



Doublecover 2026

Sports general liability insurance and accident
insurance for volunteers

Pohjola Insurance 

Insurance cover for sports federations, federal districts, regions and member clubs

Pohjola Insurance Ltd and the Finnish Olympic Committee have signed an agreement for sports general liability insurance and accident insurance for volunteers. Coverage is given to sports federations, federal districts, regions and member clubs that have joined in. Coverage also extends to the Finnish Olympic Committee and regional sports organisations. A list of the persons insured is found on the Finnish Olympic Committee's website.

Accident insurance for volunteers

The accident insurance covers accidents (occurring, for example, when organising competitions and events, or when performing duties of a coach, trainer, fundraiser, trustee or office worker) suffered by volunteers of all ages working on assignments from sports federations, federal districts, regions and member clubs. Accidents occurring on direct travel to the above-mentioned activities are also covered.

In the case of regional sports organisations, the insurance is valid for volunteer activities. Membership does not automatically mean coverage by this insurance contract.

The insurance is valid in Finland and only temporarily for up to 3 months abroad under the same conditions as in Finland.

The insurance is not valid when doing sports. The insurance is also not valid for referees being remunerated for it, nor for the occupational accidents of persons under an employment relationship with the above-mentioned entities. However, the insurance is valid for volunteers who receive payment for labour or service.

Claims paid

The insurance's sums insured are EUR 8,500 for medical treatment, disability and death cover. The insured person's deductible in terms of medical treatment cover is EUR 100 per injury.

Unlike the insurance terms and conditions, the insurance does not compensate physical therapy costs.

General liability insurance

General liability insurance compensates, within the restrictions of its terms and conditions, bodily injury or material damage caused to a third party by the insured party (that is, federation or club) for which the latter is liable by law. The loss may be caused by an employee working under contract for the insured party, or by a volunteer working under the insured party's assignment. The insurance also covers the organiser's liability when the insured party has organised an event, training or camp, regardless of whether an entrance fee is charged.

The insurance company will determine for the insured party the indemnification liability and amount of loss, negotiate with the party that is demanding compensation, take care of any trial and its expenses and pay for the indemnity the insured party is liable. The maximum amount of compensation in bodily injuries or material damage is EUR 1,000,000. The insured person's deductible for each loss is EUR 600.

General liability insurance does not provide as good coverage as what is the insured party's indemnification liability by law. For example, the insurance does not cover

damage to property in the possession of, borrowed by, leased by, or otherwise used by the insured person. For more information, read the insurance terms and conditions.

General liability insurance is valid in Europe.

Inception date of insurance

The insurance will enter into force on 1 January 2026 and terminate on 31 December 2026.

Insurance policy codes

Accident insurance	16-550-119-2
General liability insurance	16-549-997-7

Insurance terms and conditions, and additional information on the policies

The accident insurance applies Group accident insurance terms and conditions RT01, valid as of 1 January 2020.

The following are applied to the general liability insurance: business liability insurance terms and conditions VA 01 (valid as of 1 January 2025), special terms and conditions 332 (property in storage) and 393 (product liability in restaurant business) for general liability insurance special VA 04 (valid as of 1 January 2025), and the Finnish Aeronautical Association's special clause.

For more information, phone service number 0303 0303* or go to op.fi. When phoning us, it will speed things up if you have the policy code to hand.

Instructions in the event of loss

In the event of an accident, contact the Pohjola Health Advisor service

You can reach our Health Advisors by phone at 0100 5225* or through the Pohjola Health Advisor mobile app.

You can contact a Health Advisor for assistance in all medical needs, care instructions for minor ailments, and a referral to suitable care at a virtual doctor or to a Pohjola Insurance partner physician if necessary.

If you require treatment that is subject to a charge, the Health Advisor will check your insurance and handle the claim for you. Thanks to this, you will only pay a possible deductible on your visit to Pohjola Insurance partner physician.

Outside service hours or in emergencies, you may visit any clinic or hospital to receive first aid. Please make sure you bring along your KELA card.

If you visit or have visited a physician on your own initiative, you must first pay for your medical expenses yourself and file a loss report in OP-mobile or the op.fi service.

The Pohjola Health Advisor service is available to Pohjola Insurance customers free of charge by phone or in the Pohjola Health Advisor app. The Pohjola Health Advisor service is provided by Pihlajalinna Lääkärikeskuksit Ltd.

The policyholder or the event organiser must ensure that the event and persons are covered by the insurance.

Send the necessary documents, if requested, free of charge to Pohjola Insurance using the following address:

Pohjola Vakuutus/Yksityistapaturma

Info 6

Tunnus 5010451

00003 VASTAUSLÄHETYS

Enter the claim code as reference if you already have one.

Claimants will first pay their treatment expenses themselves and file a claim for reimbursement of the expenses with Kela (Social Insurance Institution of Finland) under the Health Insurance Act. Such a claim must be filed within six months of the date on which the expenses were paid.

However, most hospitals/clinics deduct this Kela reimbursement from their charges and fees. In such a case, you only need to provide us with copies of the original receipts attached to your claim with us.

After you have received the reimbursement from Kela, send us the original Kela reimbursement statement and copies of the receipts sent to Kela. Enclose the original receipts for expenses which Kela does not reimburse, and the original sales slips and prescriptions of medicines, or copies of the prescriptions.

Liability loss

As soon as a loss has become known or a claim has been submitted, the insurance company must be informed of the loss. File a loss report at vahinkoapu.pohjola.fi. In the upper right-hand corner, first select "Corporate customers", then select "Operations and liability" and "My company's operations caused a loss to a third party", and follow the instructions. If we need additional information for processing your claim, the employee in charge will ask for it after familiarising himself/herself with your loss report. We will issue a claim settlement decision when we have received all the necessary details for determining whether the loss is coverable and assessing the amount of loss.

Note! Only the policyholder can fill in the loss report (the policyholder works for the club, federation or the Finnish Olympic Committee included in the policy). If you are the party suffering loss, contact the party that caused the loss.

*Call rate: The charge for normal local calls (local network rate) or domestic mobile call charge (mobile network rate) as specified in your telephone service provider's price list.

Pohjola Insurance Ltd, Business ID 1458359-3; Helsinki
OP Life Assurance Company Ltd, Business ID 1030059-2, Helsinki
Gebhardinaukio 1, FI-00013 OP
Domicile: Helsinki, main line of business: insurance

Pohjola Insurance 