



Norges Fotballforbund

**Certificate of insurance and terms
and conditions. Insurance period
Football: 01/03/2023 – 29/02/2024**

Incurrence number: 92126555



Initiation of treatment	Basic Insurance	Extended Insurance
Waiting time for sports assessment after electronically reported claim	3 days	3 days
Waiting time for sports treatment after electronically reported claim	60 days	3 days

Assessment and treatment of acute injury / sports injury

	Covered (Amounts are stated in NOK)	Basic and Extended Insurance	Excess	
	Idrettens skadetelefon Report the claim electronically www.gjensidige.no / www.idrettshelse.no	YES		
5.1.1	Approved assessment / treatment Approved assessment/treatment by public authorized therapist, public or private physician / hospital. X-ray and medical imaging diagnostics.	20 000	1 000	
5.1.2	Surgery (specialist surgeon), orthosis.	100 000		
5.1.3	Approved treatment after surgery Approved treatment by public authorized therapist, public or private physician / hospital. Strength and function assessment.	40 000		
5.1.4	Dental injuries	50 000		
5.1.6	Travel expenses (Covers travel expenses for a guardian of children under the age of 18 / for a companion due to medical reasons regardless of age)	25 000		
5.1.7	Liability	3 000 000		
5.1.8	Assessment of eating disorders	25 000		
5.1.9	Psychological first-aid (per 12-month period)	Up to 10 hrs		None
5.1.10	Psychologist - after referral from a doctor	10 000		1 000

Coverage for permanent medical disability or death due to accidental injury / sports injury

	Covered (Amounts are stated in NOK)	
5.2	Compensation in the event of the insured's death	100 000
5.3	Compensation for 100% permanent medical disability. The Compensation will be reduced when the medical disability is less than 100%. Compensation will not be given for injuries resulting in medical disability below 10%.	400 000

- Covers treatment of repetitive strain injuries pursuant to terms and conditions
- The earliest initiation specified for treatment does not apply to point 5.1.1. acute injuries and point 5.1.4) dental injuries

Insurance period

Insurance for football is valid from 01/03/2023 to 29/02/2024.

The insurance is not renewed automatically and is valid from the date of payment until the expiration of the insurance period.

Insurance coverage

The insurance covers all activities arranged by the Football Association of Norway.

Safety regulations – what the athlete is responsible for

The insurance has been accepted subject to the insured person complying with the specialist association's applicable rules concerning starting entitlement and match and competition rules for the specialist sport, cf. Chapter 6-2 and 14-2 of the act on

NIF and the Olympic Committee. In the event that the insured has not complied with these provisions, the right to compensation may wholly or partially lapse pursuant to Section 13-9 of the Insurance Contracts Act.

Deadline for reporting a claim

An injury must be reported by the injured without undue delay – so that he/she can receive treatment as early as possible. Claims must be reported to Gjensidige within one year of the insured/the person entitled to compensation becoming aware of the circumstances that justify the claim, otherwise the right to compensation shall lapse.

How to report a claim?

Claims shall be reported either at: www.idrettshelse.no or www.gjensidige.no/idrettsforsikring.

The insurance cover assessment and treatment in accordance with the Sports Treatment model for the following phases:

PHASE 1 – Acute:

- Injuries associated with a risk to life and health must be directed to the emergency medical services, hospital or general practitioner. Any costs incurred prior to notifying Idrettens Skadetelefon, generally user fees for treatment through public health services, will be covered up to the sum insured specified in the certificate of insurance.
- Please call Idrettens Skadetelefon on +47 987 02 2033 if you require assistance.

PHASE 2 – Assessment:

- The claim must then be reported electronically using www.idrettshelse.no or www.gjensidige.no/idrettsforsikring
- IHS/Idrettens Skadetelefon will assist you further with assessment and treatment.
- An assessment will then be carried out in order to establish whether the injury/accident is covered by the insurance.
- Regardless of whether the insurance will cover the injury, you will be contacted by "Idrettens Skadetelefon" who will offer to help you book in for an assessment via the sports treatment network.

- The information supplied in your claim will then be assessed by a physician or authorised NIMF Sports Doctor who will determine any further assessment and treatment. Consultations will be conducted as necessary. This step in the process is mandatory for any further referrals.
- The insurance covers assessments, for which the insured is referred to, up to the sum insured specified in the certificate of insurance.

PHASE 3 – Treatment:

- All further treatment shall be arranged and booked by Idrettens Skadetelefon, upon pre-approval from Idrettens Helsesenter (IHS). You will then have access to a quality-assured sports medicine treatment network.
- Depending on the assessment, appointments will be made for relevant treatment. The insurance covers treatments, for which the insured is referred to, up to the sum insured specified in the certificate of insurance. The company's prior authorisation of costs is an absolute requirement. The right to compensation will otherwise lapse. If you should fail to attend an appointment in connection with doctor's visits/consultations booked by Idrettens Skadetelefon, the costs will not be covered under the insurance. The cost will then be charged directly to you. The insurance covers assessments and treatment in Norway. Exemptions to this may be made following an individual assessment of the situation.

Safety regulations

- All players over must have a valid license in order to be insured.
- The football insurance shall apply only to activities with the club with which the insured is registered and not general footballing activities for friendly teams and similar. For athletes under the age of 13 instead of a requirement of individual registration a confirmation from the club on the athlete's participation is enough.
- All players/insured individuals are obliged to follow NFF's guidelines including the use of shin pads during training and matches
- Concomitant symptoms: the insured must be able to demonstrate documented test results over time in order to report a claim.
- If the insured fails to carry out recommended medical treatment without reasonable cause, or returns to sport activity prematurely after an injury, the consequence may be that further treatment will not be covered by the insurance. With regard to the insurance you shall be considered to be fit for sporting activities when you either is assessed as fit by a physician / therapist or you have participated in competitions / matches.

Complaints and disputes

If you believe that Gjensidige has made an error in matters pertaining to the insurance contract or claims settlement, you may contact at no charge:

Gjensidige Customer Representative

E-mail: kundeombudet@gjensidige.no

P.O. Box 276, N-1326 Lysaker

Norwegian Financial Services Complaints Board

E-mail: firmapost@finkn.no

P.O. BOX 53 Skøyen, N-0212 Oslo

The insurance contract is in Norwegian. This translation is based on the insurance contract at the issuing date and is for information purposes only. It is not a valid insurance certificate.