

Voluntary accident insurance of the City of Oulu

The insured: City of Oulu

Insurance policy number: SP0003552985

Reimbursable medical expenses: Both private and public sector medical expenses

The City of Oulu voluntary accident insurance was transferred to **If Insurances as of 1.1.2022** The insurance is in force in the following activities and functions, if the city is the primary organiser:

- early childhood education and care
- pre-primary and basic education, general upper secondary school, vocational school, adult education centre, and other similar activities based on the curriculum or programme plan of a municipal educational institute including distance education, practical training, school camps and field trips
- morning and afternoon activities
- local youth activities

The insurance covers also the direct transport to and from those activities. Direct transport means going directly to the said activity and back (e.g. direct school to home transport).

Filing a claim and claims protocol

A city employee will report the accident to the insurance company. The incident is always reported, even when there are no respective costs. If the accident requires healthcare, the guardian may be given an **insurance certificate** for the medical costs of a child in early childhood education and care or a pupil attending education. The insurance certificate is for private healthcare providers and will be handed over to the service provider when having the appointment. Then medical costs will be charged directly from the insurance company. The insurance certificate is used only in early childhood education and care and education.

In other cases parents pay the medical costs and file a claim online at www.if.fi/henkilovahinko (julkisyhteisöjen tapaturmat). When you file a claim, enter the **city insurance policy number SP0003552985** in the appropriate field. Receipts and other documents will be submitted only on request.

Amount of compensation:

- Medical costs up to EUR 10,000
- The policy limit of cover for permanent handicap caused by an accident is EUR 20,000

What is classified as an accident?

An accident is sudden, external, unexpected incident causing bodily harm taking place outside the insured person's control. Also the following incidents, happening outside the insured person's control, are considered accidents: drowning, heatstroke, freezing injury, gas poisoning, injury caused by sudden fluctuation of air pressure, and poisoning by a substance consumed by mistake.

Compensation is paid for

- Medical expenses in compliance with the insurance contract, and listed in the terms of insurance contract insofar as such expenses have not or would not have been subject to compensation on the basis of any law.
- Examination and treatment of an injury caused by the accident.
- Medication prescribed by a doctor
- Expenses arising from the treatment of dental injury caused by an accident. (Please note, dental damage caused by chewing is not covered by this insurance).
- Reasonable and necessary travel and patient transfer expenses (ambulance, taxi) in conjunction with the treatment. The maximum compensation for travel expenses resulting from the use of a private car amounts to EUR 0.35/km.
- Damaged clothing in conjunction with giving first aid type treatment.
- Repair costs for a crash helmet, hearing aids and dentures which were in use at the time of the accident for which medical treatment is required, or the original acquisition costs. The first acquisition costs of medical equipment essential for treatment.
- Expenses arising from necessary physiotherapy prescribed by a physician subsequent to surgery or a plaster cast for an accident. No more than one treatment set of 10 visits will be compensated. The treatment shall be given within six months from the operation or plaster cast treatment.
- A cosmetic surgical or non-surgical procedure agreed upon beforehand with the Insurance Company for an injury covered by this insurance.
- Hospital day fees

Compensation is not paid for

- An incident caused by a defect, disability or illness the insured person has (e.g. a person suffering from epilepsy trips and falls down the stairs, hurts his or her knee or has a structural tendency for knee dislocation which causes an injury or the fall).
 - Mineral or nutritive preparations, vitamins or herbal products
 - Psychotherapy or speech, nutrition, occupational, psychological or neuropsychological therapy or some other comparable therapy, examination or treatment
 - Rehabilitation
 - Physiotherapy or similar treatment, excluding expenses for treatment listed under paragraph *Compensation is paid for*.
 - Cosmetic treatment, procedure or surgery
 - Damage to teeth or dentures caused by chewing, even if effected by an outside factor
 - Permanent medical device or instrument
 - Accommodation expenses, guardian's / parent's or caregiver's loss of income, day care, home care, household management and other indirect costs
 - Telephone and parking expenses
 - Treatment costs for an insect or tick sting or bite
 - Mental consequences caused by an injury
 - Accidents, poisoning or other incidents due to intoxication from alcohol or other psychoactive substance.
- If a defect or illness outside of the accident has a marked impact on the damage caused by the accident or the recovery process thereof, compensation will be paid only for the medical expenses considered to be



caused by the accident.

- The first acquisition costs of medical equipment essential for treatment
- Expenses arising from necessary physiotherapy prescribed by a physician subsequent to surgery or a plaster cast for an accident. No more than one treatment set of 10 visits will be compensated. The treatment shall be given within six months from the operation or plaster cast treatment.
- A cosmetic surgical or non-surgical procedure agreed upon beforehand with the Insurance Company for an injury covered by this insurance.
- Hospital care fees

If a defect or illness outside of the accident has a marked impact on the damage caused by the accident or the recovery process thereof, compensation will be paid only for the medical expenses considered to be caused by the accident.

Contact details for If Insurance Company customer service

email: personal@if.fi

telephone number: 010 19 17 15 (weekdays at 8-17)