

# Information about insurance for the Swedish Association of University Teachers, SULF



## Members' insurance GF 14750-1 Valid with effect from 1 January 2025 Group agreement with Folksam

### The insured

Members of SULF.

### Qualification period

To be covered by the income protection insurance, you must have been a member of SULF or another union with mandatory income protection insurance for twelve months at the time unemployment occurs (your first qualifying day for unemployment benefit).

You must continue to be a member of the trade union throughout the compensation period.

### Income protection insurance

If you become unemployed\* involuntarily and you are entitled to income-related compensation from the Swedish unemployment benefit fund, you may also be entitled to compensation from this insurance.

If you take part in an official labour market-related programme during a period of unemployment and receive activity benefit from the Swedish Social Insurance Agency, you are entitled to continued compensation from the income protection insurance.

You can receive compensation from the insurance for up to 150 days, although only until the month you reach the age of 66. The number of days' compensation is always counted from the date on which you first received compensation from the unemployment benefit fund.

The percentage used for compensation (80 per cent) by the unemployment benefit fund is multiplied by your compensation-entitled income at the start of unemployment. A standard deduction is then made for tax.

Your compensation represents the difference between the result of this calculation and the highest compensation after tax that can be paid from the unemployment benefit fund. Compensation from the insurance is tax free.

Compensation is further reduced by any compensation from another insurance or other income-related compensation.

Compensation is paid for income up to SEK 80,000.

### Maximum compensation

If you receive compensation for loss of income from the Swedish Job Security Foundation (Trygghetsstiftelsen), then the following applies during the first 44 days that are compensated for by the unemployment insurance fund. In the event that total income-related compensation exceeds the percentage of income eligible for compensation as applied by the unemployment insurance fund, your income insurance compensation in the event of involuntary unemployment may be postponed by the same number of compensation days that you receive compensation for from the Swedish Job Security Foundation.

### Career coaching

If you are entitled to income insurance compensation, then you are also entitled to receive career coaching free of charge.

Career coaching entails a one-hour session with a certified coach during which you will receive individual advice tailored to you.

You will also be provided with a written action plan and granted access to two webinars of your choosing. Career coaching also entitles you to participate in two career seminars annually in Stockholm, Gothenburg or Malmö.

### LAS supplement

According to Section 34 of the Employment Protection Act (1982:80) (LAS), the mandatory income insurance with LAS supplement applies in the event of a dispute regarding invalidity of termination as of 1 September 2023.

The LAS supplement applies when the Swedish Association of University Teachers and Researchers (SULF) represents a member in a dispute with the employer in accordance with Section 34 of LAS.

Compensation is paid:

- as long as the dispute is ongoing and the union represents the member, although not longer than 300 unemployed days
- as long as income-related unemployment benefit compensation is paid, although not longer than 300 unemployed days
- at a maximum of 80 per cent of the income ceiling in the mandatory income insurance or at a maximum of 80 per cent of 1.4 x the income base amount per month.

\* Involuntary unemployment means that you have not resigned without acceptable reason or left work due to improper conduct. An assessment of what constitutes an acceptable reason should accompany the decision of the unemployment benefit fund in your case, or if the unemployment benefit fund does not make any special decision, the practice applied for acceptable reasons pursuant to the Act regarding unemployment insurance (ALF) will apply.

Income qualifying for compensation and compensation levels comply with the rules of the Unemployment Insurance Act (1997:238).

The LAS supplement may apply with a shorter qualification period than the mandatory income insurance. The union notifies Folksam who should be evaluated for compensation.

### **Upon completion of the dispute and continued unemployment**

A member who has received compensation from the LAS supplement and continues to be unemployed at the end of the dispute may receive continued compensation from the LAS supplement with the number of days included in the compulsory income insurance of the association, provided that unemployment benefit compensation is paid and for a total maximum of 300 days.

### **Exceptions**

The LAS supplement does not apply if the member is entitled to compensation from supplementary insurance or supplementary unemployment benefit compensation in the event of a dispute from any insurance organisation.

### **Recovery**

If the completed dispute leads to the unemployment benefit fund demanding recovery of unemployment benefit compensation due to a claim for damages, Folksam will recover the corresponding compensation paid via the LAS supplement.

### **We want you to be satisfied**

Ask Folksam. Misunderstandings or disagreements can often be simply resolved, so please contact the person who handled the case first. You can also contact the Customer Ombudsman at Folksam. You also have other possibilities, which are described in the complete terms and conditions of insurance.

This is a brief description of the income protection insurance. The complete terms and conditions apply to this insurance, and these can be obtained from [folksam.se](http://folksam.se) or [sulf.se](http://sulf.se)