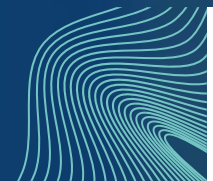




Accident insurance for government personnel who work remotely From 1 January 2023

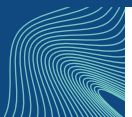
Terhi Koivisto, Compensation Manager
Netta Kokko, Customer Relations Manager





After this training, you will know:

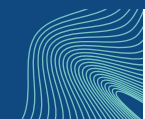
- ✓ what kind of accident protection is offered to government personnel who work remotely,
- ✓ how the Act on the Compensation for Accidents Caused by Conditions in Government Employees' Remote Work (later the Remote Work Accidents Act) differs from the Workers' Compensation Act,
- ✓ how to apply for accident compensation, and
- ✓ where to find more information.

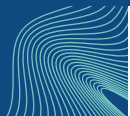
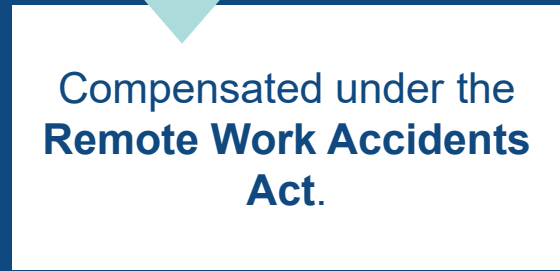
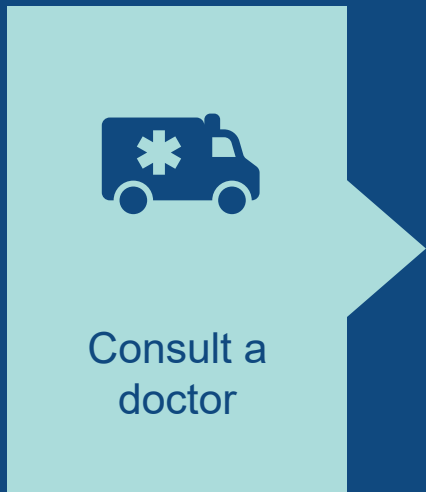
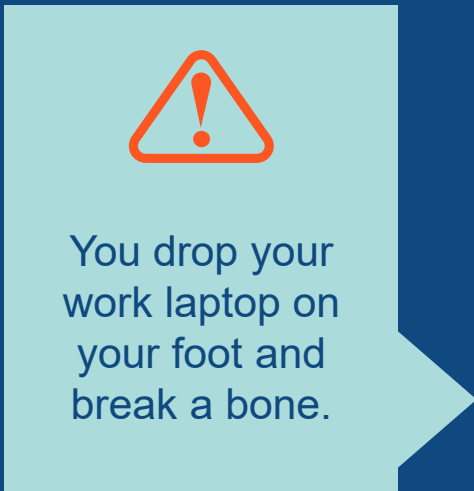




Remote work accidents from the perspective of Finnish legislation

Terhi Koivisto, Compensation Manager
Netta Kokko, Account Manager







Workers' Compensation Act 459/2015

Primary cover.

Compensates for accidents that occur in connection with your work or when you engage in work task-related mobility at a remote work location.

Does not compensate for accidents that occur during the commute from your home to the remote work location or during any meal breaks or recreational breaks between the remote work.





Act on the Compensation for Accidents Caused by Conditions in Government Employees' Remote Work 1012/2022

Based on the Government Programme entry stating that government tasks should be organised on a multi-location and location-neutral basis, as a result of the advances in smart technology.

It was considered appropriate to extend remote work security to cover situations that are covered by the Workers' Compensation Act when working locally (e.g. meal breaks and recreational breaks).

The objective of the new Act is to elevate government personnel to the same level when compensating for remote work accidents as those private employees who are provided voluntary remote work insurance by their employers.

- Reduced coverage when compared to working locally

Application of the Act

Applicable to accidents occurring on or after 1 January 2023.

