

# Accident insurance for basic education pupils and its claims practice (municipal group accident insurance)



**Policyholder**      **City of Oulu**

**Insurance policy number:**              **SP0003552985**

**Reimbursable medical expenses:**    **Both private and public sector medical expenses**

## In which activities is the insurance valid?

The insurance is valid in the following activities **when the city is the organiser**:

- Comprehensive school, including practical training, camp schools and field trips
- Morning and afternoon activities organised by the city
  
- ✓ The insurance is valid for the above-mentioned activities even if they are realised as purchased services.
- ✓ The insurance also covers residents of other municipalities when they participate in the aforementioned activities organised by the municipality.
- ✓ The insurance is valid also during travel directly related to the above-mentioned activities. 'Directly related travel' refers to a trip directly to the location of the said activity and back to the starting point.
- ✓ The insurance is valid worldwide without any upper age limit for the duration of the said activity.

## Sums insured:

- Medical costs will be compensated up to a maximum of EUR 10,000
- In the case of permanent handicap, the sum insured is EUR 20,000
- In the case of a fatality, the sum insured is EUR 5,000

## What is classified as an accident?

An accident is a sudden, external, unexpected incident that causes a bodily injury and occurs involuntarily. Involuntary 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 does the insurance cover?

PLEASE NOTE: The extent of the medical expenses to be compensated (in both the private and public sector) is described at the top of the form. For those under 18 years of age, public sector care is, in principle, offered free of charge.

- Medical expenses in compliance with the insurance contract and the terms and conditions to the extent that such expenses have not been compensated or would not have been subject to compensation on the basis of any Act, except for the Basic Education Act.
- Expenses from the examination and treatment of an injury caused by an accident.
- Necessary and additional school travel expenses caused by an accident covered by the insurance.
- Medication prescribed by a physician.
- Expenses arising from the treatment of dental injury caused by an accident (please note that dental damage caused by chewing is not covered by this insurance).
- Reasonable and necessary travel and patient transfer expenses (ambulance, taxi) in connection with the treatment. The maximum compensation for travel expenses resulting from the use of a private car is EUR 0.35/km.
- Clothing damaged in connection with the administration of first aid type treatment.
- Costs arising from the repairs of broken spectacles, a hearing aid, dentures and a crash helmet/hard hat used during an accident leading to medical treatment or, if repairs are not possible, the costs of purchasing a replacement.

- The initial acquisition costs of medical equipment essential for treatment.
- Costs arising from necessary physiotherapy prescribed by a physician subsequent to surgery or a plaster cast placed after an accident up to one treatment set of 10 visits. The treatment must take place within 12 months of the operation or plaster cast treatment.
- Cosmetic surgery or a non-surgical cosmetic procedure approved beforehand by the insurance company for an injury covered by this insurance.
- Daily hospital fees.
- Costs of medical certificates requested by If to resolve an insurance or claims matter.

### What does the insurance not cover?

- An accident caused by the insured person's pre-existing defect, disability or illness (e.g. a person suffering from epilepsy tripping and falling down the stairs, injuring their knee, or a person having a structural tendency for knee dislocation that causes a fall or an injury)
- The acquisition costs of minerals, vitamins, nutritional preparations or herbal medicines
- Mineral and vitamin studies or treatment
- Speech therapy, psychotherapy, medical nutrition therapy, occupational therapy, psychological or neuropsychological therapy or any comparable therapy, examination or treatment
- Rehabilitation
- Physiotherapy or corresponding treatment, excluding expenses for treatment listed under *What does the insurance cover?*
- Cosmetic treatments, examinations, procedures or operations
- Damage to teeth or dentures caused by chewing, even if the incident was effected by an outside factor
- Permanent medical devices or instruments
- Accommodation expenses, loss of income by a guardian/parent or caregiver, day care, home care or household management expenses and other comparable indirect expenses
- Telephone and parking expenses
- Costs from the treatment of an insect or tick sting or bite
- Mental consequences caused by an injury
- Accidents, poisoning or other incidents due to the use of alcohol or another intoxicant

If a defect or illness not related to the accident has a significant impact on the damage caused by the accident or the recovery process, compensation for medical expenses will only be paid for expenses considered to be caused by the accident.

### Notification of injury and claim for compensation

#### **1. The policyholder submits a notification of an accident via the If Yrityskansio service.**

The notification will be retained in the If Yrityskansio archives, and all notifications involving basic education will be archived in the Loota case management system. Naturally, the insurance company where the insurance was valid at the time of the accident will continue to cover the costs of the personal injury.

#### **2. The guardian can apply compensation for their expenses (e.g. medical, medication and travel expenses) at if.fi/internetplus.**

They must first pay the medical, medicine and other expenses related to the accident themselves and then apply for compensation on the If website. The insurance policy number, which is available at the top of the form, is required to submit the claim for compensation. Receipts and other documents need to be submitted only upon request. Please respond to any enquiries from If as soon as possible. This will speed up the processing of the claim.

#### **3. The guardian may ask the service provider to invoice the city directly using the information below**

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

Invoicing address:

City of Oulu  
Educational and Cultural Services  
Electronic invoicing identifier (EDI): 003701876901110  
PO Box 5016  
FI-02066 Docuscan, Finland



Site identifier: Basic education services

Reference: KouluHelppi

In invoicing matters, the **service provider** may contact KouluHelppi at [kouluhelppi@ouka.fi](mailto:kouluhelppi@ouka.fi).

In claims matters, the **guardian** may contact If insurance company at [personal@if.fi](mailto:personal@if.fi) or by calling +358 10 19 17 15.