

# AKK-Motorsport Ry

Pohjola Sports Cover 1 January 2024–31 December 2024

Policy code 06-215711

## 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 discovered in connection with a sudden event.

The sudden event must occur while the Sports Cover is valid.

- Medical expenses indemnity EUR 15,000
- Handicap benefit EUR 30,000
- Death benefit EUR 8,500

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

## Inception date of insurance

Insurance policy 06-215711 included in this licence with its new coverage will enter into force as of the start of the season on 1 January 2024, provided that the license fee has been paid by the end of January. If the policy is paid later than that, it will enter into force at midnight on the date of payment, or at the exact time of payment, provided that a receipt showing that time can be presented. The insurance will expire on 31 December 2024.

The insurance included in the one event licence ("tutustumislisenssi") will enter into force at midnight on the date of payment of the license fee, or at the exact time of payment, provided that a receipt showing that time can be presented. The license fee must be paid before the race starts. The insurance expires when the race ends.

For VIP drivers, the insurance is valid if the organiser of the race has informed AKK of the number of people driving as VIP drivers when applying to AKK for a competition licence.

## Those insured

Based on the validity of the insurance, those insured are divided into three groups.

### Group 1

- AKK racing and amateur licence holders
- VIP drivers
- Persons participating in the driving sections of examinations organised by AKK.

### Group 2

- Persons acting as guardians and notifiers (private person) and persons participating in AKK training events.

### Group 3

- Drivers holding an AKK one event licence.

## Validity of insurance

### The insurance is valid for groups 1 and 3

- at races organised with the permission of AKK
- during training sessions organised in connection with races
- in training typical of the sport
- when training in accordance with a training programme
- on competition trips and for the duration of education, fitness and training camps
- during outward and return travel directly connected with the abovementioned events
- temporarily abroad with the same prerequisites as in Finland (for trips lasting no longer than 3 months)
- The insurance is valid for insured persons of all ages
- The insurance is not valid for other sports

In addition to the above, the insurance is also valid for VIP drivers in the competition-type exhibition races of various motor sports of associations under AKK.

In contrast to the above, the insurance for those holding a one-event licence is only valid at races and training sessions organised in connection with those.

### For group 2, the insurance is valid

- at races organised with the permission of AKK
- during training sessions organised in connection with races
- when acting as a guardian on competition trips, and for the duration of fitness and training camps at training events
- during outward and return travel directly connected with the abovementioned events
- temporarily abroad with the same prerequisites as in Finland (for trips lasting no longer than 3 months)
- The insurance is valid for insured persons of all ages
- The insurance is not valid for other sports

## Which treatment and examination expenses are reimbursed?

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.

For the treatment expenses of racing, guardian and one event licences, the cost of transport home of a person who has died or been injured abroad is compensated up to a maximum of EUR 850.

## 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).

## 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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### AKK-Motorsport Ry

Kellokukantie 7,  
FI-01300 Vantaa  
[www.autourheilu.fi](http://www.autourheilu.fi)

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Pohjola Insurance Ltd, Business ID 1458359-3

Helsinki, Gebhardinaukio 1, FI-00013 OP, Finland

Domicile: Helsinki, main line of business: insurance

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