Scope of application

1. persons employed by the government
2. Parliament officials
3. the President of the Republic, Members of Government, officials of the Office of the President of the Republic, the Parliamentary Ombudsman or Deputy-Ombudsman, Members of Parliament

The act does not reduce the security already provided under the Workers' Compensation Act



The Remote Work Accidents Act is secondary

- not compensated under this Act if the person is entitled to compensation under the Workers' Compensation Act
- a calculated Kela deduction is made to the daily allowance paid as well as to the rehabilitation allowance for the daily allowance period
- the compensation paid under the Motor Liability Insurance Act, the Rail Traffic Liability Act, or the Patient Insurance Act is deducted from the compensation
- any partial disability pension, rehabilitation support, disability pension or old-age pension given in accordance with the Employees' Pensions Act will be deducted from the accident pension or rehabilitation allowance





The State Treasury may process the matter even if the right to compensation under other legislation has not yet been resolved

- the client does not have to wait for any compensation that could be received from some other party
- The State Treasury's right of recovery applies to the primary insurance institution





Conditions of the Remote Work Accidents Act

Remote work location = a space other than that arranged by the employer where a person is allowed to perform their official duties or work tasks according to the employer's instructions

- e.g. their home, secondary residence, premises arranged by the municipality
- PLEASE NOTE! A government-owned shared work space is considered a space designated by the employer, in which case the Workers' Compensation Act applies to any accidents that occur there

Under the Act, compensation is paid for accidents that occur in activities that are normally related to the work **but that occurred in connection with something else than the performance of the work**

- any accidents occurring in connection with the work are compensated under the Workers' Compensation Act
- remote work accidents must also be related to the work or mobility/movement related to the work



Image: Pexels.com

Normal activities related to remote work at a remote work location

- moving to another space within a remote work location
- normal meal and recreational breaks (preparing or heating one's food or beverages, getting refreshments, visits to the toilet, the movement required by these)
- short-term recreational activities (walking, recreational exercise during work)

Not covered: voluntary exercise, personal matters (e.g. domestic work, child care, property maintenance), leisure-time accidents.

This list of examples is not exhaustive.



Image: Unsplash

Outside the area of the remote work location:

The usual journey between a home or workplace and the remote work location

- travel necessary for the work
- the dwelling can be a permanent residence, a temporary residence or accommodation, a secondary residence
- includes travel between external remote work locations if so required by the work (e.g. a meeting, signing a document, printing)
- includes minor deviations from the shortest route, for example due to taking one's children to day care, visiting a grocery store or some other comparable reason (other reasons include e.g. taking one's child to school along one's commute, refuelling your car)

Normal meal or recreational breaks in the vicinity of remote work location

- including any mobility related to these



Image: Unsplash

Ordinary trips to or from one's home or remote work location as part of child day care arrangements

- including minor deviations related to grocery shopping or some other comparable reason
- not within the care facility, home or remote work location



Workers' Compensation Act vs Remote Work Accidents Act

When working remotely	Workers' Compensation Act	Remote Work Accidents Act
In connection with work	yes	no
When moving to another space in the work location (not required by the work)	no	yes
During meal and recreational breaks	no	yes
On the route between home and a remote work location (travel necessary for the work)	no	yes
When taking a child to day care	no	yes





Compensable accidents

Only accidents are compensated

- accidents are defined the same way as in section 17 of the Workers' Compensation Act: *a sudden and unforeseen event arising from an external factor that causes the employee to be injured or develop an illness*

Material aggravation of injury or illness caused by accident, the same as in section 19 of the Workers' Compensation Act

No compensation is awarded for work-related pain as well as for any injuries or illnesses (e.g. abrasions, injuries caused by abnormal temperatures) or occupational diseases arising in the short term, as referred to in section 18 of the Workers' Compensation Act

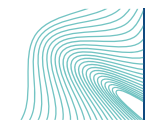




Medical causality

The precondition for compensation is a probable medical causality, in accordance with section 16 of the Workers' Compensation Act

- The assessment takes various factors into account, such as the mechanism and energy that caused the injury, how the person sought treatment, the quality of the symptoms and their temporal links, and the related medical findings
- medical research data on the mechanism that can cause different injuries
- assessment by the insurance institution's specialist doctor



What does the Remote Work Accidents Act cover?



