There are many ways to conduct business with Turva. Choose the method that suits you best:

Manage your insurance matters online
Our website, turva.fi, enables you to purchase, review and manage your insurance policies online. You can also report damages through the website. Our website has a Chat service to assist you, if necessary.

Call us
We are available by phone at 01019 5110, Monday-Friday, 8 a.m.–6 p.m.

Online meeting
An online meeting enables you to talk with us directly through the Internet. You can purchase insurances or make changes to existing policies easily and in real time. Schedule an appointment with us at turva.fi/turvaan.

Drop in to our office
You are welcome to handle your insurance matters by dropping in to the nearest Turva office, where you will always be greeted by a familiar insurance agent. Check the address of the nearest office from the list at turva.fi/yhteystiedot. You can also schedule an appointment in advance online at turva.fi/turvaan.

We'll come to you
If you wish, our insurance representative can come to your home to discuss your insurance matters, so you won't need to move any further than your own comfy sofa. Easy and effortless. Schedule an appointment at turva.fi/turvaan.

It's easy to apply for compensation online under the travel insurance taken for you by your union. This ensures a faster receipt of your compensation directly to your account.

Turva Mutual Insurance Company • 01019 5110 • turva.fi/oaj

The Trade Union of Education OAJ 2018

Unique Turva coverage for Union members

FINNISH SERVICE

turva
Smile, you´re safe with Turva

Welcome to Turva, OAJ member!

As a member of the union, you are also entitled to significant additional benefits
turva.fi/oaj

Your union has insured you and other union members with Turva insurance policies. By virtue of the comprehensive Turva policies, your coverage is now complete in the areas listed below. Keep this brochure in a safe place, so that you can refer to it to see what insurance policies your union has taken for you.

The description and terms and conditions of the member insurance are available from our offices or online at turva.fi/oaj

Non-occupational travel insurance
The insured includes OAJ members, as well as student members, and any children and grandchildren under the age of 20 years who are travelling with a member.

Non-occupational luggage insurance, travel liability insurance and legal expenses travel insurance
The insured includes OAJ members, also student members, and any children and grandchildren under the age of 20 years who are travelling with a member. The insured also includes any family members who are travelling with and live in the same household as the insured member.

Non-occupational accident insurance
The insured includes OAJ members as well as student members.

The abovementioned insurance policies are valid until the insured individual retires permanently, however, no longer than the end of the year in which the insured turns 68.

Organisation insurance
Union members are insured under organisation insurance whenever they are participating in organisation tasks or events. Organisation tasks include, for example, union-organised meetings, seminars and training events.

Additionally, your union has insured its members with **professional liability and legal expenses insurance.**

*** Did you know?** You can now conveniently apply for compensation online under the travel insurance your union has taken for you. You will get money straight to your account, even in as little as one day. Go to turva.fi/oaj.

Insurances and benefits specifically for you as a union member!

Liittokasko
Turva's Liittokasko is a brilliant car insurance policy. It offers an exceptional **bonus policy**; once you drive for three years without any incidents, your bonuses will remain intact even if an accident should occur. Additionally, Turva's Liittokasko policy includes, among others, a replacement car benefit, that enables your journey to continue when your own car breaks down for technical reasons.

Henkikulta and Parikulta
Henkikulta and Parikulta are specially-priced life insurance policies offered by Turva for the purpose of securing your family's financial future.

Benefits are inherited
Children who move into their own homes will automatically receive the same owner-customer discounts on home, personal and vehicle insurance as their parents.

Unemployment benefits
Any unemployed customer belonging to a trade union will receive, by request, a six-week interest-free extended payment period from Turva.

If, during the period of a union member's unemployment, damage should occur to his/her building or moveable property, they will receive compensation from their home insurance once without any basic deductible (130 €).

The best benefits come through centralised coverage

In addition to the insurance policies offered by your union, Turva provides all the insurance policies you need to ensure security for yourself and your family. As a union member, you are immediately granted a 10% union discount on all voluntary home, personal and motor vehicle insurances.

The longer you remain our customer, the more you will benefit: our annual owner-customer discount is 5–10%. Additionally, when you centralise all your insurance policies in Turva, you derive even more benefit from these discounts.

Union discount **–10%** **and** *Owner-customer discount through centralised coverage* **–7%**