

S&P GROUP INSURANCE

Medical Expenses Insurance

Söderberg & Partners has negotiated a comprehensive medical expenses insurance for its clients, which also covers the treatment of old illnesses and injuries without a separate health declaration. There are two different levels of coverage available according to your needs.

The provider of the medical expenses insurance is Protector Insurance. Protector is a Scandinavian insurance company that offers insurance for companies and public sector actors through selected insurance brokers.



SÖDERBERG & PARTNERS

Medical Expenses Insurance

You can take out Söderberg & Partners medical expenses insurance for some or all your personnel. There are two covers from which you can choose the most suitable one for your company's needs.

Söderberg & Partners medical expenses insurance is invoiced directly, while a payment commitment must be applied for beforehand for claims exceeding EUR 500.

No health clearance is required when purchasing insurance, which means that it also covers the treatment of old illnesses and injuries.

There are also no sports restrictions in the insurance, so it also includes licensed sports.

Broad cover

- General practitioner's treatment and examinations
- Specialist's treatment and examinations
- Surgery and related physiotherapy
- Crisis therapy
- Compensations:
 - €10,000 / illness or accident
 - €100,000 / person
- Deductible: €0
- Covers treatment provided in Finland
- No health declaration needed, also covers old injuries and illnesses
- No sports limitations, also covers sports subject to a license

Basic cover

- Specialist's treatment and examinations
 (With a general practitioner's referral)
- Surgery and related physiotherapy
- Physiotherapy that replaces surgery
- Crisis therapy
- Compensations:
 - €10,000 / illness or accident
 - €100,000 / person
- Deductible: €0
- Covers treatment provided in Finland
- No health declaration needed, also covers old injuries and illnesses
- No sports limitations, also covers sports subject to a license