Medical expenses

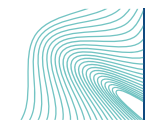
- necessary medical care in the private or public sector (excluding the full cost fee)
- travel and accommodation expenses



Compensation can be paid **for a maximum of 2 years** after the accident



Compensation for certain items in personal use (glasses, prostheses) that were damaged in connection with the accident that caused the injury





Compensation for loss of income

Daily allowance

- in accordance with the Workers' Compensation Act
- an automatic Kela deduction is made to the daily allowance (after Kela's 9-weekday waiting period)
- the salary paid by the employer is reduced, but it is not reimbursed to the employer

Accident pension

(after one year has passed since the accident)

- in accordance with the Workers' Compensation Act
- an accident pension may, however, be paid for a maximum of 1 year
- the salary paid by the employer is reduced, but it is not reimbursed to the employer





Compensation for loss of income

Work trial and the rehabilitation allowance paid for its duration

- in accordance with the Workers' Compensation Act
- automatic Kela deduction during the daily allowance phase
- the salary paid by the employer is reduced, but it is not reimbursed to the employer
- the payment of the rehabilitation allowance ends no later than two years after the accident

Other vocational rehabilitation is not compensated



Disability allowance paid on the basis of a permanent functional limitation

- In accordance with the disability category specified in the Workers' Compensation Act
- DC 20 → €65,000
- increased if the disability category is increased by at least one point at a later date
- must be applied for no later than **5 years after** the accident

Funeral assistance and transport costs of the deceased

- in accordance with the Workers' Compensation Act
- must be applied for within **5 years of** the accident

No survivor's pension is paid



Procedures, implementation

Reporting a remote work accident and how the notification is processed

- the employee must inform the employer as soon as possible
- the employer must notify the State Treasury within 10 working days of being informed of the accident
- the claim must be filed within one year of the date of the accident
- The State Treasury confirms the notification
 - use the valid electronic form for occupational accidents that includes a third option in addition to accidents and occupational diseases, i.e. **remote work accidents that occurred in connection with something else than the performance of the work**
 - this means that when submitting an application, the client must select which law the compensation falls under; however, the State Treasury will always determine which law applies to the compensation

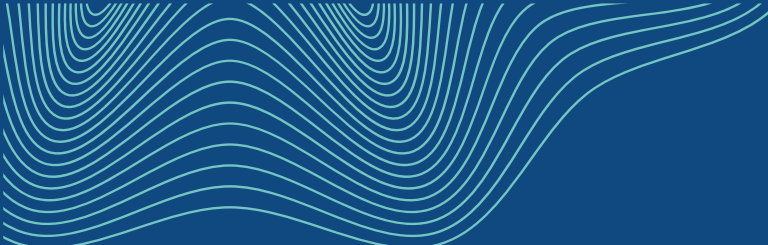


- if the client **applies for compensation under the Workers' Compensation Act**, they will also receive a decision that applies to said Act
- if the rejection is based on circumstantial reasons → the application is also filed under the Remote Work Accidents Act
 - the right to compensation under the Remote Work Accidents Act can only be determined by an appealable decision once the right to compensation under the Workers' Compensation Act has been legally resolved
 - **compensation can be paid in advance** and payment commitments can be issued;

A decision made under the Remote Work Accidents Act is only issued to the injured party, and the employer will not receive a copy of the decision.

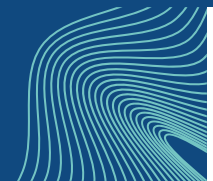
Appeal process under the Workers' Compensation Act





What should I do in the event of an accident? How do I report an accident?

Customer Relations Manager Netta Kokko



What should an injured person do in the event of an accident?

- Consult a doctor.
- At your appointment, give the name of your employer and specify the State Treasury as your insurance provider.
- Submit a notification of the accident in the State Treasury's e-service immediately after the accident: <https://asiointipalvelu.valtiokonttori.fi/tyotapaturmat/>
- Report the accident to your supervisor.
- You can supplement a pending accident notification later by using the additional information form: asiointipalvelu.valtiokonttori.fi/lisatiedot/
- The accident contact person will also be informed of your notification so that they can check and confirm it.
- You will be notified by email after the accident contact person has checked and confirmed your notification.
- You will receive the State Treasury's decision by post.

