



The Employees' Group Life Assurance

Employees' Group Life Assurance is a life assurance policy taken out by an employer for its employees. Labour market organisations have agreed on the provision of insurance cover.



Who is insured?

Persons insured include employees whose employment relationship meets the conditions specified in the insurance terms and conditions.

Employees are covered only by virtue of one employment or civil service relationship.

The insurance is valid during work and leisure time. The insurance covers all causes of death.



Who are the beneficiaries?

A death benefit will be paid in the event of an employee's death, provided there are beneficiaries as referred to in the insurance terms and conditions.

The beneficiaries are the deceased person's spouse and children under 22 years of age. If the deceased person does not have any beneficiaries indicated in the insurance terms and conditions, the death benefit will not be paid.



How to seek compensation

Any death benefits, that are based on the Employee's Group Life Assurance, are paid centrally from the Workers' Compensation Center claims service.

You can file a claim online on the Employee's Group Life Assurance website www.trhv.fi or by submitting in a claims form, which can also be found on the website.

Death benefit must be sought within ten years of the end of the year during which the insured person died.



Amount of compensation

Upon the death of an insured person, a spouse's benefit will be paid to the spouse, as referred to in the insurance terms and conditions, and a child's benefit will be paid to each of the insured person's beneficiary children. If there is no spouse, as referred to in the insurance terms and conditions, the spouse's benefit will be divided between any beneficiary children. A 50 per cent accident supplement will be added to the spouse's and child's benefits if the death is caused by an accident.

In case of death of an insured person in 2023 or later, the amount of the spouse's benefit is EUR 4,800 – 17,190, depending on the age of the deceased.



Claims service contact details

The claims service provides advise if you need help with filing a claim.

Claims service contact details:
Telephone +358 (0)409 222 900
Email: trhv@tvk.fi



Insurance terms and conditions

Further information about the insurance is available online at <https://www.tvk.fi/en/trhv/claimapplication/terms-and-conditions/>.



Death benefit amounts

Age of the insured at the time of death	Year of death of the insured
	2023
	spouse's benefit €
–49	17 190
50	16 060
51	14 920
52	13 750
53	12 620
54	11 510
55	10 350
56	9 220
57	8 140
58	6 930
59	5 800
60–	4 800
Child's benefit €	7 760
Accidental death benefit	50 % of the sum total of the spouse's benefit and child's benefit

www.trhv.fi

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