



IN CASE OF EMERGENCY

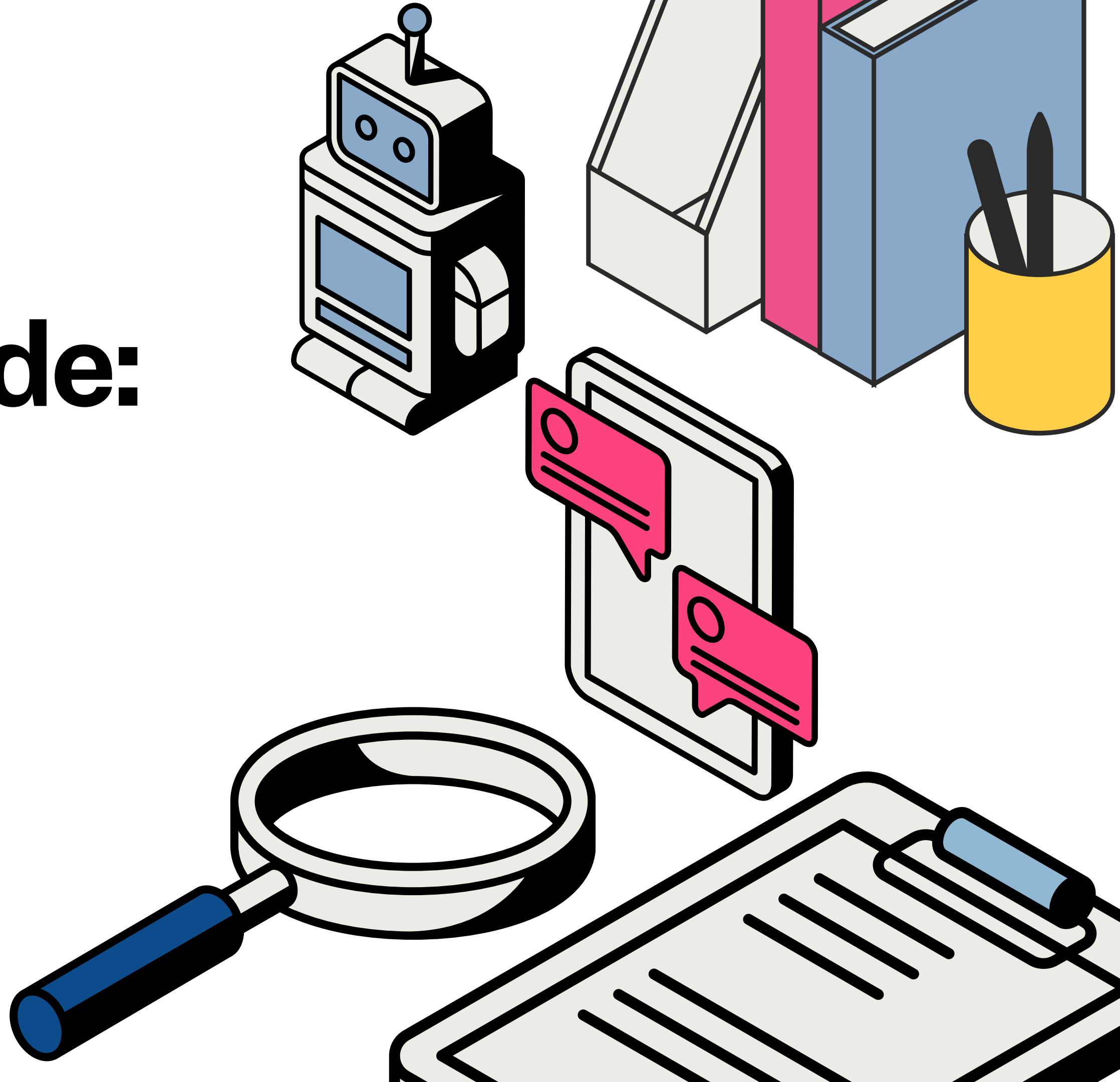
Travelers guide: Crisis guide when abroad

Date: July 2023 - Revised January, 2025

Prepared by: Eloranta

Legal Disclaimer: This presentation is for informational purposes only

Based on the 2021 version and Vantaa policies



How to act in a situation

1	Before travel
2	Injuri/falling ill during time abroad
3	Missing a flight
4	Losing luggage
5	Getting robbed, losing passport/wallet
6	Allergies etc
7	Other

Despite proper preparation and using common sense, **things can always happen or go wrong**. This guide should be read thoroughly before your trip to avoid uncertainty in crisis situations!



