

Volunteer activity insurance policies in the Finnish Red Cross from 1 January 2022 onwards

The liability insurance of the Finnish Red Cross is provided by LähiTapiola. Personal accident insurance for volunteer activities is provided by If.

The volunteer's own life, leisure time accident and home insurance take priority in case of accidents taking place during the operations of the Finnish Red Cross.

The Finnish Red Cross has two national insurance policies for volunteer activities:

1. Personal accident insurance for volunteer activities (SP3552326)

covers accidents and resulting treatment costs of Red Cross volunteers.

- The insurance covers the following people participating in the activities:
 - volunteers of the Finnish Red Cross participating in FRC volunteer activities
 - those participating in a competence inventory or work experience period
 - those involved in youth shelter activities
 - those participating in events organised jointly by the organisations participating in the voluntary rescue service.
- Volunteers are insured during all FRC volunteer activities, also including meetings, courses, training sessions, camps, Kontti stores, shelters, collections and exercises, as well as any directly related travel to and from these activities.
- The insurance covers personal injuries suffered by volunteers, as well as glasses, helmets, etc., broken in connection with these accidents. The insurance does not cover other damage to property or illness.
- The policy limits are as follows:
 - medical expenses per accident up to €20,000
 - death benefit €20,000
 - permanent injury caused by an accident, lump sum up to €50,000.
- The excess is €0.
- The insurance has no upper age limit.

2. Liability insurance for the organisation's activities (312-1044074-3)

covers personal injury or property damage caused to another person during the insured activities, which the FRC is liable for as the organiser of the activities. This means damage facilitated or caused to a so-called third party, meaning a person/party outside of the organisation, as a result of our activities.

- The insurance covers all activities of the Finnish Red Cross (excluding Blood Service).
- The sum insured is €3,000,000 and the excess is €2,000.
- The excess is paid by the body responsible for organising the activity (branch, district, headquarters unit, Ensiapu Oy).

General information on the insurance cover/policies

The accident or injury to be covered must have verifiably occurred in the course of the FRC volunteer activities specified above.

The insurance does not cover damage caused at an event under the Assembly Act for which the authority has required liability insurance.

Sometimes it is necessary to take out event-specific insurance (challenging exercise, valuable equipment involved, etc.). Such insurance can be taken out for an event lasting a few hours or a weekend, for example. For more information, please contact your local district office.

In the event of an accident, do the following

Report the damage immediately to the person responsible for the event. The insurance company must be notified as soon as possible of any damage.

The claim can be made by phone or online, following the instructions below. The insurance company will separately request attachments (e.g. supporting documents, medical certificates) if necessary. The documents attached to the claim (medical reports, supporting documents, etc.) must be kept for one year from the date of the claim.

Personal accident insurance (SP3552326)

1. By phone: call +358 (0)10 19 16 00

Gather the information and documents relating to the claim and be prepared to give the following information:

- your contact information
- insurance number
- description of the incident (accident, time, place)
- the account number to which the compensation is to be paid
- the costs resulting from the accident (amount, dates).

2. Online: The claim can be made online in Finnish using the form at

<https://www.if.fi/yrittajasiakkaat/ilmoita-vahingosta/henkilovahinko/vapaa-ajalla-sattuneet-tapaturmat-ja-sairastumiset>. Select 'Julkisyhteisöjen tapaturmat' and 'Aloita vahinkoilmoituksen täyttäminen.'

Here is a direct link to the claim form: [Claim form](#)

Liability insurance (312-1044074-3)

The claims can be made here: <https://www.soderbergpartners.fi/en/claims/>