

# Suomen Moottoriliitto Ry – Finnish Motorcycling Federation

Pohjola Sports Cover 1 January 2025 – 31 December 2025      Policy code 06-21632

	For whom?	Sports Cover, EUR
Licence insurance for adults	Entitles the holder to practise and participate in motorcycle, Quad, ATV, and snowmobile competitions of any type and level in Finland and other countries. The coverage is specified in more detail in this product description.	400
Junior licence 1 insurance	For customers aged under 16. Entitles the holder to practise and participate in motorcycle, Quad, ATV, and snowmobile competitions of any type and level in Finland and other countries.	190
Junior licence 2 insurance	For customers aged under 12. Entitles the holder to practise and participate in motorcycle, Quad, ATV, and snowmobile competitions of any type and level in Finland and other countries. Also valid for sports under other sports federations.	190
Non-competitive licence insurance	Valid for practising and competition activities within one's own club. Entitles the holder to participate in their own club's internal competitions only. Valid only in Finland.	190
Trial assistant licence insurance	Valid in national and international competitions in Finland and abroad.	70

## Sports Cover in brief

Sports Cover provides compensation for injuries resulting from a sudden event such as a 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 EUR 15,000
- Deductible of EUR 200 for each sudden event
- Handicap benefit EUR 30,000
- Death benefit EUR 8,500
- furthermore, the costs of repatriating a deceased or injured person from abroad are covered to up to EUR 15,000.

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

Junior licence 2 – Sports Cover carries a deductible of 100 euros per sudden event, and it is also valid in other federations' sports in the situations specified below.

## World Championships/European Championships licence

- Medical expenses indemnity EUR 15,000
- Handicap benefit EUR 50,000
- Death benefit EUR 25,000

Purchasing the licence is obligatory when participating in championships. Please contact the Federation.

The insurance cover attached to a World Championships/European Championships licence is valid only when the driver or sidecar co-driver participates in World Championships or European Championships and during the outward and return journeys directly connected to these. The higher sums insured during World Championships and European Championships are only valid for such competitions.

## 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. Excluding the non-competitive licence, which is valid only in Finland.

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

Sports Cover will enter into force on 1 January 2025 if you pay the premium by the end of January 2025. If you pay later, the cover will enter into force at midnight on the payment date or at the time of payment. Keep the receipt – this confirms the time of payment. Sports Cover will end on 31 December 2025.

## Which 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.
- furthermore, the costs of repatriating a deceased or injured person from abroad are covered to up to EUR 15,000.

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.

Treatment expenses are only covered insofar as they are not or would not have been coverable under the Health Insurance Act or under some other legislation.

## 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.

## 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 at 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 [asiakasasiamies@pohjola.fi](mailto:asiakasasiamies@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. Pohjola Health Advisor is provided by Pihlajalinna Lääkärikeskukset Oy.

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Purchase the insurance online at  
<https://motti.moottoriliitto.fi/sml/en>

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Regulatory authority: Financial Supervisory Authority, [www.fiva.fi](http://www.fiva.fi)