Surgery cover 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.
- ! Surgery cover does not cover accidents or illnesses which have occurred while participating in sports covered by a sports licence.

If P&C Insurance Ltd (publ), branch in Finland
Address: P.O, Box 4, 00025 IF
Business ID: 1602149-8
Telephone: +358 10 19 15 00
www.if.fi
Email: yritysasiakkaat@if.fi

Where am I covered?

- ✓ Surgery cover is valid 24/7 worldwide. However, only treatment given in Finland is compensated.

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?

- ✓ The insurance begins when the policyholder and If agree upon the start of it 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).
- ✓ 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.