

Accidents occurred in day care/school/upper secondary school

The City of Lappeenranta has taken out personal accident insurance in LocalTapiola covering children in day care, pre-schoolers, comprehensive school students and secondary school students as of 01/10/2019. In addition, the insurance is valid during direct trips relating to the activities mentioned above. The insurance number is 353-4849415-F.

What is an accident?

An accident is a sudden occurrence caused by an external factor that results in bodily injury of the insured against the insured's will.

Medical treatment

If an accident occurs in day care, school or upper secondary school, the child/student can be taken to a public or private nursing institution. The maximum compensation for medical treatment expenses relating to an accidental injury is €5,000 per accident.

If required, the day care or school will provide you with a personal accident insurance certificate, based on which the nursing institution can send invoices for visits to doctor directly to LocalTapiola (direct invoicing does not apply to other expenses, e.g. pharmaceutical expenses).

Kela (Social Insurance Institution) reimbursement

Present the health insurance card at nursing institutions and pharmacies in order to have the reimbursement under the Health Insurance Act subtracted from the invoice. If you cannot present the health insurance card at the nursing institution or pharmacy, you shall apply for the reimbursements under the Health Insurance Act from Kela before claiming compensation from LocalTapiola.

What does the insurance cover?

For example:

- Expenses caused by examination and treatment of accidental injury if the expenses

are not compensated under law

- Medicine prescribed by doctor
- Expenses for travel to examinations and treatments

Every personal accident is handled case-by-case in accordance with the insurance terms and conditions.

Claiming compensation

An accident is reported to the insurance company by the day care, school or city, and after that compensation for expenses of the insured can be claimed directly from LocalTapiola.

The easiest way to claim compensation for expenses is at the address www.lahitapiola.fi/yritys → Ilmoita vahingosta → Yksityistapaturma

Expenses can also be reported by phone on 09 453 8336.

Please keep all documents relating to the claim for at least one year. The required appendices will be specified when the claim has been made to the Claims Service. We will let you know if we need documents relating to the claim.

Guidance

Detailed information on how to make a claim can be found at www.lahitapiola.fi/yritys → Hae korvausta → Toimintaohjeet

You can also call the Claims Service on 09 453 8336 weekdays 8am-7pm, and Saturdays 10am-4pm. The Claims Service can give you detailed information on compensability and exclusions. Telephone calls relating to claims are recorded.

You can also ask for further information by sending e-mail to yritysten.henkilovahingot@lahitapiola.fi. The e-mail communication is not encrypted.