

Accident insurance and its reimbursement policy for students in Pre- and Basic Education

Policyholder: City of Oulu
 Insurance number: SP0003552985
 Insurance company: If Vahinkovakuutus

In the event of an accident

In the event of an accident at school, the accident must be reported as soon as possible. The accident report is usually made by the school's Office Administrator, and the student/teacher/guardian are asked to provide the necessary information. **The school always makes an accident report.** The guardian will only make an accident report and the related claim if they are claiming reimbursement for their own expenses from the insurance company.

The education provider is only responsible for reimbursing the costs of treatment of the accident

According to Basic Education Act 34§, an accident occurring at school or at another venue of education, on the way to school and in accommodation is free of charge for the student. The City has taken an accident insurance for students in Pre- and Basic Education. The insurance company and the City do not cover the costs of treatment in the case of other medical treatment. In such case, the costs of medical treatment are paid for by the guardian. It is therefore advisable to use public health care in the first instance. For children under 18 years of age, public care is in principle free of charge.

What is classified as an accident?

An accident is a sudden, external, unexpected incident that causes a bodily injury and occurs unintentionally. Accidental drowning, heat stroke, sunstroke, frostbite, gas poisoning, a sudden injury caused by a significant change in air pressure and poisoning by the accidental ingestion of a substance are also considered accidents.

What is covered?

In accordance with Basic Education Act 34§, **medical expenses incurred as a result of an accident at school** are reimbursed. It is advisable to use the services of public health care in the first instance, as they are free of charge for children under 18 years old. The costs of treatment for a school accident are reimbursed also in private health care.

Which activities are covered?

The insurance is valid for the activities listed below, **provided that they have been organised by the municipality:**

- **in Pre- and Basic Education**, in the context of the curriculum or annual plan, including distance learning, practical training, school camps and field trips
- **morning and afternoon activities** organised by the municipality
- ✓ The insurance is valid for the above activities, even if they are carried out through outsourcing.
- ✓ The insurance also covers non-residents when they participate in the above-mentioned activities organised by the municipality.
- ✓ The insurance is also valid for the above-mentioned activities during immediate trips connected with them. Immediate trip means a journey by the most direct route to and from the above-mentioned activities.
- ✓ **Accidents occurred during the school journey will be covered by your own or the counterpart's motor insurance (e.g. cars, mopeds, microcars, ATVs).** In all cases, accidents on school journey are reported by the school.
- ✓ The insurance is valid anywhere in the world with no upper age limit for the duration of the activity in question.

Notification of injury and claim for compensation

1. **The policyholder submits an accident report according to the information provided.**
2. **In the first instance, the guardian pays the medical costs and applies for reimbursement from the insurance company at <https://www.if.fi/yrittysasiakkaat/ilmoita-vahingosta/henkilovahinko/sairaus-tai-tapaturma#muu-tapaturma>.**

The insurance number is SP0003552985.

Proof of expenses must be kept but are submitted upon request only. Please reply to any enquiries from If as soon as possible. This will speed up the progress of your claim.

3. **Alternatively, a healthcare provider (e.g. not a pharmacy) may bill the City of Oulu directly for medical expenses incurred as a result of a school accident.**

Direct billing to the City can only be used for medical expenses, including required examinations, but not for example, for prescription medication prescribed by a doctor.

The guardian must give these invoicing instructions to the service provider. The name of the student must be stated on the invoice, but no other personal data is required.

Billing address:
City of Oulu
Educational and Cultural Services
OVT-tunnus: 003701876901110
PL 5016
02066 DOCUSCAN
Site identifier: Basic education services
Reference: KouluHelppi

The **health care provider** may contact KouluHelppi about billing issues by emailing kouluhelppi@ouka.fi.
For claims, the **guardian** may contact If Insurance at personal@if.fi or tel. **010 19 17 15**.

Insurance amounts:

- Medical expenses up to max. EUR 10,000
- For permanent damage EUR 20,000.
- For death EUR 5,000

What does the insurance cover?

- The costs of treatment under the insurance contract, as specified in the policy conditions, to the extent that they are not or would not have been eligible for reimbursement under any law, except the Basic Education Act.
- The costs of examination and treatment of accidental injury.
- Necessary and additional school travel expenses caused by an accident covered by the insurance.
- **Prescription medicines prescribed by a doctor -> You buy them yourself and claim for reimbursement directly from If.**
- Costs for the treatment of teeth damaged in the accident (NB! Damage to teeth caused by biting is not covered by this insurance).
- Reasonable and necessary travel expenses (ambulance, taxi) related to the treatment and required by the condition of the injury. Reasonable and unforeseeable costs of a private motor vehicle will be reimbursed up to max. €0.35/km.
- Clothing broken during the administration of emergency care.
- The cost of repairing of broken spectacles, hearing aid, dentures and safety helmet worn in the event of an accident requiring medical treatment, or, if repair is impossible, the cost of acquiring a replacement.
- Cost of the initial purchase of a medical device which is essential for medical treatment
- Costs of physiotherapy prescribed by a doctor following surgical or plaster treatment for an accidental injury up to a maximum of one treatment session of 10 times in total. The treatment must be given within 12 months of the operation or after the operation or treatment.
- Corrective plastic surgery treatment approved in advance by the insurance company as a result of an accident or surgery covered by this insurance.
- Hospital daily charges.
- The cost of any medical reports required by If for the purpose of settling a claim.

What is not covered by the insurance?

- Incidents caused by a defect, injury or illness that the insured had (e.g. an epileptic falls as a result of an epileptic seizure and injures their knee or has a structural tendency to dislocate the knee, resulting in a fall or an injury).
- Obtaining mineral, vitamin, nutritional or herbal products.
- Mineral and vitamin research or treatment.
- Speech, psychological, nutritional or occupational therapy, psychological or neuropsychological therapy or other similar treatment therapy, research or treatment similar to the above.
- Rehabilitation.
- Physiotherapy or similar treatment, except in the cases referred to under 'What does the insurance cover?'
- Cosmetic treatment, examination, medical procedure or surgery.
- In the event of damage to a tooth or denture upon biting, even if the damage was caused by an external factor.
- Permanent medical devices.
- Costs of overnight accommodation, loss of earnings of a guardian or carer, day care, home care or domestic care or related costs or other comparable indirect costs.
- Telephone or parking costs
- Costs of treatment caused by an insect or tick bite or sting
- Psychological consequences caused by the injury
- Accidents, poisoning or other consequences caused by use of alcohol or other intoxicating substance

If the accidental injury or the prolonged recovery from the accidental injury was substantially contributed to by a cause independent of the compensable accident a disease or defect, compensation for the medical expenses of the accidental injury shall be paid only to the extent that it is attributable to the compensable accident in question.