



Fagforbundet's group insurance



This insurance is specially adapted for members of Fagforbundet (Norwegian Union of Municipal and General Employees), and provides added financial security should anything happen to you or your family. This insurance pays compensation in the event of disability, death and accident, and will be paid out in addition to any existing schemes you may have through employment and collective agreements.

1. Disability insurance

Now with pay-out for long-term sick leave!

This insurance gives you right to compensation should you become minimum 50% permanently disabled as a result of illness or accident. Compensation is paid out as a once-off lump sum amounting to NOK 300,000 up to age 42. From age turned 43 compensation is reduced by NOK 20,000 every year. From age turned 52 to age turned 60 compensation amounts to NOK 100,000.

Disability insurance expires when you turn 60 years old.

Age	Pay-out per month after 12 months	Total insurance sum
42 years and younger	NOK 3 000	kr 300 000
45 yrs	NOK 2 400	kr 240 000
50 yrs	NOK 1 400	kr 140 000
52 – 60 yrs	NOK 1 000	kr 100 000

The table shows the insurance sums for a selection for age groups.

Payment from the 13th month of sick leave!

You do not have to wait for a decision on permanent disability from NAV. This means that an advance will be paid from the moment you switch from sickness benefit to work assessment allowance from NAV.

Please note:

- The pay-out commences after the insured person has been on sick leave for 12 consecutive months. The sick leave period must have started before the insured person turned 60 years old.
- If you are minimum 50% disabled within two years of subscribing to the insurance due to a disease/illness you had at the time of signing up, and which you are presumed to have been aware of, you do not have the right to compensation.
- Members covered by this insurance who become disabled will continue to be covered in case of death and accident
- If you are on sick leave when you enroll in the insurance, you will not be enrolled in the disability insurance before you are declared fit or a permanent degree of disability of 50% or less has been established.
- If you are partly disabled (up to 50% disabled) at the time of signing up for the insurance, this disability insurance will only apply if the degree of disablement increases by minimum 50%, and the increase is due to another disease/illness than the cause of the original disablement.
- If you are more than 50% but less than 100% disabled at the time of signing up for the insurance, you are only covered for death and accident.

2. Life insurance

An insurance amount of NOK 400 000 is paid out as a once-off lump sum to surviving spouses/co-habiting partners or any other heir if the member dies. This compensation is paid out regardless of the cause of death and is valid any time of the day or night. Life cover is valid until the end of the calendar year during which the member turns 67 years old.

3. Accident insurance

This insurance gives the right to compensation for permanent injuries to the body resulting from an accident. For members and spouses/co-habiting partner this insurance is valid for leisure time, while for the children below 20 years old, it is valid for all hours of the day or night.

For 100% permanent medical invalidity, an amount is paid out based on the family composition on the day of the accident, as illustrated in the table.

For lower degrees of invalidity, proportionate compensation is paid out down to 5% for members/spouses/co-habiting partners.

In addition, the insurance covers the treatment fees incurred after an accident, by up to 5% of the insurance sum, pursuant to the rules. The own risk excess for treatment fees is NOK 1 000.

In the event of the death of a child as result of an accident, NOK 100 000 is paid out.

Accident insurance expires at the end of the calendar year during which the member turns 67 years old. The member can thereafter take out individual accident insurance at Fremtind, which will be valid until he/she turns 75 years old.

Family composition	Insurance sum
Single member	NOK 3 000 000
Member	NOK 1 500 000
Spouse/Partner	NOK 1 500 000
Member	NOK 1 500 000
Child (per child)	NOK 1 500 000
Member	NOK 1 000 000
Spouse/Partner	NOK 1 000 000
Child (per child)	NOK 1 000 000

Restrictions:

- There are certain types of high risk activities that are not covered by this insurance, such as skydiving, hang-gliding, mountain climbing, high-speed racing/training with a car or boat, diving with an air tank/breathing gas.
- Injuries as a result of self-intoxication, taking sleeping aids, painkillers or narcotics are not covered.

General provisions

No medical certificate required

One of the big advantages of Fagforbundet's group insurance is that you don't have to submit a health declaration. If you wanted to buy the same insurance as a private individual, you would have to provide a health declaration.

If you decide not to sign up now, but change your mind later on and decide to sign up, you will have to provide a health declaration at that time. If you have a disease/illness, your risk being turned down.

Tax-exempt pay-out

All pay-outs from these insurances are exempt from income tax.

Pay with AvtaleGiro or eFaktura

If you sign an agreement with your bank or pay this insurance using AvtaleGiro or eFaktura, you can rest assured that your insurance premiums will always be paid at the right time.

Price and payment exemption

The insurance costs NOK 369 per month.

- If you are younger than 34 the price is NOK 249 per month while those under 34 without disability coverage pay 351 kroner per month.
- If you are over 60 the price is NOK 321 per month because you are no longer covered by disability insurance.
- If you become minimum 50% disabled you do not have to pay for life insurance, since you will then only pay for accident insurance - NOK 62 per month. This also applies to disability occurring after turning 60 years old. It is a requirement that one meets the conditions for disability compensation to receive premium exemption.