Certificate of valid insurance pursuant to the act on coverage for accidents sustained in work-like circumstances associated with studies

Our customer University of Helsinki has taken out insurance pursuant to the act on coverage for accidents sustained in work-like circumstances associated with studies (460/2015) from LocalTapiola.

Compensation

The act on coverage for accidents sustained in work-like circumstances associated with studies defines an accident subject to compensation as an accident that takes place:

- during vocational education, apart from other activities associated closely with teaching activities in accordance with the act (e.g. club activities)
- during vocational adult education
- during studies at a university of applied sciences
- during studies at a university
- during basic education, apart from pre-school education, instruction preparing for basic education and grades from one to six
- during studies at an upper secondary school

All of the aforementioned forms of education are defined in separate acts.

According to the act on coverage for accidents sustained in work-like circumstances associated with studies, the requirement is that an accident takes place in circumstances characteristic to studies while the student is participating in practical teaching, on-the-job training, work training, a competence-based examination or a work practice programme in basic education comparable to work in accordance with the curriculum or degree regulations in an educational institute or other location designated by the education or teaching provider or by the party maintaining the educational institution.

According to the act on coverage for accidents sustained in work-like circumstances associated with studies, compensation will also be paid for an accident that takes place directly when commuting from/to an educational institution or place of residence to/from the location of the work training, on-the-job training, work practice or competence-based examination designated by the education or teaching provider or by the party maintaining the educational institution outside the educational institution.

The insurance policy covers practical teaching or training carried out in Finland or abroad.
The insurance policy does not cover accidents that takes place at school or during studies, such as accidents that take place during lectures, recess periods or on the way to/from school.

Validity


The insurance policy is governed by the act on coverage for accidents sustained in work-like circumstances associated with studies and on the Workers’ Compensation Act.

Kind regards,

LOCALTAPIOLA MUTUAL INSURANCE COMPANY
Statutory personal insurance services