

Insurances you have via your work

As a wage-earner at a private company with collective agreements, you are covered by the collective insurances. This is extra insurance cover that gives you and your family added financial security. Your employer signs the collective insurances and pays the premiums.

This information sheet gives you a brief description of the collective insurances. More information, including the full terms & conditions, can be found on the Fora and AFA Försäkring websites.

The collective insurances give you compensation

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|---------------------------------|---|
| – if you fall sick | AGS Group Sickness Insurance + Waiver of Premium Insurance |
| – if you are injured at work | TFA Work Injury Insurance (TFA) + Waiver of Premium Insurance |
| – if you have pregnancy benefit | Waiver of Premium Insurance |
| – if you have parental benefit | FPT Supplemental Parental Benefit Insurance + Waiver of Premium Insurance |
| – if you lose your job | AGB Redundancy Payment Insurance + Career Readjustment Support |
| – if you retire | SAF-LO Collective Pension Insurance |
| – if you die | TGL Group Life Insurance |

You can also read more on the reverse of this sheet.

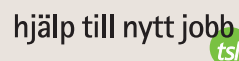
General information about the insurances is available at www.fora.se.

What to do if something happens

The insurances that apply in the event of sickness, work injury, parental leave, redundancy and death are administered by AFA Försäkring. Please contact AFA Försäkring if you need to report an injury:
Telephone: +46 (0)771-88 00 99 Monday-Friday 9am-5pm or at www.afaforsakring.se



If you work for a company with collective agreements, you will have Career Readjustment Support via TSL Employment Transition Fund. The application is made via your employer and union representative.



SAF-LO Collective Pension Insurance is administered by Fora. When you retire, the payments are made to you by the relevant pension managers.



The different insurances at a glance

In the event of sickness

AGS Group Sickness Insurance

This insurance provides additional compensation if you are on sick leave, or if you have been granted sickness compensation or activity compensation. The benefit is paid no earlier than day 15 of the period of sickness.

Starts to apply: when you have been employed for 90 days.

Administered by: AFA Försäkring.

In the event of work injury

TFA Work Injury Insurance

If you injure yourself at work, you can get compensation during the period of incapacity for work and for permanent invalidity. In the event of your death, your survivors can receive compensation. Work injury means accidents at work, on the way to/from work (except road accidents) and work-related sickness.

Starts to apply: from your first day of employment.

Administered by: AFA Försäkring.

When you are on parental leave

FPT Supplemental Parental Benefit Insurance

If you are on parental leave and receiving parental benefit from the Swedish Social Insurance Agency, you can also receive supplemental parental benefit. At www.afaforsakring.se you will find all the information about the conditions you must fulfil and the amount of money you can get.

Administered by: AFA Försäkring.

In the event of redundancy

AGB Redundancy Payment Insurance

Redundancy Payment Insurance (AGB) can provide compensation in the form of a one-off payment if a person is made redundant.

Starts to apply: if you have reached the age of 40 years and have been employed for at least 50 months during a 5-year period.

Administered by: AFA Försäkring.

Career Readjustment Support

TSL Employment Transition Fund can give you help to find a new job if you are made redundant. Your employer and your trade union jointly apply for career readjustment support on your behalf. The company where you are employed must be affiliated to TSL Employment Transition Fund in order to make an application for Career Readjustment Support.

Starts to apply: if you have been employed at an affiliated company with a collective agreement for at least 1 year and for at least 16 hours a week.

Administered by: TSL Employment Transition Fund

In the event of retirement

SAF-LO Collective Pension Insurance

SAF-LO Collective Pension Insurance supplements the basic state pension. The premium is paid by your employer. At www.fora.se you can influence the size of your future pension by choosing a pension manager to look after your pension capital. You can also select repayment cover and family cover to give your family extra financial security in the event of your death. You get an annual pension statement from Fora about the money you have built up towards this pension insurance and how it has developed.

Starts to apply: when you reach the age of 25 years.

Normally paid out from the age of 65 years.

Administered by: Fora.

In the event of death

TGL Group Life Insurance

If you die, this insurance can provide compensation in the form of a one-off payment to your survivors and funeral assistance for your estate. The size of this amount will depend on your working hours, age and how many survivors there are.

Starts to apply: from your first day of employment.

Administered by: AFA Försäkring.

Waiver of Premium Insurance

In the event of sickness, work injury or if you have pregnancy benefit, Waiver of Premium Insurance will pay your SAF-LO Collective Pension Insurance premium instead of your employer in certain cases.

Starts to apply: when you reach the age of 25 years and are covered by SAF-LO Collective Pension Insurance. You must apply for waiver of premium yourself if you have pregnancy/parental benefit. When you report an illness or injury, you automatically apply for waiver of premium.

Administered by: AFA Försäkring.

About us

- Fora mediates money and information between employees, companies and insurance companies. We work on a non-profit basis, and we are jointly owned by the Swedish Trade Union Federation and the Confederation of Swedish Enterprise. Find out more at www.fora.se
- AFA Försäkring administers collective insurances, processes claims and decides how much compensation should be paid out. We are owned by the Confederation of Swedish Enterprise, the Swedish Trade Union Federation and the Council for Negotiation and Co-operation. Find out more at www.afaforsakring.se
- TSL Employment Transition Fund helps people who have been made redundant to find a new job. TSL is jointly owned by the Swedish Trade Union Confederation and the Confederation of Swedish Enterprise. Find out more at www.tsl.se