



afa
FÖRSÄKRING

**Security in
working life**

Afa Försäkring provides security and financial support throughout your working life in the event of illness, work injury, work shortage, death and parental leave.

Our insurance plans are included in collective agreements, and nine out of ten employees in private-sector companies, municipal and regional authorities in Sweden are insured with us via their job. This enhances the welfare of both employees and employers, while contributing to social and economic sustainability in society.

Preventing work injuries and ill health is part of what we do. By supporting research and initiatives that promote good health and safety at work, we contribute to a safer and healthier working life.

Afa Försäkring is owned by the Confederation of Swedish Enterprise (Svenskt Näringsliv), the Swedish Trade Union Confederation (LO) and the Council for Negotiation and Co-operation (PTK).

Our vision is that everyone should have security in their everyday life.

Read more at afaforsakring.se



Anyone who lives and works in Sweden is insured. Sweden has a statutory social insurance scheme. 90 per cent of all employees in Sweden are also covered by collectively agreed insurance policies.

If you are one of them, you will be insured via your job. This means that you or your dependants may be entitled to extra compensation, of which you might be unaware.

Financial support when you need it

The idea of collectively agreed insurance cover is to provide security for as many people as possible in their everyday lives, with financial support whenever it is needed, but at a low cost for all.

Our insurance policies provide compensation

- ▶ **in the event of illness,**
- ▶ **in the event of a work injury,**
- ▶ **in the event of a shortage of work,**
- ▶ **in case of death, and**
- ▶ **if you are on parental leave**

The insurance plans that apply at your workplace depend on the collective agreement area you fall under.

Insured via your job

If your employer has a collective agreement, you will automatically be covered by the collectively agreed insurance by virtue of your employment. This will be the case regardless of whether you are a member of a trade union. Even employers without a collective agreement can take out our policies.

If you are unsure of your status, talk to your employer, trade union representative or insurance informant at work. You are also welcome to call our customer centre directly on 0771-88 00 99, business days 08:00–17:00.

Insurance in the Swedish labour market

There are various insurance options available for anyone who lives and works in Sweden. We use a pyramid to illustrate the groups.



Individual insurance

At the top of the pyramid are the individual insurance policies. These are taken out by private persons with private insurance companies on market terms.

Group insurance

At the third level, there is insurance coverage for members of certain trade unions. Unlike the two previous schemes, employees have some say over whether to opt in or out of this insurance.

Collectively agreed insurance

On top of the statutory income protection comes a supplementary cover, determined in collective agreements between the employers and the employees' trade unions. No less than 90 per cent of all employees in Sweden are automatically covered by at least one of these insurance policies through their employment contracts. The employer pays the premium.

Statutory insurance

Sweden has statutory income protection for all Swedish employees. This forms the base of the pyramid. This area is regulated by sickness benefit legislation and the social insurance code, and includes such benefits as health insurance, work injury insurance and pension insurance. The statutory insurance schemes are administered by the Social Insurance Agency.

If you fall ill

AGS

Group sickness insurance for blue collar workers in private and cooperative sector.

AGS-KL

Group health insurance for employees of municipal, regional authorities, the Church of Sweden and certain municipally-owned companies.

This insurance can give you extra compensation if you fall ill. This is a supplement to the compensation you receive from the Swedish Social Insurance Agency.

The insurance comes into force once you have been employed for 90 days and fit for work at a level of at least 25 per cent for at least a week. You must also have an income entitling you to sickness benefit, as determined by the Social Insurance Agency. The insurance will apply up to and including the month in which you reach 66 years of age. If you terminate your employment before that time, the policy may continue for a maximum of 720 days, providing you have an income entitling you to sickness benefit.

For the first 14 days, most people are entitled to sick pay from their employer. From day 15, the daily allowance may be paid by us up to sick day number 360.

If you instead receive sick pay from your employer for 90 days, we will pay the daily allowance from sick day 91 at the earliest up to sick day 360 at the latest.

