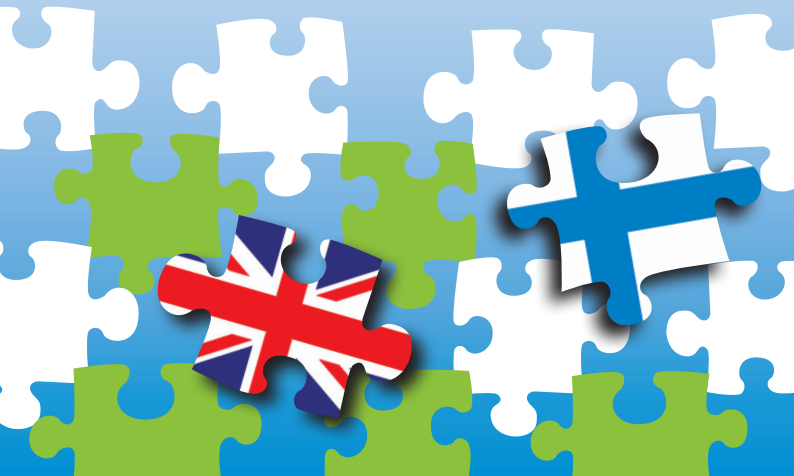


# **Insurance**

**against an accident at work  
or occupational disease for  
employees coming to**

# **Finland**



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# **Coming to Finland for work?**

**Have you thought  
what would happen  
to you your family  
if you had an accident at work or  
occupational disease while in Finland**

## If you are coming to Finland from another EU member state

Find out from your employer

- whether you need insurance against an accident at work or occupational disease in Finland or
- whether your insurance comes under the legislation of another EU country.

As a rule, work carried out in Finland must be insured in Finland. The insurance is compulsory, and the employer has the obligation to take out insurance for the employees regardless of the employer's domicile.

The employee does not need to be insured in Finland, if an A1 form (E101 prior to 1 May 2010) is provided to prove that the employee comes under the social security legislation of another EU country while in Finland. In this case, the employee is insured in the country issuing the certificate.

Before starting work in Finland, **always make sure** that:

- you are insured against an accident at work or occupational disease in Finland or
- you have been provided with an A1 form

### Bring with you

- your employer's contact details,
- the contact details of the authority or insurance institution (in Finland or another country) that provides your insurance and
- your European Health Insurance Card

## **If you are coming to Finland from outside the European Union**

Work carried out in Finland must be insured in Finland. The insurance is compulsory, and the employer has the obligation to take out insurance for the employees regardless of the employer's domicile.

Before starting work in Finland, **make sure** that:

- your employer has insured you against an accident at work or occupational disease in Finland

### **Bring with you**

- your employer's contact details and
- the contact details of the insurance institution that provides your insurance.



## **If you have an accident at work in Finland**

1. See a doctor immediately and inform your employer of the accident.
2. Compensation for treatment in Finland

**2.1 If you have insurance in Finland**, compensations are handled by the insurance company from which your employer has purchased the insurance

Give your doctor the following details

- your personal details and address in Finland and in your home country
- your employer's name and contact details
- the name of the insurance institution that insures you against an accident at work or occupational disease

Your employer will give you an insurance certificate that you should give to your doctor to receive free treatment

Ask your employer to immediately notify the insurance institution about your accident

In compensation matters, contact the insurance institution directly



**2.2 If you are not insured**, medical cost compensation matters are handled by the Federation of Accident Insurance Institutions (FAII)

Give your doctor

- your personal details and address in Finland and in your home country
- your employer's name and contact details

For compensation matters, contact the FAII's claims department directly:

Korvausosasto, Bulevardi 28, P.O. Box 275, 00121, Helsinki.

Tel. + 358 (0)9 680 401. [www.tvl.fi](http://www.tvl.fi)

**2.3 If you are insured in another EU country**, compensation matters are handled by the Federation of Accident Insurance Institutions (FAII)

Give your doctor

- your personal details and address in Finland and in your home country
- your employer's name and contact details

Give your doctor a copy of your A1 form, if possible

For compensation matters, contact the FAII's claims department directly:

Korvausosasto, Bulevardi 28, P.O. Box 275, 00121, Helsinki.

Tel. + 358 (0)9 680 401. [www.tvl.fi](http://www.tvl.fi)

**For further information,  
see the FALL website at**

**[www.tvl.fi](http://www.tvl.fi)**

