

## Insured through your work

The information is applicable to privately and co-operatively employed wage earners and salaried employees

English/Engelska  
2009

# You are insured through your employment!

This information is intended for people insured through their work. General information on these insurance schemes can be found here.

AFA Försäkring (AGB, AGS, TGL and TFA insurance in combination; see below) can provide compensation in the event of sickness, work injury, work shortage and death. The types of insurance that apply at your workplace will depend on which collective agreement is applicable to you.

If you are unsure about the type of insurance that is applicable to you, you can obtain information from your employer or trade union representative, or from us at AFA Försäkring.

## **About collective insurance agreements**

A collective agreement is a written agreement between employers and employees' local trade unions. It regulates, among other things, salaries and employment terms. Labour market parties such as the Confederation of Swedish Enterprise, the Swedish Trade Union Confederation (LO), the Council for Negotiation and Co-operation (PTK) and the Swedish Association of Local Authorities and Regions agree on insurance schemes and their content in collective agreements.

If your employer has a collective agreement, you are automatically covered by insurance schemes that are set through the collective agreement as a part of your employment contract. If your employer does not have a collective agreement, the employer may nevertheless provide insurance cover for his employees. The employer takes out the insurance and pays the premium.

Collective insurance agreements are linked to your employment. You do not need to be a member of a local trade union to be covered.

## **If anything happens**

AFA Försäkring handles claims, carries out investigations and decides the amount of compensation that can be paid.

If you have any questions about insurance schemes or how to complete a claims notification, you are welcome to call our customer centre on 0771 88 00 99.

At [www.afaforsakring.se](http://www.afaforsakring.se) you will find the provisions of the insurance schemes, brochures and claims forms that you can print out. These can also be ordered by telephone on 0771 88 00 99.

Claims should be sent to:

AFA Försäkring  
106 27 Stockholm

# Group sickness insurance – AGS®

Applicable to privately and co-operatively employed wage earners

You may receive compensation if you fall ill. This insurance comes into force once you have been employed for 90 days (the qualifying period) and have an income with the Social Insurance Office which entitles you to sickness benefit. This insurance will be applicable for as long as you are employed, and the maximum period for which you may receive compensation is up to and including one month before your 65th birthday.

If you are absent for more than six consecutive months and this is not due to sickness, a year off, full leave under the Parental Leave Act or leave on full salary, you will be covered by the provisions concerning post-employment cover (see the section entitled Post-employment cover) for any period in excess of six months.

## Compensation

If you receive sickness benefit or a rehabilitation allowance from the Social Insurance Office, you may receive a *daily payment* from us. This compensation is equivalent to approximately 10 per cent of the income **entitling you** to sickness benefit.

As an employee, you are – as a general rule – entitled to sick pay from your employer for the first 14 days. The earliest you can receive a daily payment from us is from day 15 of your period of illness, and the last day on which you may receive a payment is day 360. If you receive sick pay for 90 days from your employer, the earliest you can receive a daily payment is from day 91.

If you receive activity or sickness benefit from the Social Insurance Office, you are entitled to receive a *monthly payment* from us.

This monthly payment is based on the income you were receiving when you fell ill. If you receive full sickness benefit, you will receive a full monthly payment. If you receive 50 per cent sickness benefit, you will receive half the monthly payment, and so forth.

## Work injury

If you have an accepted work injury and receive compensation for loss of income from the *Work Injury Insurance scheme (TFA)*, you cannot receive compensation from the group sickness insurance scheme for the same period.

Nor will we make a monthly payment if your loss of income is covered through a work injury life annuity from the Social Insurance Office. If you are granted a work injury life annuity for the same period for which you have received a monthly payment, the monthly payment must be refunded.

## Post-employment cover

The insurance will continue to apply for 720 days (the post-employment cover period) once the employment has ended. A precondition for post-employment cover is that you must retain entitlement to an income with the Social Insurance Office which entitles you to sickness benefit. If you fall ill during the post-employment cover period and receive compensation from the Social Insurance Office, the post-employment cover days will not be used. Post-employment cover ceases to apply if, for example, you no longer have an income with the Social Insurance Office which entitles you to sickness benefit.

*Compensation from insurance is taxable.*

# Work Injury Insurance – TFA®

Applicable to privately and co-operatively employed workers and salaried employees

This insurance cover is applicable from your first day of employment.

You may receive compensation for

- Accidents at work
- Accidents on your way to or from work (travel accidents)
- Occupational diseases

For us to be able to pay compensation, we have to have investigated the claim and deemed the medical complaint to be due to the injury.

Any occupational disease must be approved by the Social Insurance Office as a work injury or be included in the ILO list (an international agreement on occupational diseases) and be approved by AFA Försäkring for compensation to be payable.

*The insurance cover will not be applicable in the event of travel accidents if motor vehicles are involved. Here, the Traffic Damage Act will be applicable instead.*

## **Compensation during a period of acute illness**

### *Loss of income*

*Accidents at work* – you may receive compensation for loss of income during your period of sick leave, provided you have been on sick leave for at least 15 days.