If you receive sickness benefit or an activity allowance from the Social Insurance Agency, you may receive a monthly allowance from us. This is based on the income entitling you to sickness benefit which you had when you fell ill. If you are entitled to full sickness benefit, you will receive a full monthly allowance. In the case of half sickness benefit, you will receive half the monthly allowance, and so on.

- ▶ Submit your sick pay claim at afaforsakring.se. You can also follow the progress of your case at My Pages.

If you are injured

TFA

Work injury insurance for private employees.

TFA-KL

Work injury insurance for employees of municipal, regional authorities, the Church of Sweden and certain municipally-owned companies.

TFA-KP

Work injury insurance for employees of cooperatives.

PSA

Work injury insurance for government employees.

The insurance applies as from your first day of employment and may provide you with compensation in the event of an accident at work, or a travel accident, and in the event of occupational illness. All three cases are called work injuries.

If you have an accident at work

You may receive compensation for loss of income if you are on sick leave. You may also receive compensation for expenses, e.g. medical attention, medicines, damaged clothing, glasses or similar. If you are on sick leave for more than 30 days (does not apply to TFA-KP), you may receive compensation for pain and suffering.

If you are injured while travelling to or from work

If you are on sick leave for more than 30 days (does not apply to TFA-KP), you may receive compensation for pain and suffering. You may also receive compensation for expenses, e.g. medical attention, medicines, damaged clothing, glasses or similar.

Exceptions are travel accidents in which a motor vehicle is involved. In this case the Swedish Motor Traffic Damage Act applies and the claim must be

made against the insurance company with which the vehicle was insured.

If you have an occupational illness

If the employer is responsible for causing the illness, you may be able to claim compensation both for loss of income and for pain and suffering. If you discover that you are suffering from an occupational illness after your employment has terminated, but before you reach 66 years of age, the work injury insurance may still apply. This is called post-employment cover.

If the work injury means you cannot work at all, you are entitled to compensation for future loss of income which is not compensated in any other way. You may also receive compensation for accidents, travel accidents and occupational illness if the work injury causes you persistent difficulty, disfiguring scars, loss of your own teeth, etc.

- ▶ Submit a work injury claim at afaforsakring.se. You can also follow the progress of your case at My Pages.
- ▶ Threats, violence and robbery also count as work injuries, so remember to claim for these too.

If your employment is terminated

AGB

Severance pay insurance. For layoffs due to lack of work for blue collar workers in private sector.

The insurance may pay out compensation if you are laid off, due to a shortage of work, from permanent employment or fixed-term employment, or due to illness.

A condition for compensation is that you must have reached 40 years of age. You must also have been employed for at least 50 months during a five-year period by one or more employers with AGB insurance.

You are entitled to compensation up to and including the month in which you reach 65 years of age. You will not receive compensation if the Social Insurance Agency is paying you full

sickness benefit before your employment comes to an end.

The amount you receive will depend on your age and whether you work full-time or part-time. The compensation payment is a lump sum when your employment has ended. If you accept a new post in the company or group with fewer working hours, you may be entitled to part of the amount.

- ▶ A form can be downloaded from our website: afaforsakring.se
- ▶ Both you and your employer must complete the form and send it in to us. Send your claim as soon as possible, but no later than two years after your employment came to an end.
- ▶ If you do not have access to a computer, just call our customer centre on 0771-88 00 99, business days 08:00–17:00, and ask them to send you the form.
- ▶ Not all blue collar workers in private sector are entitled to compensation due to a shortage of work in fixed-term employment, or termination due to illness. There are different agreements. Ask your employer or union representative what applies at your particular workplace.

If you pass away

TGL

Group life insurance for blue collar
workers in private sector.

This insurance provides tax-free compensation to your survivors if you die before 65 years. Beneficiaries are 1) husband, wife or registered partner, 2) cohabiting partner and 3) children who are your heirs.

The insurance cover includes the basic sum, a child supplement and a funeral grant. The basic sum is paid out to the beneficiaries. Sometimes a cohabiting partner and children are able to share the amount. The amount paid out will depend on your age and working hours, etc. at the time of death. The child supplement is also affected by the age of the child.

