

# Finnish Basketball Association

Pohjola Sports Cover 1 July 2023–30 June 2024

Policy code 06-21777

	For whom?	Licence, €	Sports Cover, €	Total, €
Competition insurance, adults*	Entitles players born in 2004 and earlier to play in the Men's or Women's League and Division I. The licence is also valid for coaches and referees.	152	570	722
Non-competitive insurance, adults*	Entitles players born in 2004 and earlier to play in regional divisions II to V. The licence is also valid for coaches and referees.	116	395	511
Competition insurance, ages 13 to 19*	Entitles players born between 2005 and 2011 to play, coach, or referee in national junior leagues.	125	350	475
Non-competitive insurance, ages 13 to 19*	Entitles players born between 2005 and 2011 to play, coach, or referee in regional junior leagues.	110	180	290
13 to 19 year olds Fun league Player Pass	Entitles players born between 2005 and 2011 to play in regional junior Fun leagues and adults' non-competitive leagues.	39	90	129
Ages 10–12*	Entitles players born between 2012 and 2014 to play.	76	80	156
Ages 6–9*	Entitles players born in 2015 and later to play.	47	40	87
Senior licence	Entitles players born in 1994 and earlier to play or coach in senior leagues organised by the Association and regional organisers.	74	185	259
Non-competitive licence	Entitles players born in 2004 and earlier to play in non-competitive leagues organised by regional organisers.	39	185	224
Technical licence (coach and referees)	Entitles one to coach or referee	60	90	150
Wheelchair basketball	Entitles one to play in wheelchair basketball leagues organised by the Association.	70	70	140
Children in basketball school – licence 06-221777	Entitles players born in 2012 and later to participate in basketball schools arranged by the Association, regional organisers and member clubs, as well as in competitions and tournaments arranged by the Association and regional organisers for children in basketball schools. Also entitles one to participate in Korisrieha events. Contrary to the insurance terms and conditions, the policy is not valid in other sports.			17
SO licence	Entitles one to participate in matches arranged by the Association and regional organisations in which Special Olympics rules apply.	41	70	111

## 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 resulting from 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](http://claimhelp.pohjola.fi) and [op.fi](http://op.fi), and in the service number 0303 0303. Sports Cover insurance terms and conditions L2204.

Ages 6 to 9 and 10 to 12 – Sports Cover does not carry a deductible and it is also valid in other federations' sports in the situations specified below.

Children in basketball school 06-221777 – The Insurance does not carry a deductible

\* = Sports Cover insurance also covers losses in official 3x3 matches organised by the Association.

## In what situations is Sports Cover valid?

Sports Cover is valid for players of all ages in the following situations related to the sport:

- a match/competition/tournament
- a training session that is characteristic of the sport or in line with the training programme
- match trips and education, fitness and training camps for their entire duration  
as well as during trips to and from such events lasting up to three (3) months, both in Finland and abroad.

## Sports Cover is a fixed-term policy

Sports cover will take effect on 1 July 2023 if you pay the premium by the end of July 2023. If you pay later, the cover will enter into force at midnight at the end of the payment date or at the time of payment. Keep the receipt indicating the time of payment. Sports Cover will expire on 30 June 2024.

## What 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](http://op.fi).

## Sports Cover can be terminated during the season

You can terminate Sports Cover taken for yourself or an underage child under your guardianship during the insurance period by sending an online message to [op.fi](http://op.fi). State the name, personal identity code and sports federation of the insured person, and the bank details for the refund. We charge a minimum of EUR 16 for the insurance period.

## 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](http://www.op.fi/dataprotection).

## Regulatory authority

- Financial Supervisory Authority, [www.fiva.fi](http://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](http://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](http://www.fine.fi/en)
- Consumer Disputes Board, tel. +358 10 366 5200, [www.kuluttajariita.fi](http://www.kuluttajariita.fi). Please first visit: [www.kuluttajaneuvonta.fi](http://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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You can purchase the licence at  
<https://basket.lisenssikauppa.fi/shop/>

### Finnish Basketball Association

Urheilupuistontie 3  
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[www.basket.fi](http://www.basket.fi)

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