Notification of occupational accident or occupational disease

i The State Treasury will compensate the occupational accidents and diseases to persons with a Government employment relationship.



Ask for advice

Customer service's telephone service Mon–Fri from 9 am–12 noon

Telephone: +358 (0)295 50 2738

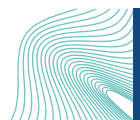
Email:

injuriesatwork@statetresury.fi

Employee's notification

i Estimated fill-in time: 10–20 min

Start



Filling in the notification

- The notification consists of five tabs and provides advice to the person filling it in based on the selections they have made.
- When filling in the application form, the client must select which law the compensation falls under; however, the State Treasury will always determine which law applies to the compensation

The screenshot shows a web application interface for reporting an occupational accident or disease. At the top left, the logo for Valtiokonttori / Statskontoret / State Treasury is visible. The user is identified as Kirsi Helmonen, with a 'Log out' button. Language options for Suomi, Svenska, and English are shown, with 'English' highlighted by a red dashed box. The breadcrumb trail indicates the path: Front page / Occupational accidents / Notification. The main heading is 'Notification of occupational accident or occupational disease', followed by a note: 'The State Treasury will compensate the occupational accidents and diseases to persons with a Government employment relationship.' Below this, a blue bar states 'You are representing Kirsi Helmonen'. A navigation bar at the bottom contains five tabs: 'Applicant's details', 'Accident information', 'Compensation details', 'Additional info and attachments', and 'Employer confirmation', followed by a 'Confirm and send' button. An orange arrow points to the 'Applicant's details' tab, and orange circles highlight each of the five tabs. A white pop-up box on the right contains two questions: 'Työskentelitkö tapaturmapäivänä pääasiallisesti etätyössä?' with radio buttons for 'En' and 'Kyllä' (where 'Kyllä' is selected), and 'Tapahtuiko tapaturma' with radio buttons for 'Työnteon yhteydessä' and 'Muussa olosuhteessa, missä?'.

Accident description

The description of the accident in the notification is very important for assessing the causal link between the accident and injury

- mechanism and energy that caused the injury
- document as soon as possible after the accident, to ensure that you remember every detail
- *what was the factor that was independent of the person, deviated from the normal run of events, and caused the accident to occur*
- the accident notification is akin to a “minimum interview” with the injured person, and they can be interviewed separately if their description is very incomplete or unclear, or if the documents contain contradictory information; any previous injuries or illnesses affecting the assessment are also investigated (the matter can be resolved once *sufficient evidence* has been obtained)

If the person waits until the appeal stage to describe the external factor, the authority processing the appeal will generally consider the original injury notification to be more credible, as it was written closest to the accident.

After submitting the notification, the injured party will receive



A processing notification by email.



Information by email after the accident contact person has checked and confirmed the notification.



A decision by post after we have processed the application.



We will contact the injured party if we need more information during the processing of the application.



The accident contact person confirms the notification

A notification is sent to the shared email inbox of the agency's accident contact persons when an employee has filed an accident notification

- The email specifies who filed the accident report.
- Open the link in the email:
asiointipalvelu.valtiokonttori.fi/tyotapaturmat
- Select **Employer's confirmation**

Employee's notification

i Estimated fill-in time: 10–20 min

Start

Employer's confirmation

Open notifications

Providing additional information

i Supplement a previously submitted form

Additional information form



Select the application to be confirmed from the application list



- All applications waiting for confirmation are listed on the front page.
- Click "Edit" to view the details of the application
- All confirmed applications are marked as "Sent" on the list.

Hakemuksesi (Javron Pipe Oy)

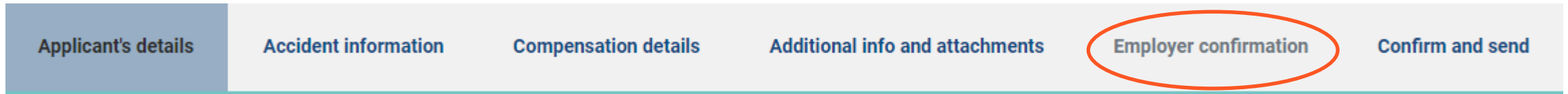
Valitse hakemuslomake ↓

🔔 Näet listassa kaikki sähköiset hakemuksesi Valtiokonttorille. Voit hakea listalta hakusanalla ja järjestää taulukon haluamasi sarakkeen mukaan.

