



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?

Labour market organisations have agreed on the provision of group life assurance cover for employees.

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 tvk.fi/en/trhv/ 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.



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 tvk.fi/en/trhv/insurance/about-the-insurance/terms-and-conditions/.



Death benefit amounts

The amount of the death benefit is based on the insurance terms and conditions applicable in the year of the insured's death. The exact benefit amounts are set out in the terms and conditions table.

Up-to-date information is available at tvk.fi/en/trhv/compensation/death-benefit-amounts.

For example, under the terms and conditions for 2026, the child's benefit is EUR 8,400 and the spouse's benefit is EUR 5,200–18,600. The amount of the spouse's benefit depends on the age of the deceased employee.

In the event of accidental death, an accidental death benefit of 50 per cent may be paid in addition to the spouse's and children's benefits.

www.trhv.fi

The Employees' Group Life Assurance
Itämerenkatu 11–13, 00180 Helsinki