1. What to remeber

**Before your
trip**



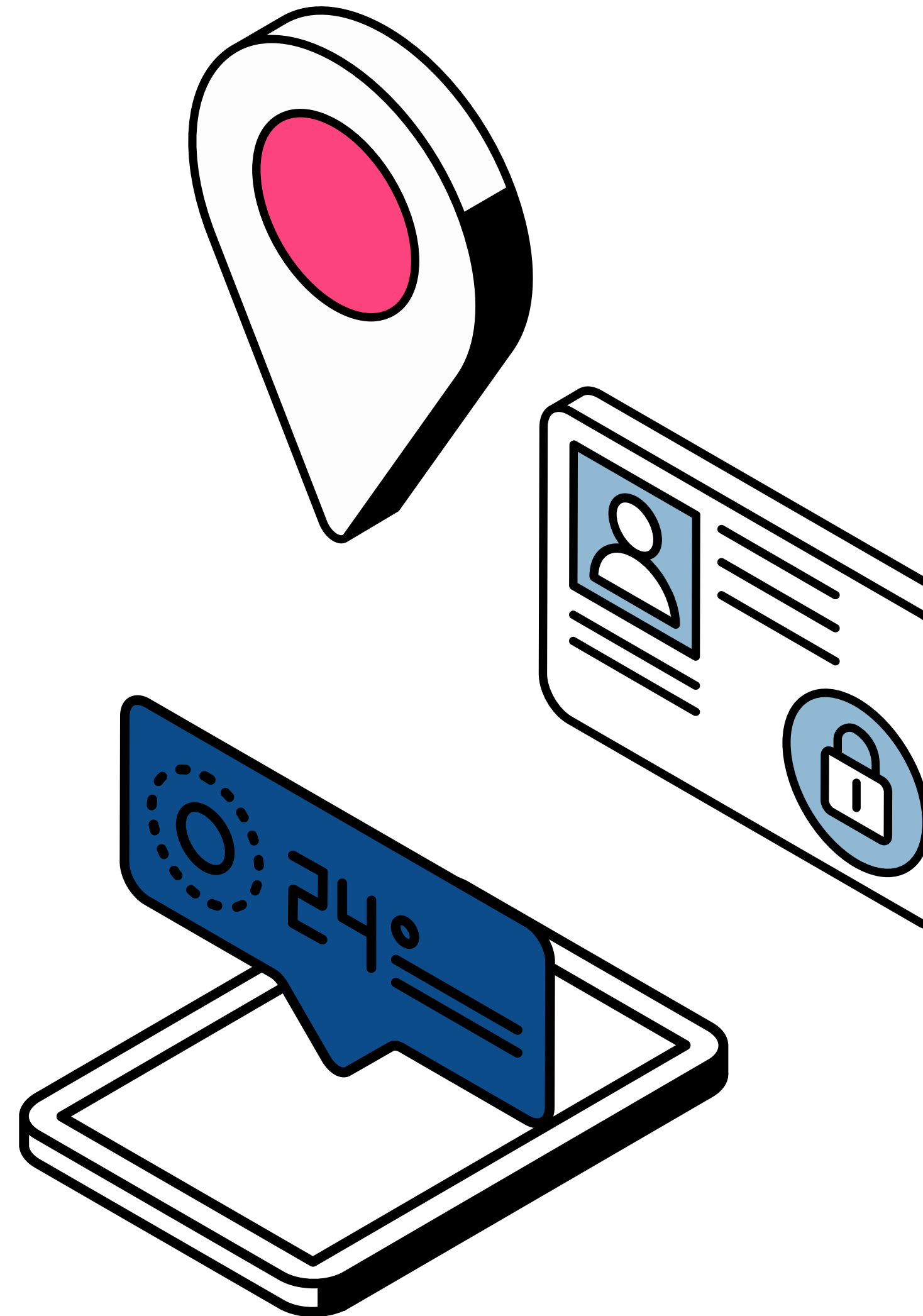
1. Before trip

1 Make copies of travel documents

Take a copy of your important travel documents (passport, travel ticket, any prescription medicines and visa, etc.) and keep them separate from the originals. As a precaution, we would also recommend that you scan or take pictures of your documents and send them to yourself in an email as well. This way they will be easily accessible if needed

