



Söderberg
& Partners

S&P GROUP INSURANCE

Accident Insurance

We've negotiated an extensive group accident insurance for our clients. The insurance is applicable in Finland and abroad and, according to your choice, either on free time or when working remotely. You can select the level of coverage that.

The insurance is issued by AIG Europe S.A. branch office. AIG is one of the world's leading non-life insurance companies. It provides more than 70 million customers in more than 160 countries with insurance solutions. The companies of AIG Group serve private and corporate customers and organisations through its non-life insurance network, which is one of the most extensive networks in the world.



Accident Insurance

Validity of accident insurance

The insurance policy covers all the policyholder's employees, directors, members of the board in Finland and the employees of subsidiaries in other EU/EEA countries under 70 years old. (Insurance coverage outside EU/EEA can be arranged separately.)

Remote work insurance is valid during remote workdays

- at the location of remote work and customary coffee and meal breaks
- daily trips like commuting at the beginning, middle or end of the workday.

Content of accident insurance

Medical expenses of up to EUR 10,000 resulting from an accident.

- A lump sum for death or permanent disablement caused by an accident.
- Additional benefits such as wheelchair benefit and funeral expenses.

The insurance does not cover illnesses or diseases (that are not due to accidental bodily injury), participation in competitive sports or any professional sports, intentional self-inflicted injury or active participation in any dangerous sports (including, for example, parachuting, hang gliding, off-piste skiing, scuba diving).

Leisure time accident insurance coverage levels

COVERAGE	LEVEL 1	LEVEL 2	LEVEL 3
Medical expenses due to an accident	EUR 10,000	EUR 10,000	EUR 10,000
Death or permanent disablement caused by an accident	EUR 10,000	EUR 30,000	EUR 100,000
Re-training expenses	EUR 5,000	EUR 5,000	EUR 5,000
Funeral expenses	EUR 2,000	EUR 2,000	EUR 2,000
Wheelchair benefit	EUR 2,000	EUR 2,000	EUR 2,000

Remote work insurance coverage levels

COVERAGE	LEVEL 1	LEVEL 2
Medical expenses due to an accident	EUR 10,000	EUR 10,000
Death or permanent disablement caused by an accident	EUR 10,000	EUR 30,000
Re-training expenses	EUR 5,000	EUR 5,000
Funeral expenses	EUR 2,000	EUR 2,000
Wheelchair benefit	EUR 2,000	EUR 2,000