



NAME: _____

FINNISH DIVERS' FEDERATION
PRODUCT DESCRIPTION OF SPORTS INSURANCE
(policy code 21690)
January 1, 2010 to December 31, 2010

LICENCE ALTERNATIVES AND FEES

COMPENSATION PAYABLE UNDER THE INSURANCE	SPORT LICENCE for Adults	SPORT LICENCE FOR YOUNG Jan. 1, 2010 under 19 yrs	DIVING LICENCE
Expenses for treatment of injury	EUR 8 500 ¹⁾	EUR 8 500	EUR 8 500 ¹⁾
Deductible	EUR 100	-	EUR 100
Lump-sum benefit for permanent handicap	EUR 30 000	EUR 30 000	EUR 30 000
Death	EUR 8 500	EUR 8 500	EUR 8 500
Licence fee	EUR 40	EUR 35	EUR 53,50

¹⁾ If the insured is 20 years or older at the time of the accident, treatment expenses are, at the maximum, indemnified for three years from the date of the accident. The expenses may not, however, exceed the sum insured valid at the time of the accident.

If the insured is less than 20 years old at the time of the accident, treatment expenses per accident are, at the maximum, indemnified up to the sum insured valid at the time of the accident.

Premium portion of licence fees: Sport licence / adults = EUR 24,
Sport licence / young = EUR 19, Diving licence = EUR 39.

SPORT LICENCE DOES NOT REPLACE HYPERBARIC TREATMENT!

Diving licence also includes the right to participate in competitions.

Types of sport:

- Scuba diving
- Free diving
- Fin-swimming
- Underwater rugby
- Spear fishing
- Underwater orienteering
- Snorkeling
- Underwater photography

The licence cannot be changed in mid-period.

**THE INSURANCE IS VALID ONLY FOR THOSE WHO
PAY THE MEMBERSHIP FEE OF
THE DIVERS' FEDERATION!**

FIXED-TERM SPORTS INSURANCE

1. ENTRY INTO FORCE OF INSURANCE

The renewed cover for insurance policy code 21690 takes effect as of the beginning of the period, i.e. January 1, 2010, provided that the premium has been paid by the end of January 2010. If the premium is paid on a later date, the entry into force is at 12.00 midnight on the payment date. The insurance terminates on December 31, 2010.

If the policy is terminated during the insurance period, Pohjola's minimum charge is EUR 16. Termination must be made in writing to urheiluvakuutukset@pohjola.fi.

2. VALIDITY OF INSURANCE

The insurance is valid for members of the Divers' Federation under the age of 70, participating in

- a diving, training or competition event with at least two participating in Finland or during a temporary trip abroad (max. 3 months); or engaging in
- a sport club's practice sessions intended for the sport
- practice in accordance with a coaching programme
- shows
- training, fitness and coaching camps in connection with the sport but not at other times
- outward and return journeys directly connected with the above-mentioned events
- The insurance is valid provided that the insured holds a valid and internationally approved diving certificate when aqualung or mixed gas equipment are used on other occasions than on courses teaching the use of the said equipment.

3. WHAT CONSTITUTES AN ACCIDENT

An accident is a sudden external occurrence which is beyond the control of the insured and which causes bodily injury. An injury caused, through no fault of the insured, by sudden exertion and movement, and for which treatment by a physician has been given within 14 days of occurrence of the injury is also regarded as accident. Indemnity is paid for a maximum of six weeks from the occurrence of the strain injury. Neither MRI scans nor surgery will be indemnified following a strain injury caused by sudden exertion and movement.

4. COMPENSATION PAYABLE UNDER THE INSURANCE

The insurance covers the treatment of an injury, a medical handicap or death caused by an accident in the above-mentioned situations in accordance with the appendix and the insurance terms and conditions.

4.1 The insurance does not cover

- stress injuries and other gradually developing injuries
- loss events arising from an illness or physical defect
- accidents which are regarded as occupational or study accidents, or accidents which are covered by the Finnish Motor Liability Insurance Act or the Finnish Military Injuries Act.

4.2 Treatment of an injury

If the insured is 20 years or older at the time of the accident, treatment expenses are, at the maximum, indemnified for three years from the date of the accident. The expenses may not, however, exceed the sum insured valid at the time of the accident.

If the insured is less than 20 years old at the time of the accident, treatment expenses per accident are, at the maximum, indemnified up to the sum insured valid at the time of the accident.

Treatment expenses are covered in so far as they are not covered under any legislation.

As regards insurance alternatives with a deductible, treatment expenses are only covered for the part exceeding the deductible.

4.3 Coverable expenses for treatment of an injury include:

- any necessary expenses arising from treatment or examination complying with generally accepted medical practice and carried out or prescribed by a physician, and, deviating from the appendix to the sports licence insurance terms and conditions valid as of January 1, 2010, reasonable travel expenses to a local physician or nursing institution
- any necessary expenses arising from the repair or replacement of spectacles used and broken at the time of the accident, provided that they have been acquired within two months of the occurrence of the accident, at the latest
- transportation connected with decompression sickness and its treatment, provided that it was not caused by gross negligence
- In sport licence for the young, the insurance covers expenses incurred from physiotherapy, provided that the physiotherapy was necessary and prescribed by a physician and that it was given in a nursing institution after a surgical operation or after plaster treatment following an accident. Per accident, the insurance covers one treatment period of physiotherapy which may include a maximum of ten (10) treatment sessions.

4.4 Not covered as treatment expenses:

- Costs of acquiring orthopaedic supports or braces
- Costs for physiotherapy in sport licence for adults and in diving licence
- Sport licence does not cover hyperbaric treatment.

4.5 Medical handicap

Handicap refers to a medically assessed general handicap caused to the injured by injury. Permanent handicap benefit is paid as lump-sum compensation in accordance with the handicap class.

4.6 Death

If the insured dies accidentally, the death benefit is paid to his/her next of kin.

5. WHAT TO DO IN A LOSS EVENT

1. Sports injury claim. Claim forms are available at Pohjola branches and on the Internet at www.pohjola.fi. Please fill in all sections of the claim form.
2. Medical statement and a statement of dental injuries with a cost estimate for any later dental treatment.
3. Documents specifying the expenses paid for treatment of an injury: As a claimant you shall first pay for the invoices and then apply for reimbursement of expenses from the Social Insurance Institution of Finland. This reimbursement portion as per the Finnish Health Insurance Act shall be reclaimed within six months of the date when you paid for the invoices. Then, submit to Pohjola the Social Insurance Institution's original calculation and copies of all documents and treatment prescriptions submitted to the Social Insurance Institution.

6. INSURANCE TERMS AND CONDITIONS

The insurance is subject to the Pohjola sports insurance terms and conditions L0901 valid as of January 1, 2010.

The insurance terms and conditions and the appendix to the sports licence insurance terms and conditions are available at Pohjola branches or on the Internet at www.pohjola.fi. Please read them carefully!

7. FURTHER INFORMATION

For more information on the insurance, please call Pohjola on +358 303 0303.