2 Prepare travel notification

A travel notification means giving your contact details to the Ministry of Foreign Affairs so that the local Finnish Embassy can contact you in the event of a crisis or emergency. Travel notification is done online at: <https://matkustusilmoitus.fi>



3

Insurance card from Varia

You'll receive a Varia Pohjola travel insurance card or insurance document for the duration of your stay abroad, which also includes baggage insurance. The travel insurance is valid anywhere in the world for trips of up to 3 months. Please note that extreme sports etc. are not covered. In addition to travel insurance, Pohjola's compulsory accident insurance and Protector Forsikring ASA's liability insurance are also valid

4

European Health Insurance Card from KELA

You are entitled to a European Health Insurance Card (EHIC) from Kela if you have health insurance in Finland or if Finland covers the costs of your healthcare. The card is free of charge. Order your card conveniently online: <https://www.kela.fi/european-health-insurance-card>, preferably well in advance (at least 2 weeks) before departure

5

Travel advisory

Visit the Ministry of Foreign Affairs' website for up-to-date information on the country of destination (in Finnish) : <https://um.fi/matkustustiedotteet-a-o>

IN CASE OF EMERGENCY (ICE)

In case of emergency (ICE) is a tag you can add to help others identify your emergency contact if needed. The tag is usually either shown as a separate tag, contact category or added after your contact's name. Usually the ICE contact is a person that knows your medical history and someone who should be notified if you get into an accident - such as a parent, other relative or spouse.

However, mobile phones often have locks that require a numerical code. Fortunately, it is always possible to call the emergency number. Some phone manufacturers have made it possible to access ICE information by displaying it in the emergency call menu.

[Check the phone manufacturer's website for more detailed instructions](#)

Another option is to write or print out a contact list into your wallet. You can find templates for this online to use as reference when making your own.

2. During your time abroad

Injury or falling ill



2. Falling ill or getting injured when abroad

1. **Inform** your workplace, the local IA coordinator, and Varia's IA coordinator and/or homeroom teacher in case of illness or injury
2. If necessary, contact the insurance company and seek treatment at a medical center/doctors office
 - a. **Call the 24h/7d travel emergency service of Pohjola +358102530011 for help and recommendations for medical centers**
3. You do not have to pay the cost of the treatments yourself if the establishment has a direct billing collaboration with the insurance company and you present your travel insurance card or **(student insurance card)**
 - a. Be prepared that might need to pay for treatment yourself or arrange payment guarantee
 - b. In urgent situations, questions about payment guarantees, inquiries about medical centers or with any problems, please contact ⚠ **Pohjola's emergency travel service +358 10 253 0011 (24/7)** ⚠
4. Ask for a **doctor's note** for your workplace or educational institution and also send a copy to your IA coordinator and/or your homeroom teacher in Varia

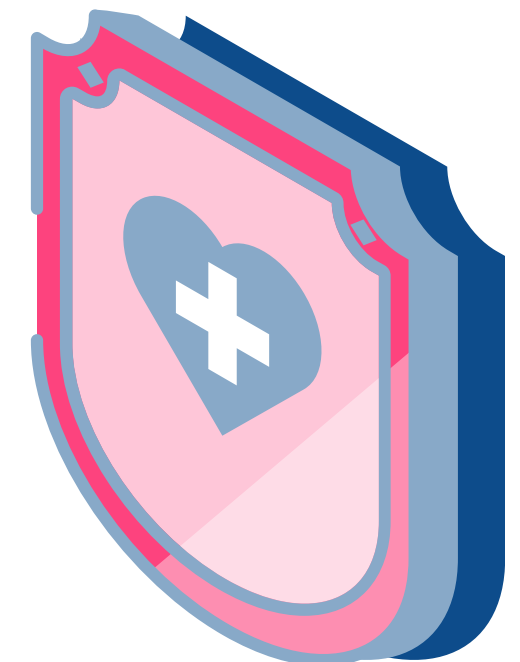
Injury and illness - payment

1. If, for any reason, the doctor does not invoice the insurance company directly, you will have to pay first yourself. **In this case, remember to ask for and keep all the relevant supporting documents:** statements, receipts for the doctor's visit and any medical expenses
2. **You must first request reimbursement from Kela in accordance with the Health Insurance Act and only then from Pohjola.** Apply for reimbursement as soon as possible, but no later than 6 months after the accident
3. **Remember to include receipts, a doctor's note/other certificate and your travel tickets.** The IA coordinator and/or office secretary will provide you with instructions on how to report the accident and apply for reimbursement. The costs will be reimbursed to your bank account
4. **The incident must be reported to Pohjola** as soon as possible. It is recommended that you report the incident within one week . A report is always made even if no expenses are involved

Note: Keep records, receipts and other relevant documents for one year after claiming compensation!

