

Suomen Pesäpalloliitto Ry (Finnish Pesäpallo Association)

Policy code 06-14124

Pohjola Sports Cover 1 November 2024 –
31 October 2025

	For whom?	Sports Cover, EUR
Superpesis (1st tier), Ykköspesis (2nd tier)	Mandatory for players in the tiers in question born in 2005 or earlier.	410
Suomensarja* (3rd tier)	Mandatory for players in the tiers in question born in 2005 or earlier.	278
Maakuntasarja (Municipal leagues), aluesarja (Regional leagues) and seniors**	Mandatory for players in the tiers in question born in 2005 or earlier. The insurance is voluntary in the tiers in question.	190
Baseball and Softball SM (1st tier) and suomisarja (2nd tier)	Mandatory for players in the tiers in question born in 2005 or earlier and who hold no other licence.	160
Umpires and managers in higher league tiers	Mandatory for umpires and managers*** who have no other licence. The licence is not valid for players. A licence is a voluntary insurance policy for match officials.	52
Youth	Mandatory for players born between 2006 and 2012 in leagues organised by Suomen Pesäpalloliitto or regional leagues and on regional and nationwide camps.	118
Junior players	Mandatory for players born in 2013 or later in leagues organised by Suomen Pesäpalloliitto or regional leagues and on regional and nationwide camps.	29
Beginners	For players born in 2013 or later who have not previously held a licence. Valid in leagues organised by the Association or its regional organisations and in regional and nationwide camps, pesiskoulu (pesäpallo training) groups, small-field tournaments and pesisliikkari (children's organised ball sports) activity groups. Includes free entry to regular season matches.	20
Non-competitors	For players born in 2010 or earlier participating in hobby activities ****	78
Umpires and managers in lower league tiers	Born in 2007 or earlier For umpires in D–G juniors' regional leagues. For managers in municipal leagues, adults' regional leagues, regional leagues for ages D–G and regional and nationwide camps. The licence is not valid for the Nuorisoleiri youth camp or for players.	34

* For tryout players, TalviSuperpesis.

** Finnish championship leagues for ages 30, 35 and 45 unless a player has another licence

** For managers in Superpesis, Ykköspesis, suomensarja and leagues for B and C juniors. For umpires in nationwide leagues, B and C juniors' leagues and at all camps.

**** Ladypesis, Äijäpesis, Sekapesis, Kuntopesis, Hitteri, Harrastepesiksen SM-kisat, Opiskelijoiden SM-kisat, Puulaakipesis, Firmapesis, Baseball/Softball/Kickball hobby tournaments, any other hobby tournaments

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 of **EUR 15,000** per every sudden event
- Deductible of **EUR 100** per every sudden event
- Handicap benefit **EUR 30,000**
- Death benefit **EUR 8,500**.

Further information and instructions are available at claimhelp.pohjola.fi, at op.fi or on the service telephone number 0303 0303. Sports Cover insurance terms and conditions L2401.

Sports Cover for Juniors, Beginners and Non-competitive players does not carry a deductible. Sports Cover for Juniors and Beginners is also valid in other federations' sports in situations specified below.

In which 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.

Sports Cover is offered as a fixed-term policy

Sports Cover will enter into force on 1 November 2024 if you pay the premium by the end of November 2024. 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 October 2025.

Validity of the licence for various leagues

The licence must be purchased to match the player's highest league level. Any player moving to play at a higher league level must acquire the appropriate licence. Please note! Those born in 2006 or later must purchase the licence option that corresponds to their age (not the league tier).

Licences for players and umpires in Superpesis, Ykköspesis and suomensarja are also valid in baseball and/or softball leagues. Licences for umpires and managers in higher and lower league tiers are not valid when participating as a player. Baseball or softball players who also want to play in the pesäpallo leagues must upgrade their licences to the appropriate league level (by paying the difference in price). Anyone with a player licence may serve as an umpire.

You can act as an umpire with the non-competitive licence in official league activities organised by the Association's regional organisations for D, E, F or G junior players. Players acting as umpires must purchase Sports Cover unless they have another insurance policy that covers competition or umpiring.

Non-competitive licence

Sports Cover for Non-competitive licence holders is valid when a hobby player takes part in hobby activities organised by the Finnish Pesäpallo Association or its regional organisation, provincial pesäpallo organisation, the Finnish Baseball and Softball Federation, or a pesäpallo/baseball club. Non-competitive licences are not valid in official league competitions or camps organised by the Association or regional organisations (excl. acting as an umpire in the D–G regional leagues).

Non-competitive licences are valid to players in the following hobby activities:

- Ladypesis (Lady pesäpallo)
- Äijäpesis (Guys' pesäpallo)
- Sekapesis (Pesäpallo with men and women in the team)
- Kuntopesis (Conditioning pesäpallo)

- Hitteri (Hitter)
- Harrastepesiksen SM-kisat (Hobby baseball Finnish Championships)
- Opiskelijoiden SM-kisat (Students' Finnish Championships)
- Puulaakipesis (Intra-company pesäpallo)
- Firmapesis (Inter-company pesäpallo)
- Baseball/softball/kickball hobby tournaments
- Any other hobby tournaments

Umpire and manager licence, lower league tiers

Sports Cover for the Umpire and manager licence in lower league tiers is valid when an umpire officiates in official league activities organised by the Association's regional organisations for D, E, F, or G junior players. The Umpire and manager licence in lower league tiers is not valid at camps organised by the Association or regional organisations. The insurance is mandatory unless the person holds an equivalent insurance that covers umpiring.

The Umpire and manager licence for lower league tiers is valid in:

- Official league activities organised by the Association's regional organisations for D, E, F or G junior players.

The Umpire licence for lower league tiers is not valid for:

- Players or managers
- Camps organised by the Association or its regional organisations

What types of 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.

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.

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 op.fi/dataprotection.

Regulatory authority

- Financial Supervisory Authority, 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

If you wish to file a complaint or appeal a claim settlement decision, please contact

- Customer ombudsman asiakasasiamies@pohjola.fi
- The Finnish Financial Ombudsman Bureau and Insurance Complaints Board (FINE), tel. +358 9 685 0120, www.fine.fi/en
- Consumer Disputes Board, tel. +358 10 366 5200, www.kuluttajariita.fi. Please first visit: kuluttajaneuvonta.fi

You may also submit the case to a court within three years of our decision.

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.

You can buy the licence at
www.pesis.fi

Suomen Pesäpalloliitto Ry (Finnish Pesäpallo Association)

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Domicile: Helsinki, main line of business: insurance
Regulatory authority: Financial Supervisory Authority, www.fiva.fi



Pohjola Insurance