



Information on group liability insurance and accident insurance

Provisions on insurance are laid down in Chapter 4, section 11 of the Act on Public Employment and Business Services (916/2012).

The group liability insurance and accident insurance described here concern the following services of the Employment and Economic Development Administration:

Training and work try-outs under the Act on Public Employment and Business Services (JTYPL Chapter 4, sections 4 and 5):

- job search training
- career coaching
- job coaching
- work try-outs at workplaces
- educational try-out at an educational institution

And **measures promoting immigrant integration** in accordance with section 84 of the Act on the Promotion of Immigrant Integration.

1) Group liability insurance in LähiTapiola

The Ministry of Economic Affairs and Employment has taken out a group liability insurance for persons participating in the above-mentioned services. Liability insurance only compensates for personal injuries and damage to objects in work duties for which the party participating in the services is liable under current legislation. The liability for damages is determined by the Tort Liability Act.

When considering the obligation to pay compensation, the person participating in the service is treated as an employee of the company. The employee (cf. the person participating in the service) is not responsible for any damage caused to the employer (cf. the organiser of the service) if the damage is only caused by slight negligence. Damage caused by slight negligence is thus not covered by liability insurance either.

Neither will the insurance cover damages caused by intentional or gross negligence caused by the person participating in the service. For such damages, liability always lies with the person.

The area covered by liability insurance thus includes damage caused by a person participating in the service by more than slight negligence, but not by gross negligence or intentional damage.

The liability insurance is valid in Europe (incl. Turkey).

Damages to third parties is compensated

The insurance covers injury and damage caused to the service provider (or similar) or an outside party. The insurance does not cover injury and damage caused to the person participating in the service or their family (e.g. broken eyeglasses during work try-out).



Financial damage

The insurance does not cover financial damage that is not linked to personal injury or damage to objects (e.g. the work try-out person has mispriced products or charged a credit card wrong, resulting in financial damage to the organiser of the work try-out).

Traffic accidents

The insurance does not compensate for any damage caused by the use of a motor vehicle in traffic in accordance with the Motor Liability Insurance Act or a corresponding foreign law. If the tasks of the person in the try-out/training include driving a vehicle, the insurance will thus be the same as that of the vehicle in question (compulsory and voluntary motor insurance).

Property damage

Liability insurance compensates for damage caused to the property being managed or cared for by the person taking part in the service (for example, at a work try-out the person repairs the customer's car at the organiser's site and causes damage by more than slight negligence). However, the maximum amount of compensation for property damage is EUR 20,000 per accident (except for traffic accidents). Due to the compensation limit, the person participating in a service may not be allowed to independently operate or manage expensive machinery, motor vehicles or other property whose damage would amount to a significant claim for compensation (driving maintenance vehicles, earth movers, trucks, etc.). In accordance with the insurance terms and conditions, managing and taking care of may refer to the installation of property, repairs and storage responsibility. The compensation service of LähiTapiola assesses whether the damage inspector is required to verify the incident.

According to the right to compensation for damage, the party causing the damage is only liable to compensate for the current value of the item that has been destroyed or lost. The party causing the damage is not obliged to compensate for the so-called replacement value. Consequently, the insurance can only compensate for the current value.

The liability insurance's own liability for each injury and damage to property is EUR 400, which the Ministry of Economic Affairs and Employment pays to the injured party on the basis of a decision made by LähiTapiola without a separate application. Liability insurance does not cover damages of less than EUR 400.

Procedure in the event of damage covered by liability insurance

Any personal injury or damage to objects covered by the insurance is reported to the insurance company LähiTapiola if the injured party (service provider or third party) submits a claim for compensation. The service provider (or the person responsible for the service) fills in an accident report together with the person participating in the service. Instructions for filling an accident report can be found at:

www.lahitapiola.fi (Yritys ("Company") – Ilmoita vahingosta ("Report damage") – Vastuu ja oikeusturvavahinko ("Liability and legal protection") – Vastuuvahinko ("Liability damage") – Toisen omaisuudelle aiheutui vahinkoa ("Damage caused to others' property") – Vastuuvahinkoilmoitus ("Liability damage report"))



The damage notification is sent to the relevant TE Office which forwards it to the insurance company LähiTapiola. After processing the matter, the insurance company LähiTapiola sends its decision to the TE office that forwarded the damage report, to the injured party (the service provider or an external party) and to the ELY Centre for Uusimaa.

An application for compensation is submitted to the ELY Centre for Uusimaa for damages below the deductible amount. The application for compensation is made in accordance with the same procedures as when applying for compensation from the insurance company. The claim for compensation is the claim filed by the insurance company LähiTapiola, which is filled in as applicable and submitted to TE Office. The ELY Centre for Uusimaa decides on compensation for the damage that is under the liability limit.

2) Accident insurance

A compensation for an accident occurring during coaching or a try-out or an occupational disease resulting from it is provided from state funds on the same basis as compensation is provided for occupational accidents and diseases under the Occupational Accidents, Injuries and Diseases Act (459/2015), unless the individual in question is entitled to at least equal compensation under other acts. The State Treasury deals with matters concerning the payment of compensation from state funds.

The insurance covers accidents that have occurred: In the service, in the area of the service provider, on the way to the place where the service takes place and back, and during tasks given by the service provider when that has caused the injury or illness.

The accident insurance does not have any country-specific limitations. The insurance is valid both in Finland and abroad if the training/try-out provider is a Finnish employer. Further provisions on the regional scope are laid down in the Occupational Safety and Health Act. The so-called non-occupational illnesses and leisure time are excluded from the insurance, so it is a good idea for those participating in the service to take out voluntary insurance.

Procedure in the event of an accident

If an accident happens, compensation is sought from the State Treasury by filling in an accident report. The TE Office contact person fills in the accident report based on the information received from the employer and the customer. You can find the accident report on the State Treasury website at www.valtiokonttori.fi/en (Services – Services related to compensation and accidents, forms - occupational accident).