If your working hours are at least eight hours per week, post-employment cover is included. This means that the insurance will continue in effect for up to 180 days after your employment terminates. During this period you will in certain cases be able to take out a continuation insurance policy that will

apply until you reach the age of 66. The continuation insurance is taken out through Fora. For further information, see fora.se or call 08-787 40 10.

If you become unemployed, the post-employment cover will continue in effect for up to two years. If you are on sick leave you will be insured for the duration of your illness, but for no longer than up to the age of 66.

If your spouse, registered partner or cohabitant dies and does not have their own group life insurance, we may pay a funeral grant from your insurance. Under certain circumstances, a child supplement can also be paid.

What you can do

Inform your dependants of this insurance so there is less risk that it will be forgotten.

What your employer and relatives must do

- ▶ A form can be downloaded from our website: afaforsakring.se
- ▶ The claim must be signed by both the dependant and the deceased person's employer. The death certificate and relatives report must always be included.
- ▶ If you do not have access to a computer, just call our customer centre on 0771-88 00 99, business days 08:00–17:00, and ask them to send you the form.

If you are on parental leave

FPT

Insurance for parental allowance
supplement for blue collar workers in private and cooperative
sector.

The insurance may provide you with compensation when on parental leave and receiving parental allowance from the Social Insurance Agency.

If you have been employed for at least 12 months by one or more employers during the last four years before the birth/adoption of your child, you may receive compensation for a maximum of 60 days. If you have been employed for at least 24 months in the last four years, you may receive compensation for a maximum of 180 days.

The insurance applies if you take continuous parental leave with allowance before your child has reached 18 months or within 18 months of adopting the child.

If you divide your parental leave into several periods, you should apply for the period with most parental benefit days from the Social Insurance Agency.

The compensation amounts to 10 per cent of the income entitling you to sickness benefit, and is a supplement to parental allowance.

Applications for parental allowance supplement must be made within 5½ years of the child's birth/adoption. Late applications will not be compensated.

The insurance does not give compensation for the official 10 days of leave after birth of the child, or to care for a sick child.

► Submit your claim at afaforsakring.se.

When you apply for parental allowance supplement, you automatically make a claim for waiver of premium insurance. See information on next page.

When payment of your pension premium ceases

wholly or in part

Waiver of premium insurance

For blue collar workers in private sector with SAF-LO collective pension and blue collar workers in private sector with GTP cooperative sector collective pension.

Waiver of contribution insurance

For employees in municipal, regional government, the Church of Sweden and certain municipally-owned companies covered by the KAP-KL or AKAP-KL pension agreements.

The payments your employer pays as premiums for your future pension may cease, wholly or in part, in certain circumstances of working life. This insurance will pay the pension premium or pension contribution to you instead.

Waiver of premium insurance

The waiver of premium insurance may pay the pension premium for your occupational pension in the event of illness, work injury, or a work injury life annuity, or if you receive pregnancy or parental allowance during the period when the employer is not making payments.

The insurance applies from the first day of employment, provided that you have an income which entitles you to sickness benefit and were fit for work at a level of at least 25 per cent when you started your employment.

At the earliest, the waiver of premium insurance will apply from the month in which you reach 22 years of age and, at the latest, until the month in which you reach 65 years of age. If your employment has terminated, the insurance may continue to apply for a limited time.

Waiver of contribution insurance

The waiver of contribution insurance may pay the pension contribution for your occupational pension if you receive sickness benefit, activity allowance or a work injury life annuity during the period in which the employer is not making payments.

The insurance applies from the first day of employment, provided that you have an income which entitles you to sickness benefit and were fit for work at a level of at least 25 per cent when you started your employment.

The insurance applies until you reach 66 years of age. If you terminate the employment before that time, the policy may continue to apply for a maximum of 90 days, providing you have an income entitling you to sickness benefit.