Did you get sick or injured when abroad?

On the Pohjola Claim Help-page you will find instructions on what to do:
<https://vahinkoapu.pohjola.fi/corporate/business-travel/i-became-ill-or-was-injured-while-travelling>

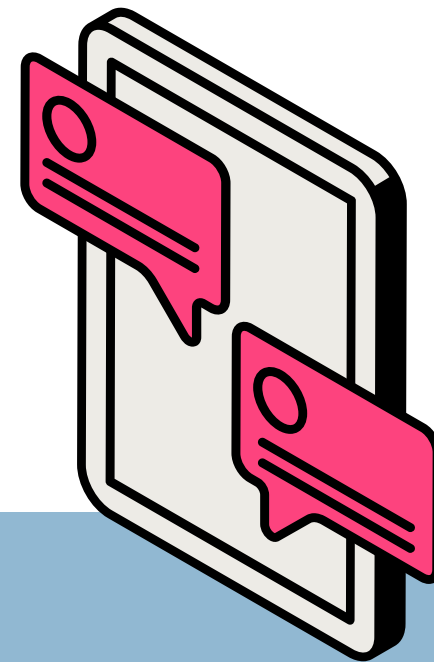


Accident - at work

1

Accident

If you cause damage to a third party or company property at work, the company is primarily responsible for the damage



In these situations, please contact the IA-coordinator or your own teacher immediately. They will help and figure things out with you

2

Liability and insurance

If the company's insurances do not cover the damage caused by you, compensation can be requested from the City of Vantaa's liability insurance / Public liability insurance

3.- 7. When travelling

Things to remember



3. Flight - missing your flight

If you find yourself missing your flight or connection **due to instances not related to you or not in your control**, meaning you are stuck at an airport, do as follows:

Go to the airline counter to clarify the situation

Also check the email attached to your ticket, the airline might have notified you of the arrangements (if you missed your connection and all flights are from the same airline)

Report the situation to the Varia IA coordinator and/or your homeroom teacher

If you have to pay for new airline tickets yourself, **you may request reimbursement from Pohjola**. In this case, ask for a written explanation of what has happened

You can make a claim for compensation for a missing flight. The application is made at Pohjola's Claim Service, using the Travellers' Claim Form

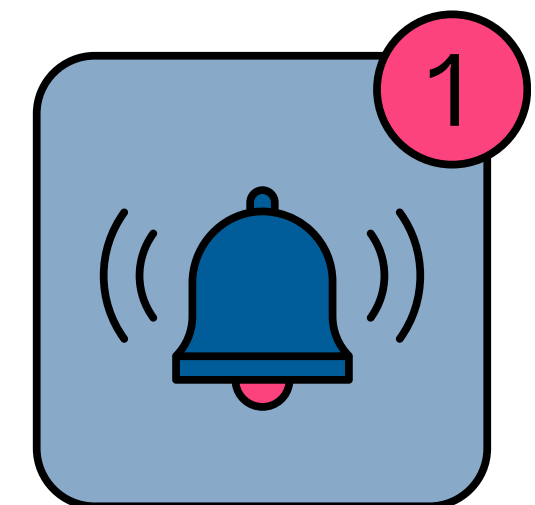
Flight - cancellation

Cancellation of the trip will be reimbursed if caused by:

- | | |
|---|--|
| 1 | Your sudden and unexpected illness or injury |
| 2 | Unexpected and substantial material damage to your property in Finland |
| 3 | Your close relative's sudden and unexpected illness, injury or death |

You can apply for compensation for cancelled trips through the Pohjola Claim Service. Instructions for action can be found on the Pohjola Claims Help website: <https://vahinkoapu.pohjola.fi/corporate/business-travel/trip-was-cancelled>

If the airline has cancelled your flight, **the travel insurance will not compensate you.** Contact the airline or third-party directly to request a transfer or refund