*Travel accidents and occupational diseases* – you may receive compensation from the group sickness insurance scheme in the same way as with normal illness.

*Occupational diseases* - if the employer has caused the disease, you may receive compensation for the entire loss of income. Otherwise you may receive compensation from the group sickness insurance scheme in the same way as with normal illness.

### *Expenses*

We can pay expenses for medical care, medicines, etc. The cost of spectacles that have been damaged at the time of the accident may be compensated if you needed to seek medical treatment for the injury. If you have been on sick leave for more than 14 days, you may receive compensation for damaged clothing. An excess of SEK 500 will be deducted from the compensation.

### *Pain and suffering*

Pain and suffering is compensation for temporary physical and mental suffering.

*Accidents at work and travel accidents* – we can pay compensation for pain and suffering if you have been on sick leave for 31 days or more. Amongst other things, the amount payable depends on the nature of the injury, the treatment and the healing period.

*Occupational diseases* – we do not pay compensation for pain and suffering except in cases where the employer is responsible for causing the disease.

## **Compensation for permanent medical complaints**

### *Incapacity and harm*

Incapacity and harm is compensation for permanent physical and mental suffering. If the work injury leads to a permanent medical complaint, we can pay compensation. You may also receive compensation for disfiguring scars, loss of healthy teeth, etc.

### *Future additional costs*

We can compensate future additional costs which are essential. You may receive compensation for additional costs not compensated by someone else, e.g. the Social Insurance Office.

### *Permanent loss of income*

A permanent loss of income may be compensated if your annual income exceeds 7.5 base amounts (SEK 321,000 in 2009).

### *Retraining*

We can compensate for the additional cost of retraining if you cannot return to your previous work duties due to injury.

### *Death*

In the event of death due to a work injury, we normally compensate funeral costs if these exceed the funeral grant from the Social Insurance Office and the group life insurance scheme. Surviving relatives may receive compensation for loss of maintenance.

### *Post-employment cover*

If you are affected by a work injury that has manifested itself after your employment has ended but before your 65th birthday, post-employment cover may apply. In the case of cancer caused by asbestos, the disease has to have manifested itself before your 75th birthday. An industrial disease must be approved by the Social Insurance Office or be included in what is known as the ILO list for us to be able to investigate such a claim.

*Insurance compensation for loss of income and a life annuity for loss of maintenance are taxable. Other compensation is exempt from tax.*

# Severance pay insurance – AGB®

Applicable to privately employed workers and certain co-operatively employed workers

You may receive compensation if you are in permanent employment and are dismissed due to a work shortage. You have to have had your 40th birthday and been employed for at least 50 months over a five-year period by one or more employers with AGB insurance. You are entitled to AGB up to and including one month before your 65th birthday.

If you are re-employed or decline an offer of re-employment from the company or group within three months, offering as a minimum the same working hours that you had previously, you will not be entitled to receive any compensation. If, in connection with a transfer of personnel, you are entitled to have your employment transferred to the acquiring company, or if you decline this and are dismissed by the transferring company, we will be unable to pay any compensation. In some cases, compensation may be paid if what is known as the AGB Board deems that there are special grounds for this.

If the Social Insurance Office pays you 100 per cent sickness benefit or time-limited sickness benefit prior to your employment ending, we will be unable to pay any compensation from AGB.

Your application must be sent to us at AFA Försäkring within two years of termination of your employment.

## **Compensation**

Compensation is paid in the form of a lump sum. The amount depends on your age and working hours. The maximum amount you can receive for termination of employment in 2009 is SEK 39,440.

If you take up a new post within three months with the company or group, with fewer working hours, you may be entitled to part of the amount. If your employment in the new post is later terminated, you may be entitled to further compensation. We will not pay more than one full AGB amount from the time of termination of your employment and for five years following this date.

*Compensation from this insurance scheme is taxable.*

# Group Life Insurance – TGL

Applicable to privately employed wage earners

This insurance pays compensation to your surviving relatives in the event of your death. This normally applies from the first day of employment if you work and your working hours are at least eight hours a week, known as the insurance-carrying employment period. If you are absent from work for more than six consecutive months for any reason other than illness, leave with full parental pay or leave with preserved employment benefits, the insurance cover may cease to apply.

## Compensation

The insurance cover includes the basic amount, a child supplement and a funeral grant. In 2009, the basic amount will vary between SEK 21,400 and SEK 256,800. In 2009, the child supplement will vary between SEK 21,400 and SEK 85,600. The amount paid will depend on your age and your working hours at the time of death and, in the case of the child supplement, on the age of the child as well.

If you work for less than eight hours a week, a funeral grant (SEK 21,400) will be paid only if you die on a day when you have been working. If you work for eight hours a week or more, the basic amount and child supplement will be paid if you have surviving relatives as shown below. A funeral grant will always be paid to your estate.