- ▶ When you claim for illness or work injury, we check whether you are also entitled to waiver of premium or contribution. So in this case you need not make a separate claim.
- ▶ Submit your claim at afaforsakring.se.
You can also follow the progress of your case at My Pages.

Work-related insurance

Who to contact

This is an overview of collective insurance plans according to agreement areas and events. The table will help you see who to contact if you have questions. Explanation of contractions, see next page.

	Employment →	
	Employed by municipal and regional authorities, the Church of Sweden and municipally-owned companies	Blue collar workers in private sector
Event ↓		
Illness	Afa Försäkring (AGS-KL)	Afa Försäkring (AGS)
Work injury	Afa Försäkring (TFA-KL)	Afa Försäkring (TFA)
Parental leave	The employer	Afa Försäkring (FPT)
Death	KPA Pension (TGL-KL)	Afa Försäkring (TGL)
Lay-off due to lack of work	The Transition Fund (Adjustment agreement KOM-KR)	Afa Försäkring Job Security Fund TSL (Adjustment agreement)

White collar workers in private sector	Blue collar workers in co-operative sector	White collar workers in co-operative sector	Government employee
Alecta (ITP)	Afa Försäkring (AGS)	Folksam or Alecta	National Government Employee Pensions Board (PA16)
Afa Försäkring (TFA)	Afa Försäkring (TFA)	Afa Försäkring (TFA)	Afa Försäkring (PSA)
The employer	Afa Försäkring (FPT)	The employer	The employer
Selectable companies (ex. Alecta)	Folksam (AGL)	Folksam or selectable companies (ex. Alecta)	National Government Employee Pensions Board (TGL)
Trygghetsrådet TRR (Adjustment agreement)	CIKO (Adjustment agreement KFO-LO)	CIKO or Trygghetsrådet TRS (Adjustment agreement)	Job Security Foundation (Adjustment agreement)

Definitions

AGB

Insurance for severance pay due to lack of work for blue collar workers in private sector.

AGL

Group life insurance for employees in enterprises which are members of KFO.

AGS

Group sickness insurance for blue collar workers in private and cooperative sector.

AGS-KL

Group sickness insurance for employees of municipal, regional authorities, the Church of Sweden and certain municipally-owned companies.

AKAP-KL

Collectively agreed pension for municipal and regional authorities.

FPT

Parental allowance supplement for blue collar workers in private and cooperative sector.

GTP

Group pension scheme for the cooperative sector.

ITP

Trade and industry supplementary pension.

KAP-KL

Collectively agreed pension for municipal and regional authorities.

KFO

Cooperative Employers' Association (KFO), an independent employers' organisation.

KOM-KL

Adjustment agreement for employees of municipal employers.

KTP

Cooperative sector supplementary pension.

LO

Swedish Trade Union Confederation. One of the social partners and a federation of 14 trade unions. Also one of the owners of Afa Försäkring.

PA

Pension agreement for municipal and regional authorities.

PA03

Occupational pension for government employees.

PSA

Compensation for Personal Injury Agreement. Work injury insurance for government employees.

PTK

Joint organisation for 26 trade unions representing just over 1 million private-sector salaried employees. Also one of the owners of Afa Försäkring.

SAF

Swedish Employers' Confederation (name changed to Confederation of Swedish Enterprise in 2001).

SN

Confederation of Swedish Enterprise, the representative of business in Sweden. Also one of the owners of Afa Försäkring.

SPV

National Government Employee Pensions Board.

TFA

Work injury insurance for private and cooperative sector employees.

TFA-KL

Work injury insurance for employees of municipal, regional authorities, the Church of Sweden and certain municipally-owned companies.

TFA-KP

Work injury insurance for employees of cooperative sector.

TGL

Group life insurance.

TGL-KL

Group life insurance for municipal and regional authorities.

TRR

Job security fund (TRR)

TSL

Trygghetsfonden, collective agreement organisation.

Please contact us

Our customer centre's telephone number is 0771-88 00 99 and is open on normal business days from 08:00 to 17:00.

More information is available at afaforsakring.se.