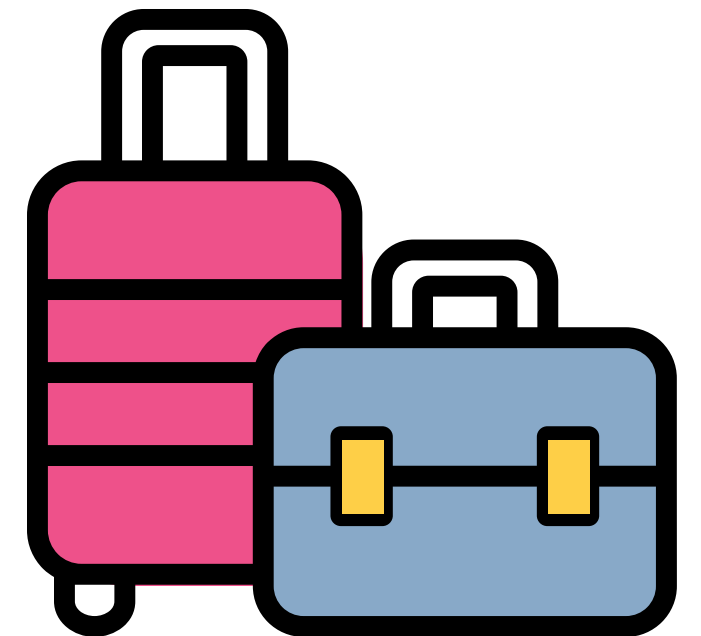
4. Flight - missing luggage

If your luggage was delayed/lost:

- | | |
|---|--|
| 1 | If your luggage is lost during the flight, report it to the airline or transport company and ask for a written statement |
| 2 | If your luggage doesn't arrive and you need to buy essentials, keep the receipts. Depending on the length of the delay, you may be reimbursed for the cost of the items you need, up to 400€ worth |
| 3 | Report the incident to IA coordinator and/or your homeroom teacher |

If your luggage is delayed or damaged, you can fill in a claim form with the Claim Service. For more information on how to fill in the claim form, please visit Pohjola Claim Help: <https://vahinkoapu.pohjola.fi/corporate/business-travel/something-happened-to-my-luggage>

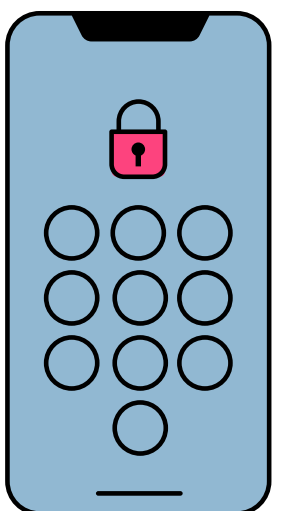
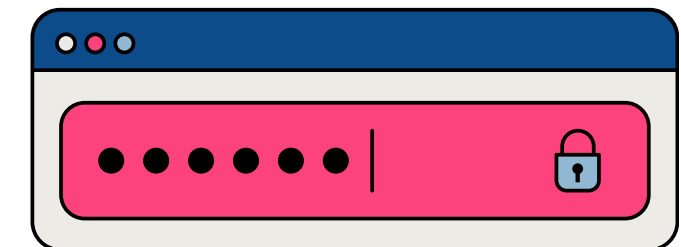
Students have
their luggage
insured
up to 1000€



5. Robbery or theft

1. **Inform** the contact person at the host organisation and Varia IA coordinator/homeroom teacher of the situation
2. **If the situation requires medical attention**, follow the same procedure as for an accident (see section 2)
 - a. Ask for a **doctor's note** for your workplace or school **and** the insurance company
3. If the incident is a criminal offence, **report the accident to the local police**. Take a copy of the report for yourself (you will need it to report the damage to insurance)
 - a. If your mobile phone or tablet was stolen,
ask your operator to disconnect your sim-card subscription
 - b. Your bank card can be blocked through
the general bank blocking service at +358 20 333
4. **Report** the theft. Note that the age of the item and the deductible will affect the amount of compensation. **The insurance company will reimburse up to €1000.**
The IA coordinator or the office secretary at your campus can help you if needed

If your items were stolen, you can make a claim for damages through the Claims Service. For information, visit Pohjola Claim Help: <https://vahinkoapu.pohjola.fi/corporate/business-travel>



Money or wallet missing

Debit and credit cards

If your debit card is lost, stolen or left in an ATM while abroad, report it immediately to your bank's closing services and/or the general closing service **+358 20 333**

