

Insured through your work

The information is applicable to staff employed by municipalities, county councils, regions, the Church of Sweden, etc.

English/Engelska
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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 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 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® -KL

Applicable to employees at municipalities, county councils, regions, the Church of Sweden, etc.

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 90 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 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 approved industrial injury and receive compensation for loss of earnings from the *Work Injury Insurance scheme (TFA-KL)*, 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 cover 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 will cease to apply if, for example, you no longer have an income with the Social Insurance Office which entitles you to sickness benefit.

Compensation from this insurance scheme is taxable.

Work Injury Insurance – TFA® -KL

Applicable to employees at municipalities, county councils, regions, the Church of Sweden, etc.

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.

If the injury is due to violence or assault at work, we can compensate for the entire loss of income if you have been on sick leave for at least eight consecutive days.

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 70th 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.

Waiver of contribution insurance

If you are covered by the Collective Pension scheme (KAP-KL), the waiver of contribution insurance may pay your pension contribution instead of your employer in the event of illness or work injury.

You must have an income that entitles you to sickness benefit from the Social Insurance Office 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. You will also be covered by this insurance scheme in the event of absence due to illness, parental leave or any other leave on full salary.

Payment of contributions in the event of illness

The waiver of contribution insurance scheme may pay your pension contribution to your Collective Pension scheme (KAP-KL) if you receive compensation at the same time from the Social Insurance Office in the form of activity or sickness benefit.

Post-employment cover in the event of illness

The insurance cover will continue to apply for 90 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.

Payment of contribution in the event of occupational disease

Your pension contribution will also be paid when you are receiving a work injury life annuity without being entitled to activity or sickness benefit at the same time.

When the retirement pension from the Collective Pension is paid out, this compensation is taxable.



Vi försäkrar för ett bättre arbetsliv

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KUNDCENTER **0771-88 00 99** VX **08-696 40 00** INTERNET **www.afaforsakring.se**