

Aon Sport insurance for volleyball | Product specification 2017-2018

	A1-pelipassi insurance		A2-pelipassi insurance		A3-pelipassi insurance		A4-pelipassi insurance	Masters-pelipassi insurance	BN-pelipassi insurance		CN-pelipassi insurance		E-D-pelipassi insurance	F-pelipassi insurance	Harrastepelipassi insurance		Referees and funtionaries
	League and 1-series		2-series		Men's 3- and 4-series		Men's 5-series, women's 3- and 4-series, youth born 2001-2004		Born 2001-2002		Born 2003-2004		Born 2005-2008	Born 2009 or after	Adults, born 2004 and before	Children, born 2005 and after	
	Extended	Restricted	Extended	Restricted	Extended	Restricted	Extended		Extended	Extended	Restricted	Extended	Restricted	Extended	Extended	Extended	
Treatment - Dental injuries excluded	3 000 €	1 500 €	3 000 €	1 500 €	3 000 €	1 500 €	3 000 €	3 000 €	3 000 €	1 500 €	3 000 €	1 500 €	3 000 €	3 000 €	3 000 €	3 000 €	3 000 €
Deductible for treatment	100 €	100 €	100 €	100 €	100 €	100 €	100 €	100 €	100 €	100 €	100 €	100 €	-	-	100 €	-	100 €
Surgery and Plastering in private clinics	7 000 €	-	7 000 €	-	7 000 €	-	7 000 €	7 000 €	7 000 €	-	7 000 €	-	7 000 €	7 000 €	7 000 €	7 000 €	7 000 €
Additional deductible for surgery and plastering	10 % of the cost	-	10 % of the cost	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Physiotherapy after surgery or plastering	1 000 €	1 000 €	1 000 €	1 000 €	1 000 €	1 000 €	1 000 €	1 000 €	1 000 €	1 000 €	1 000 €	1 000 €	1 000 €	1 000 €	1 000 €	1 000 €	1 000 €
Dental injury	4 000 €	500 € acute treatment	4 000 €	500 € acute treatment	4 000 €	500 € acute treatment	4 000 €	4 000 €	4 000 €	500 € acute treatment	4 000 €	500 € acute treatment	4 000 €	4 000 €	4 000 €	4 000 €	4 000 €
Progressive disability indemnity	30 000 €	30 000 €	30 000 €	30 000 €	30 000 €	30 000 €	30 000 €	30 000 €	30 000 €	30 000 €	30 000 €	30 000 €	30 000 €	30 000 €	30 000 €	30 000 €	30 000 €
Athletic death / accidental death	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €	15 000 €
Premium 2017-2018	380 €	163 €	149 €	69 €	103 €	52 €	40 €	40 €	80 €	32 €	44 €	23 €	17 €	15 €	20 €	2 €	17 €

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Inception of insurance

If insurance payment is made before beginning of the license period, the insurance will come in force in from the start of the license period. If insurance premium is paid later, it will come into force at the time of the payment. The insurance will terminate at the end of license period.

Validity of insurance

The insurance is valid for players and referees under 70 years of age who have bought license insurance. For children under 12 years old the license insurance covers all licensed sports organized by Finnish sports associations. Insurance covers in Finland and abroad events organized by sports association, including its districts, affiliated clubs and teams, related:

- Games
- Practice organized by the team and carried out under a training supervision
- Training, physical exercise and coaching camps in the sphere of sporting activity but not at other times
- Round trips directly relating to above-mentioned activity events.

What is covered

- Accidental injury, injury on the body arising from a sudden external physical occurrence and
- Immediate muscle or tendon strain or sprain injury caused by individual exertion or movement. The injury must be treated by a doctor within 14 days of the injury.

Types of compensation

Treatment costs

The insurance covers the following types of compensation depending on the chosen insurance option. The insurance options are presented in the separate Schedule for sums insured.

a) Treatment costs

- The following costs are compensated as treatment costs:
- Examinations carried out and treatment given by a doctor or some other health care professional, medicinal products prescribed by a doctor and sold by pharmacies on the basis of authorization by the National Medicines Agency and hospital bed-day charges
 - Surgery or plastering in public health care
 - Costs of obtaining necessary orthopedic supports due to an injury

b) Surgery or plastering (if the chosen insurance option includes this cover)

Surgery or plastering in private medical centre

c) Physiotherapy

Expenses caused by necessary physiotherapy prescribed by a doctor after surgery or plastering caused by an injury

d) Dental injury

Dental treatment costs are compensated to sound teeth up to two (2) years, in basic coverage only acute treatment is covered.

e) Handicap benefit

A handicap benefit is paid for a permanent general physical injury caused by an accident. The agreed sum is paid for full invalidity. For partial invalidity partial insurance value is paid based on the degree of medical invalidity.

f) Death benefit

If injury causes death within a year, indemnity according to the policy is paid. Any invalidity indemnity due to the same injury already paid will be deducted.

g) Travel expenses

Travel expenses are covered by least expensive way of transportation between the place of injury and the nearest place of treatment.

Existing limitations

- Insurance does not cover injury relating to illness, or predisposition
- Insurance does not cover a player playing against medical advice or whilst signed off by a doctor
- Insurers agree that coverage is valid only if the insured person is using the correct protective equipment for that sport.
- Repair or replacement expenses of spectacles, contact lenses, hearing aid or dental prostheses broken in connection with an injury are not covered
- Repair or replacement expenses of clothing or sports equipment are not covered
- Physiotherapy is covered only after surgery or plastering
- Loss of earnings or other consequential losses are not covered
- The insurance does not cover participation on National A Team or during event not organized by clubs in question, it's districts or affiliated clubs
- The insurance does not cover injuries gradually emerging as result of strain or wear and tear of joints and tendons including but not limited to strain rheumatism (arthritis), or tendonitis and the like.

The insurance does not cover occupational accidents or student accidents that grant entitlement or would have granted entitlement to compensation. The insurance does not cover injuries for which entitlement to compensation is granted under the Third Party Motor Liability Insurance Act, the Military Accidents Act or some other equivalent act. Treatment expenses are compensated to the extent that they do not or would not have granted entitlement to compensation under the Sickness Insurance Act or some other act.

It is expected that prior claiming compensation from this insurance, compensation from Social Insurance Institution has been claimed. Most medical centres will claim this using power of attorney directly from Social Insurance Institution.

Primary place to get treatment is a claims administrator's contract medical centre, which has agreed to claims administrator's rates for various medical treatments, or alternatively a municipal medical centre. If treatment for surgery or plastering is given to individuals by a private hospital or clinics other than a claims administrator's contract medical centre, a pre-approval for treatment needs to be received from the claims administrator.

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Medical treatment costs are compensated up to two (2) years from time of injury. In case of alternatives involving a deductible, treatment expenses are compensated only for the proportion exceeding the deductible or the deductibles.

Notification of injury

Injury is to be reported using claim report within sixty (60) days of the accident. Reported claim caused by an injury needs to be signed by team leader or coach.

General terms and conditions

General terms and conditions and terms and conditions can be found on the internet pages aonverkkokauppa.fi.

Insurer

Chubb European Group Limited, Finnish Branch
(1855034-2), PL 687, 00101 Helsinki

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