Pohjola Insurance

Suomen Pyöräily (Cycling Finland)

Pohjola Sports Cover 1 January 2026 – 31 December 2026

Policy code 06-21887

	With whom?	Sports Cover, EUR
Competitive licence 1 (international and elite + national licence)	Born in 2009 or earlier *)	178
Competitive licence 2 (international and elite + national licence)	Born in 2009 or earlier. Also includes DH, Enduro and BMX *) **)	380
Youth licence 1	Born in 2010–2014 *)	65
Youth licence 2	Born in 2010–2014 Also includes DH, Enduro and BMX *) **)	115
Junior licence 1	Born in 2015 or later *)	65
Junior licence 2	Born in 2015 or later. Also includes DH, Enduro and BMX *) **)	115
Director and support staff licence	For directors and support staff. Photo ID card. ***)	32
Referee licence	For referees	11
Coach Licence	For all ages	50

*) Includes road, track, cross-country (XCO, XCM, XCE), cyclocross (CX), gravel and trial biking.

**) Includes downhill mountain biking (Enduro, DH and equivalent and BMX).

***) Note! ID card must be purchased separately.

If you do not have an appropriate licence, you may not participate in any cycling event arranged by or under the management and control of the International Cycling Federation UCI, UCI Continental Confederations, or UCI National Members and their member associations. Participation in any of the above events without a licence may lead to disciplinary actions.

Cycling Finland is not responsible for any damage or loss caused by cyclists, officials, etc.

Those who have applied or purchased a licence undertake to follow the rules and regulations of the UCI and Cycling Finland. A licence holder must comply with all anti-doping rules and regulations established by the Finnish Antidoping Agency, WADA, UCI, IOC and Cycling Finland until the beginning of the following competitive season (1 May 2027). Licence holders must follow the rules of fair play and ethics and the fair competition programmes of Cycling Finland.

You must provide proof of a valid licence upon request by an authorised person.

The applicant accepts all licence terms and conditions.

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**

Deductible of **EUR 200** for each 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.

Junior licence – Sports Cover carries a deductible of 100 euros per sudden event and it is also valid in other federations' sports in the 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 take effect on 1 January 2026 if you pay the premium by the end of January 2026. 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 December 2026.

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 www.op.fi/dataprotection.

Regulatory authority

- Financial Supervisory Authority, 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

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: www.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. Pohjola Health Advisor is provided by Pihlajalinna Lääkärikeskukset Oy.

The insurance can be purchased at www.suomisport.fi

Suomen Pyöräily (Cycling Finland)

www.pyoraily.fi

Pohjola Insurance Ltd, Business ID: 1458359-3

Helsinki, Gebhardinaukio 1, FI-00013 OP POHJOLA, Finland
Domicile: Helsinki, main line of business: insurance
Regulatory authority: Financial Supervisory Authority, www.fiva.fi

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