

# Finnish Figure Skating Association

Pohjola Sports Cover Skating school  
1 May 2025 – 30 April 2026

Policy code 06-221979

## For whom?

Skating school  
insurance

girls and boys under age 15

- The insurance is intended for girls and boys under 15 years of age who participate in skating schools organised by member clubs of the Finnish Figure Skating Association. The skating school pass is intended only for individuals who practice skating once or twice a week.
- The insurance is valid in skating activities organised by the figure skating club and in instructed and supervised supplementary activities. The insurance cannot be terminated prematurely.
- The insurance is taken out using a bundle licence feature which the member clubs can access.
- A personal ID code is required to purchase the insurance.

## Sports Cover in brief

Sports Cover provides compensation for injuries resulting from a sudden event, such as rupture of the Achilles tendon or a dislocated knee. Stress fracture or its initial stage is also covered when discovered in connection with a sudden event. The sudden event must occur while the Sports Cover is valid.

- Medical expenses indemnity of **EUR 15,000** per every sudden event
- Deductible of **EUR 100** per every sudden event
- Handicap benefit **EUR 30,000**
- Death benefit **EUR 8,500**.

Further information and instructions are available at [claimhelp.pohjola.fi](https://claimhelp.pohjola.fi), at [op.fi](https://op.fi) or on the service telephone number 0303 0303. Sports Cover insurance terms and conditions L2401.

## In which situations is Sports Cover valid?

The insurance is valid for skating school activities and for outward and return journeys in Finland directly connected with them.

## Sports Cover is offered as a fixed-term policy

Sports Cover will enter into force on 1 May 2025 and will end on 30 April 2026.

## What types of treatment and examination expenses are covered?

Sports Cover provides comprehensive cover for costs of doctor's appointments, medication, examinations and surgery for a maximum of three years:

- fees for examinations, treatment and surgery performed by healthcare professionals at their practice or clinic for each sudden event
- costs of pharmaceutical products and wound dressings sold at pharmacies
- daily hospital charges
- costs of dental injury examinations and treatments with no time limit for compensation
- costs of orthopaedic braces or bandages for the treatment of a coverable injury
- costs of physiotherapy to recover from a fracture, surgery or plaster treatment. Physiotherapy is also covered in knee and shoulder injuries where physiotherapy is applied instead of surgery. However, physiotherapy is only covered for a maximum of 10 sessions per sudden event.
- rental costs of forearm or underarm crutches
- travel expenses to the nearest hospital or clinic.

We require that any treatment and examinations have been prescribed by a doctor, conform to generally accepted medical practice, and are necessary for the treatment of the injury.

If the insured person does not reside permanently in Finland and sustains a loss in Finland, we require that examinations and treatment begin in Finland.

## Sports Cover does not cover

- stress pain and injuries or illnesses, such as shin splints, tendinitis, or inflammation of tendons' attachment sites
- gradually arising pains, injuries or illnesses. Contrary to the above, stress fracture or its initial stage is compensated.
- illnesses, such as arthrosis or arthritis or heart attacks or other attacks of illness.
- intervertebral disk, abdominal, umbilical or groin hernia.
- loss of income or other indirect losses
- examinations or treatment carried out by a foot, speech or occupational therapist, nutritional therapist, psychologist, neuropsychologist, optician, chiropractor, osteopath, naprapathy practitioner, massage therapist or similar healthcare professional
- psychotherapy or equivalent treatment
- medical equipment, other aids and supplies or artificial limbs, except as described above concerning orthopaedic braces or bandages and rental costs of forearm or underarm crutches
- glasses, a hearing aid or dentures, even if they broke in connection with the sudden event
- indirect costs such as accommodation and meal costs.

## Beneficiary

Any medical expenses indemnity and handicap benefit is paid to the insured person.

In cases of death, the beneficiaries are the insured person's next of kin. The beneficiaries can be changed by informing us about it with an online message at [op.fi](https://op.fi).

## Confidentiality

We will handle your personal data in accordance with the law and our Privacy Statement and Privacy Notice.

The insurance decision will be made automatically on the basis of the information you have provided when you pay the insurance premium. Should a loss occur, any automatic decision by us will be based on the loss details you have provided, on the insurance terms and conditions, and on our customer data file.

Read more about data protection at [www.op.fi/dataprotection](https://www.op.fi/dataprotection).

## Regulatory authority

- Financial Supervisory Authority, [www.fiva.fi](https://www.fiva.fi)

## Legal rights

- For advice on insurance policies and claims, call our service number: 0303 0303. If you are not satisfied with our conduct in selling the insurance or in other insurance matters, please call the number above. For independent advice, contact the Finnish Financial Ombudsman Bureau (FINE), tel. +358 9 685 0120, [www.fine.fi/en](https://www.fine.fi/en)

If you wish to file a complaint or appeal a claim settlement decision, please contact

- Customer ombudsman [asiakasasiat@pohjola.fi](mailto:asiakasasiat@pohjola.fi)
- The Finnish Financial Ombudsman Bureau and Insurance Complaints Board (FINE), tel. +358 9 685 0120, [www.fine.fi/en](https://www.fine.fi/en)
- Consumer Disputes Board, tel. +358 10 366 5200, [www.kuluttajariita.fi](https://www.kuluttajariita.fi). Please first visit: [www.kuluttajaneuvonta.fi](https://www.kuluttajaneuvonta.fi)

You may also submit the case to a court within three years of our decision.

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## Have you had an accident? Contact the Pohjola Health Advisor service



Get free medical advice and a treatment needs assessment from a Pohjola Health Advisor. If necessary, our healthcare professional will book you an appointment with an online doctor or our partner clinic.



The Health Advisor will check what your insurance policy covers when you use medical services subject to charge, and handle the claim for you. At the appointment, you will only pay the deductible for the treatment if there is a deductible.



If there is no need to visit a doctor, you will receive clear instructions for home care, ensuring a speedy recovery.



Outside service hours and in an emergency, you may visit any clinic or hospital to receive first aid. In these cases, you must first pay the expenses yourself and then file a loss report in OP-mobile or at op.fi.



**Pohjola Health Advisor is available on our app and by phone at +358 100 5225.**

Calls are charged at the normal mobile phone or local network rate. The Pohjola Health Advisor service is provided by Pihlajalinna Lääkärikeskukset Oy.

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### Finnish Figure Skating Association

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Domicile: Helsinki, main line of business: insurance  
Regulatory authority: Financial Supervisory Authority, [www.fiva.fi](http://www.fiva.fi)