Money transfers abroad

1. You can usually withdraw currency abroad with a debit or credit card if someone transfers money to your account in Finland
2. If this is not possible, ask a relative or trusted person in Finland to transfer funds abroad through companies such as Western Union; Forex; MoneyGram; Tavex
3. **You will need to prove your identity** with an official form of identification (e.g. a passport) when you collect the money

Source: <https://um.fi/rahat-ja-lompakko-varastettu-tai-kadonneet>



Passport missing

- 1.If your passport is missing, **report it immediately as missing or stolen** to the local police station.
- 2.**Ask for a copy of the report or the investigation record.** You will need it later when you apply for a new passport and possible insurance compensation or if the lost passport is misused. **The Finnish authorities won't issue official notifications of missing documents based on reports received over the phone**
- 3.If you are a Finnish citizen, you can apply for a new passport **at any passport issuing office** of the Finnish Embassy or Consulate abroad
- 4.If Finland does not have its own representation in the country, **go to the Embassy of another EU country** to obtain an Emergency Travel Document (ETD) for your journey home
- 5.Be sure to **inform** the IA coordinator and/or your homeroom teacher

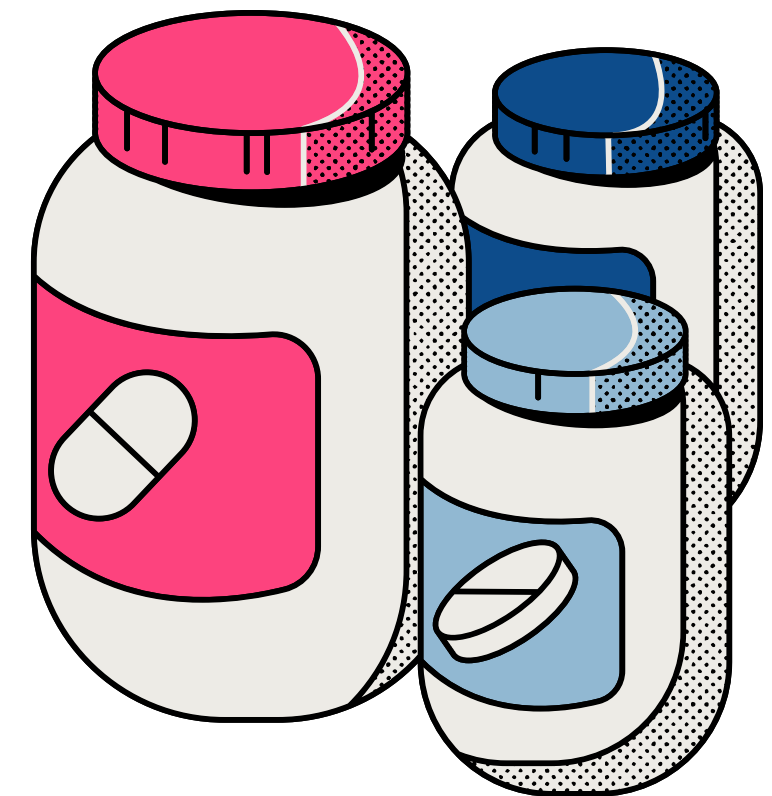


6. Allergies or asthma

Please bring along:

- Have a supply of allergy and asthma medication
- Telephone number of your primary doctor in Finland
- Written explanations in English of the illness and the medication used and allergies
- English-language copies of prescriptions
- Contact details of next of kin
- Your own pillow and mattress covers, and you might even consider taking a pillow with you on your trip
- A respirator may be necessary in dusty conditions

If you have severe allergy reactions, take a disposable epinephrine syringe (Epipen®) with you



Food allergies

If you are severely allergic, be careful of what you eat and drink

- Get to know the country's cuisine in advance
- Keep first aid medicines with you - an epinephrine pen or antihistamines

- Coloured foods and drinks - check what's in them. For example, green pasta is coloured with spinach
- A written list (in the local language) of foods to which you may be allergic

- A wide range of apps for allergies and special diets are now available and can be downloaded to your phone
- The words gluten-free and celiac disease are not always well-known abroad. With an app you can tell a restaurant what it's all about, in the local language



