



Group leisure accident insurance and group leisure travel insurance for the Finnish Union of University Professors

*This is a translation from Finnish. In case of discrepancies, the Finnish version shall prevail.
Insurance terms and conditions mentioned are available in Finnish and Swedish.*

Group leisure accident insurance

Policy number: 7223224
Policyholder: The Finnish Union of University Professors

Insured:

Insured are all members of the Finnish Union of University Professors who are under the age of 80, have a permanent residence in Finland and who are eligible for social security benefits according to the Finnish Health Insurance Act.

Validity of insurance:

The insurance is valid during leisure time all over the world.

Insurance terms and conditions:

Ryhmävakuutusten vakuutusehdot 1.1.2021 alkaen (*Group insurance terms and conditions 1 January 2021*).

Contents of the accident insurance:

Type of compensation	Sum insured EUR
Accidental death	1 711
Permanent handicap	8 557
Medical expenses due to an accident	8 410

Compensation of medical expenses:

Medical expenses for treatment of bodily injury due to an accident are compensated from the day of the accident onwards, or up to the sum insured mentioned in the table of compensations, at a maximum.



Group travel insurance for leisure time

Policy number: 8022646
Policyholder: The Finnish Union of University Professors

Insured:

Insured are all members of the Finnish Union of University Professors who have a permanent residence in Finland and who are eligible for social security benefits according to the Finnish Health Insurance Act. Insured are the named person as well as family members living in his or her household.

Validity of insurance:

The travel insurance is valid up to 90 days on journeys made during leisure time in Finland and abroad, all over the world. In Finland, the insurance is valid on on journeys abroad to places, which are more than a straight-line distance of 50 kilometres from the home or the place of work of the insured. The insurance covers from the time the insured leaves his or her home or place of work, whichever happens later, to the time when the person returns home or to the place of work, whichever happens first. The insurance is not valid on those places or on travels to the places and back.

Insurance terms and conditions:

Ryhmävakuutusten vakuutusehdot 1.1.2021 alkaen (*Group insurance terms and conditions 1 January 2021*)

Contents of the travel insurance:

Type of compensation	Sum insured EUR
Medical expenses due to travel illness	Without upper limit
Medical expenses due to a travel accident	Without upper limit
Medical expenses in case of acute toothache	A maximum of 200
Death due to an accident or a generally dangerous disease	10 175 / children 1700
Permanent handicap due to an accident	15 263
Luggage insurance	A maximum of 1017
Loss of cash due to theft	A maximum of 350
Liability insurance - property and personal	A maximum of 170 000
Legal expenses	A maximum of 10 000

Expenses for medical treatment due to illness are compensated for a maximum of 90 days from the beginning of the illness, and treatment expenses caused by an accident are compensated for a maximum of 3 years from the date when the accident occurred.

Cancellation and interruption of a journey

Immediate expenses for which the insured is responsible according to travel terms and conditions of the tour operator or service provider.

Interruption of a journey means that a journey that has already started is curtailed due to the following pressing reasons:

- The insured person becomes ill, is injured in an accident or dies during a journey, or if any of the persons mentioned in section G300.4.3.4 becomes ill, is injured in an accident or dies. Medical criteria apply when defining how pressing the situation is.
- A substantial financial loss of or damage occurs to the insured person's property in Finland. In this case, pressing reasons mean that handling of the loss or damage requires the presence of the insured on site.

G300.4.3.4

Other persons referred to in cancellation or interruption of a journey are his or her spouse or partner, child, adoptive or foster child, the spouse's or partner's child, grandchild, parents, the spouse's or parent's parents, siblings, the spouse's or partner's siblings, daughter or son in law as well as one travelling companion with whom the insured has booked the journey together. A spouse or partner is a person who resides at the same address as the insured and is married to or lives with him or her in a marriage-like relationship. *(Unofficial translation of the Finnish terms and conditions.)*

Missed departure

Missed departure means that the insured fails to arrive at the departure point of a journey to a foreign destination or at the departure point of a travel connection due to a pressing delay of the vehicle used by the insured, which is caused by weather disturbance, technical malfunction or a traffic accident. Compensation is not paid for missed departure if the insured did not set out early enough, taking the prevailing conditions into consideration. Compensation is paid for necessary and extra costs up to the original price of the journey, however a maximum of EUR 2,000.

Compensation for luggage delay

If luggage handed in for transportation is delayed by at least twelve (12) hours after the passenger arrived at the destination, we compensate the purchase of necessities. The prerequisite is that the necessities are purchased at the destination. The compensation paid is a maximum of EUR 55 per day, however a total of EUR 275 at a maximum.

Contact information

Customer service

tel. +358 10 503 8828

In case of loss or injury

In Finland FenniaHoitaja (*FenniaNurse*) gives guidance in case of illness or an accident and takes care of reservations to see a doctor for you. FenniaHoitaja (*FenniaNurse*) is available every day 7-23 at +358 10 503 5000.

In serious cases of illness or accidents abroad, please contact Fennia's travel emergency service at tel. 358 10 503 5503 (24/7).

Calls to Fennia's telephone number beginning with +358 10 5 cost 8,35 cents/call + 16,69 cents/minute.