## Beneficiaries of the basic amount

The surviving relatives are beneficiaries in the following order:

- 1 – spouse or registered partner,
- 2 – a cohabitant who has, has had or is expecting a child with you, or a cohabitant to whom you have previously been married or who has been your registered partner,
- 3 – another cohabitant,
- 4 – children entitled to inherit from your estate.

If you leave behind both another cohabitant and children entitled to inherit from your estate, half of the basic amount will be paid to the cohabitant and half to the children.

A spouse or registered partner will no longer be a beneficiary if there is an ongoing case regarding divorce or the dissolution of a registered partnership.

If you leave behind children aged over 21 only, half of the basic amount will be payable.

## Beneficiaries of child supplement

A child supplement will be paid to children under 21 years of age who are entitled to inherit from your estate and, in some cases, to siblings under 21 years of age.

## Changes to beneficiaries

You can change beneficiaries at any time. Only the surviving relatives specified under the *Beneficiaries of the basic amount* heading can be named as beneficiaries. Any notification of a change to beneficiaries must be in writing and sent to AFA Försäkring. Contact us to obtain a form and further information.

## Post-employment cover

If you work for at least eight hours a week and you have an insurance-carrying employment period of at least 180 days, the insurance cover will continue to apply (general post-employment cover) for 180 days if your employment is terminated. If your insurance-carrying employment period is less than 180 days, your post-employment cover will be for the same number of days as the duration of the employment.

A longer period of post-employment cover may apply if you are unemployed or are receiving full parental allowance. This post-employment cover and general post-employment cover may apply for a maximum of two years.

If you fall ill during the post-employment cover period, the insurance cover will apply for as long as you are ill. The insurance cover will apply until your 65th birthday.

If you continue to work after you have turned 65, the insurance cover will cease if you are absent from work for more than 90 days in a row. There is no post-employment cover period.

## Spouse insurance

If your spouse, registered partner or cohabitant dies and does not have his/her own group life insurance, we can pay a funeral grant from your insurance. We pay a child supplement of SEK 42,800 for each child under 17 years of age who lives at home.

*The amounts paid out from the insurance scheme are not taxable.*

## Continuation insurance, Group Life Insurance

You may take out continuation insurance before the general post-employment cover period expires. This will allow you to extend your insurance cover until your 65th birthday. To be allowed to take out this insurance, you have to have agreed working hours of 16 hours a week or more. If, at the same time, you are covered by another comparable group life insurance, only a funeral grant will be paid from the continuation insurance.

The annual premium for insurance taken out in 2009 is SEK 285.

Continuation insurance is taken out via Fora. For further information, call 08 787 40 10. Forms are also available at [www.fora.se](http://www.fora.se).

# Waiver of premium insurance, SAF-LO Collective Pension

Waiver of premium insurance is a component of the SAF-LO Collective Pension scheme. This insurance is applicable from the first day of employment on the condition that you have an income entitling you to sickness benefit. For anyone who is not entirely fit for work when the insurance scheme comes into force, there are certain limitations to the entitlement to compensation.

The insurance scheme may pay your pension contribution instead of your employer in the event of illness, work injury or parental leave. You have to have an income with the Social Insurance Office that entitles you to sickness benefit and have been, as a minimum, 25 per cent fit for work when you began your employment in order for this insurance scheme to apply.

At the earliest, the premium waiver will apply from the month of your 25th birthday and, at the latest, up to and including one month before your 65th birthday.

If you have terminated your employment, the insurance scheme may continue to apply for a limited time (post-employment cover) in the event of illness.

*When the retirement pension from the SAF-LO Collective Pension scheme is paid out, this compensation is taxable.*

You can obtain **further information** about the SAF-LO Collective Pension from us at Fora on 08 787 40 10 or at [www.fora.se](http://www.fora.se).

# Waiver of premium insurance, Co-operative Collective Pension scheme (KAP)

Waiver of premium insurance is a component of the Co-operative Collective Pension (KAP) scheme. This insurance is applicable from the first day of employment on the condition that you have an income entitling you to sickness benefit. For anyone who is not entirely fit for work when the insurance scheme comes into force, there are certain limitations to the entitlement to compensation.

The insurance scheme may pay your pension contribution instead of your employer in the event of illness, work injury or parental leave. You have to have an income with the Social Insurance Office that entitles you to sickness benefit and have been, as a minimum, 25 per cent fit for work when you began your employment in order for this insurance scheme to apply. At the earliest, the premium waiver will apply from the

month of your 25th birthday and, at the latest, up to and including one month before your 65th birthday.

If you have terminated your employment, the insurance scheme may continue to apply for a limited time (post-employment cover) in the event of illness.

*When the retirement pension in the Co-operative Collective Pension (KAP) scheme is paid out, the compensation is taxable.*

You can obtain **further information** about the Co-operative Collective Pension scheme, KAP, from KP Pension & Försäkring on 020 485 485 or at [www.kp.se](http://www.kp.se).



Vi försäkrar för ett bättre arbetsliv

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