7. Other

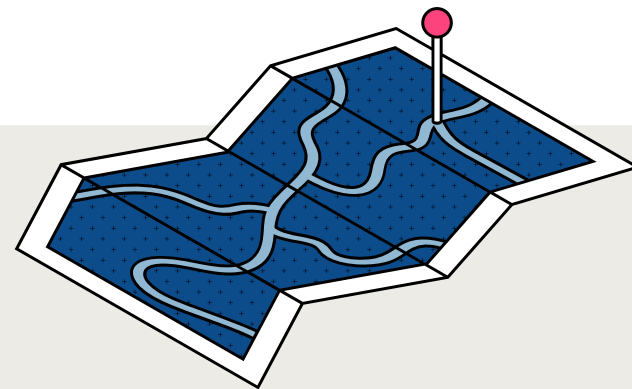
A general guide for handling unusual situations:

In case of emergency, please also inform the representative of the partner school/workplace on the spot, and Varia's IA Coordinator/IA specialists and/or your homeroom teacher. On this page you will find contact information for Varia staff

Trips booked through the school:

Your travel ticket includes a 24/7 number for GBT travel agency to help you on the spot with any problems with your travel booking, e.g. hotel, car rental or flights:
+358 9 725 225 94

NOTE! Your call will be automatically connected to the on-call service if you call the service team outside office hours



ONLY emergency, outside office hours

Pekka - +358 50 312 4514, principal

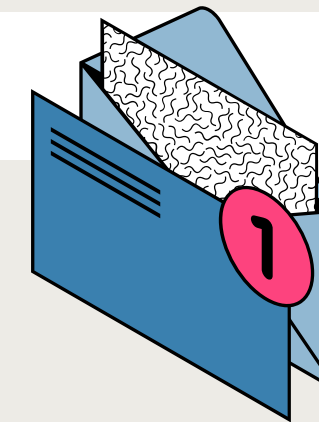
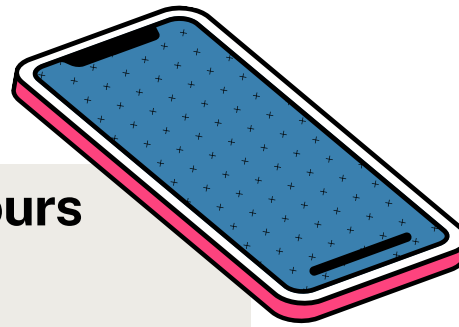
Others:

Paula - +358 50 312 4459, coordinator, HI

Julia - +358 43 824 9241, spesialist, HI

Jaana - +358 50 312 4571, spesialist, MY

Heidi - +35843 824 7537,spesialist AV-KO



paula.pitkanen@vantaa.fi

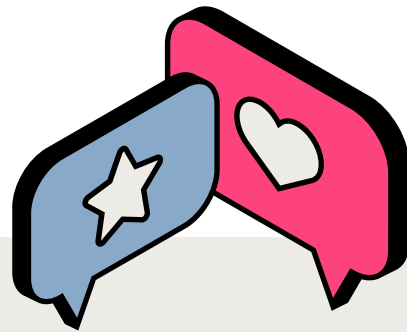
julia.eloranta@vantaa.fi

jaana.2.raisanen@eduvantaa.fi

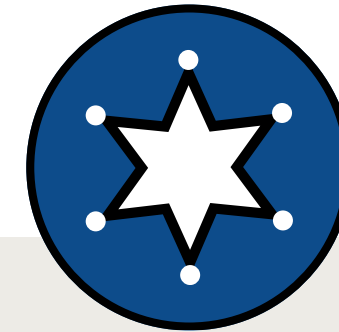
heidi.sirenkaretie@eduvantaa.fi

Extra tips and links

For other issues, you can seek further information or advice from:



- The online services of the Finnish Embassies
- Ministry of foreign Affairs - traveling abroad tips



Finnish police
<https://www.kansalaisneuvonta.fi/en-US>
via the website, Facebook or
call +358 295 000

(the call will only cost your operator's local network charges or mobile phone charges. The service itself is free of charge)

Matkahätäpalvelu



- 24 h -matkahätäpalvelusta saat **ulkomaanmatkalla** ollessasi
 - apua luotettavan lääkärin tai sairaalan valintaan
 - henkilökohtaista tukea sairaus- tai loukkaantumistilanteessa
 - **maksusitoumuksen** sairaalahoitoon, leikkaukseen tai muuhun toimenpiteeseen
 - yhteyden lääkäriin, jonka kanssa voit keskustella esimerkiksi sinulle ehdotetusta hoidosta.

Matkahätäpalvelu
+358 102 530 011

Matkahätäpalvelusta saat apua
suomeksi, ruotsiksi tai **englanniksi**.

