

Fora AB
www.fora.se
Phone: +46 8 787 40 10
Business reg. no: 556541-8356

Application for insurance for employees

Enclosed please find the application documents for collective insurances. In the enclosed material you can read about insurance and the conditions that apply when signing an insurance agreement.

As soon as you have sent your application and we have registered it, we will send you an insurance confirmation and invoice.

Fora manages personal data in accordance with the data protection legislation relevant at any given time. More information is available at fora.se/personaldata

When will the insurances come into effect?

If you are not bound by collective agreement, the insurances will come into effect on the day we receive your registration. If you have a collective agreement for your employees, you will be obliged to sign insurance agreements effective as of the day the collective agreement comes into effect.

When will the insurances be terminated?

Please submit the "Termination of insurance agreement (AP06)" form to Fora as soon as your operations in Sweden have ceased. The insurance agreement must have been cancelled in order to be terminated.

Would you like to find out more?

You are welcome to call our Customer Service on +46 8 787 40 10 if you have any questions. You can also look for information, ask questions or download forms via our website: www.fora.se.

Kind regards,

Fora AB

Business reg. no.	Agreement no. (to be filled in by Fora)
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Employer (fill in name and address below)

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Please send the form to:

Fora AB, SE-101 56 STOCKHOLM, SWEDEN

The insurance agreement covers the following types of insurance:

- Group Health Insurance, **AGS**
- **SAF-LO Collective Pension Insurance**
- Collective Redundancy Insurance, **AGB** (for companies without collective agreements)
- Career Readjustment Insurance, **AGB** and **Career Readjustment Assistance** (normally for companies with collective agreements)
- Supplementary Parental Benefit Insurance, **FPT**
- Occupational Group Life Insurance, **TGL**
- Work Injury Insurance, **TFA**

Manual workers are covered by all insurance schemes.

Non-manual workers are covered by TFA.

The insurance agreement is concluded when Fora AB has sent insurance confirmation. The agreement normally takes effect and premiums become payable on the date on which the collective agreement comes into force. For the insurance agreement the terms and conditions apply to the AFA Insurances, Career readjustment insurance and SAF-LO Collective Pension Insurance. Read more at fora.se/forsakringsvillkor

1. Details about your association and collective agreement

Member of employers' association (state name of association)	Membership no, Confederation of Swedish Enterprise	Date of agreement (YYMMDD)
Collective agreement for manual workers affiliated to (state name of union)	Specify collective agreement	Date of agreement (YYMMDD)
Collective agreement for non-manual workers affiliated to (state name of union)	Specify collective agreement	Date of agreement (YYMMDD)

2. Details of company

Business reg. no:	Start of operation in Sweden (YYMMDD)
Separate billing address	Temporary operation <input type="checkbox"/> If yes, how long is operation in Sweden expected to continue? _____
Nature of business operation	

3. Details of employees

Manual workers employed as of (YYMMDD)	No manual workers: <input type="checkbox"/>	Non-manual workers employed as of (YYMMDD)	No non-manual workers: <input type="checkbox"/>
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Other information

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4. Estimated payroll expense, from date of sending application until year-end

Basis for calculating of preliminary premiums/charges.

All manual workers under the age of 25, SEK	All manual workers aged 25-65, SEK	All non-manual workers, SEK	Have no employees <input type="checkbox"/>
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Signature

I hereby certify that the information submitted is correct and complete. N.B. Please submit an extract from the company register showing the current authorized signatory.

Date	Authorized signatory	Contact person
		Phone
Name in block capitals	E-mail	

Business reg. no.	Agreement no. (to be filled in by Fora)
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Employer (fill in name and address below)

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5. List of employed manual workers

Please fill in the names and national registration numbers of manual workers employed with you.
Non-manual workers, self-employed or contract personnel should not be included on the list.

Date of Birth (YYMMDD-no)	First name	Last name

Guide

1. Details of association/ collective agreement

If the company is a member of an employers' association or has signed a collective agreement with a trade union, please specify the details here.

Other comments may be added in the "Other information" section. If your collective agreement is implemented retroactively for more than three months, please specify the details here.

Collective agreement

Specify which collective agreement applies to you. If in doubt, contact your employers' association or trade union. Examples of collective agreements include "Engineers Agreement" or "Forgers Agreement".

Fora needs this information in order to invoice collective agreement charges.

Important: If your company has a collective agreement, please enclose a copy with your insurance application.

2. Details about the company

National registration number

Fill in the company's national registration number. The VAT registration does not need to be given.

For **partnerships** - fill in the national registration number of the partner signing the application. List the names and national registration numbers of other partners in the "Other information" section.

Company's start of operations

If the company has recently been taken over from another employer, state the details in the "Other information" section. You must also state the name, address and Corporate ID number of the former employer, as well as the date on which the business was taken over.

3. Details about employees

Manual or non-manual workers

Specify the earliest date from which you have had manual or non-manual workers.

In order to calculate premiums and collective agreement charges accurately, we need to know whether the company has manual, non-manual workers and an employed president. If you are unsure if a certain employee qualifies as a manual or non-manual worker, please contact Fora.

4. Estimated payroll expense

Collective agreement

If a collective agreement was signed in the current year, you should calculate the payroll expense from the start date of your collective agreement. If the collective agreement has been in force since the previous year or earlier, the payroll expense for the whole current year should be specified.

If there is no collective agreement, specify the total payroll expense on the date on which you send the form.

What to include in the payroll expense

Enter the gross estimated payroll expense for all employees, including hourly-paid employees, temporary employees and temporary replacement employees. The payroll totals must include salaries for **all employees** up to the year in which they reach the age of 65.

You should include the gross salaries. Gross salaries include all salaries paid during the year, including overtime pay, holiday compensation, holiday pay and sick pay.

Payroll expenses should also include:

- * Salaries of employees receiving employment assistance or salary contributions. State the full amount of the salary, including the portion for which the employer receives a contribution.
- * Salaries of home-based employees, employees serving abroad and self-employed people's partners if employed by the company.
- * Salary of company president if not self-employed. A president qualifies as a salaried employee depending on the tasks performed. In the retail sector, a president always qualifies as a salaried employee if he/she is not self-employed.
- * Holiday pay that is paid to employees via the holiday fund. This applies to employers in the sheet metal industry.
- * Money paid to a working hours account if the employee has elected to take his/her money in cash or as paid leave.

Do not include:

- * Salaries of trainees.
- * Salaries of self-employed persons and their spouse/registered partner who is actively involved in the business.
- * Salaries of unemployed people on a workplace introduction scheme or participants in a vocational development (ALU) projects.
- * Cost allowances and other taxable benefits such as per diems, subsidized meals, company cars and fees.
- * Severance pay additional to salaries paid during the period of notice.
- * Contract workers.

5. List of employed manual workers

Personal details of manual workers should be included on a separate attachment.

Insurance for the self-employed

Self-employed people and their spouse/registered partners who are actively involved in the business can take out their own insurance agreement, which may include AGS, TGL and/or SAF-LO Collective Pension. This requires the existence of a collective insurance agreement for the employees. Please specify on the insurance application form if you would like us to send you information and application forms.

Self-employed people are:

All owners of companies that are not legal entities or trading partnerships.

The general partner of a limited partnership.

In limited liability companies: shareholders whose holdings – separately or jointly with shares held by their spouse/registered partner, parent(s) or child(ren) – amount to at least one-third of the shares in the company.

Insurance intermediation

Fora is an insurance intermediary. Find out more at www.fora.se/forsakringsformedling

Information about current premiums is available at www.fora.se