Keskeneräisiä hakemuksia säilytetään kuuden kuukauden ajan viimeisimmästä muokkauspäivästä lukien.

Tallennettu	Tunnus ja laji	Hakija	Tila	Toiminnot
23.10.2020 klo 15:22	Työtapaturma	Eduskunnan kanslia, Juhani Palomäki	🕒 Odottaa vahvistusta	
22.10.2020 klo 13:09	Työtapaturma	Eduskunnan kanslia, Hennariikka Järviö	🕒 Odottaa vahvistusta	
29.10.2020 klo 12:43	TYTA20-000025: Työtapaturma	Eduskunnan kanslia, Mikael von Kugelgentes	📩 Lähetetty	Ei toimintoja
29.10.2020 klo 11:59	TYTA20-000021: Työtapaturma	Eduskunnan kanslia, Mikael von Kugelgentes	📩 Lähetetty	Ei toimintoja
27.10.2020 klo 11:50	TYTA20-000017: Työtapaturma	Eduskunnan kanslia, Juhani Palomäki	📩 Lähetetty	Ei toimintoja

Check, complete, confirm and send the notification



Complete the information on the Employer's confirmation tab

Confirm or reject the notification

- The applicant is not employed by the agency in any way.

Send the notification on the last tab

- A confirmation message will be sent to the shared email inbox.
- The injured person receives a message that their notification has been approved by the employer.

Receiving the decision

- A decision made under the Remote Work Accidents Act is only issued to the injured party, and the employer will not receive a copy of the decision

Remember that you can apply for daily allowance separately from KELA, in accordance with the Health Insurance Act, if your accident falls under the Remote Work Accidents Act.



You can find the most up-to-date information and answers to frequently asked questions on our website

- add a link to our service page on your agency's intranet!

The screenshot shows the website for the Valtiokonttori (State Treasury) page on 'Occupational accident'. The page is in Finnish and features a dark blue header with the logo and navigation options for SUOMI, SVENSKA, and ENGLISH. A search icon and a menu icon are also present. The breadcrumb trail reads: Frontpage / Services / Services related to compensation and accidents / Occupational accident. The main heading is 'Occupational accident'. Below the heading is a navigation bar with tabs: GENERAL, THE ACCIDENT OMBUDSMAN SITE (highlighted), FORMS AND APPENDICES, and REMOTE WORK. A prominent blue button with white text says 'TO THE APPLICATION FORM'. The main content area is titled 'Service description' and contains two paragraphs of text. On the right side, there is a sidebar with a blue header 'Jos töissä sattui - Valtiokonttori korvaa' and a stethoscope icon. Below this is a yellow section titled 'Frequently asked questions' with two expandable items: '+ What is an occupational disease?' and '+ Where I find e-service?'. At the bottom of the sidebar is a link 'More questions and answers' with a right-pointing arrow.

Valtiokonttori
Statskontoret
State Treasury

SUOMI SVENSKA ENGLISH

Frontpage / Services / Services related to compensation and accidents / Occupational accident

Occupational accident

GENERAL THE ACCIDENT OMBUDSMAN SITE FORMS AND APPENDICES REMOTE WORK

[TO THE APPLICATION FORM](#)

Service description

The State Treasury will compensate the occupational accidents and diseases to persons with a Government employment relationship.

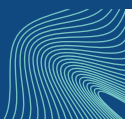
In addition, accidents to subsidised employees in work trial or on-the-job coaching, as well as to uninsured contract fire department members or prisoners, are compensated.

Jos töissä sattui - Valtiokonttori korvaa

Frequently asked questions

- + What is an occupational disease?
- + Where I find e-service?

[More questions and answers](#)





valtiokonttori.fi/en/service/occupational-accident

