

Insurance for voluntary workers at the Finnish Red Cross

The Finnish Red Cross provides liability insurance for voluntary workers through LähiTapiola.

In operational accidents and damages that occur at the Finnish Red Cross, agents' personal life insurances, leisure-time accident insurances and home insurances are the priority.

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

1. Group accident insurance for volunteer activities (353-3989247-4)

compensates accidents and their treatment costs for Red Cross volunteers.

- The insured persons are volunteers of the Finnish Red Cross who are permanently resident in Finland and participate in the voluntary activities of FRC.
- Volunteers are insured in all voluntary assignments at FRC, including meetings, courses, trainings, camps, Kontti Warehouses, Youth Shelters, fundraisers and exercises, as well as on all trips to and from these activities.
- ➔ The insurance covers personal injuries for volunteers and, e.g. spectacles, helmets, or other similar items broken during activities, with a total value of up to €500. The insurance does not cover other damages to property or medical expenses.
- The compensation amounts are:
 - o death compensation 11 102 €
 - o permanent harm caused by an accident, lump sum up to 11 102 €
 - o treatment costs per accident up to €18,873.
- The personal liability is 0 €.
- The insurance is valid abroad for a maximum of six (6) months.
- There is no upper age limit for the insurance.

2. Liability insurance for the association's activities (312-0625071-V)

- The insurance covers personal injury and damage to property caused to another party, whenever FRC is liable to compensation as the operator of the activity. This means damage that we have influenced or caused by our actions to a so-called third party outside the association.
- The insurance covers all activities of the Finnish Red Cross (excluding blood service activities).
- The insurance amount is €1,000,000 and the personal liability is €1,000.
- The personal liability is paid by the party responsible for organising the activity (department, district, central office unit, Ensiapu Oy).

General information on insurance coverage / insuring

The accident or damage to be compensated must take place during verifiable voluntary activities of FRC.

The insurance does not compensate for damage inflicted at an event in accordance with the Assembly Act, for which an authority has required liability insurance.

Sometimes it is necessary to purchase event-specific insurance (challenging exercises, valuable equipment included, and so on). Such insurance can be purchased for, i.e., a few hour or weekend long event. For more information, please contact the district office in your area.

In case of injury, do this

Notify the person responsible for the event/happening without delay. Inflicted damage must be reported as soon as possible to the LähiTapiola insurance company.

You can report the claim by phone or online. When needed, LähiTapiola will request necessary attachments (e.g. receipts, doctor's certificates). Documents attached to the claims report (e.g. doctor's certificates, receipts) must be kept for one year from the date of filing the damage report.

By phone

Please call 09 453 2316 (weekdays 8 a.m. to 7 p.m., Sat 10 a.m. to 4 p.m.).

Collect damage-related information and documents, and be prepared to provide:

- your contact information
- insurance number
- a description of the incident (accident, time, place)
- the account number to which compensation should be paid
- costs caused by damage (amount, time).

Online

You can report damages online at www.lahitapiola.fi/yrittys/hae-korvausta