

# Handels

## Member insurance 2025

### Included in your membership fee

#### Householders' comprehensive policy

Agreement number **KS 15800**

- Property protection
- Liability
- Legal protection
- Assault cover
- Travel insurance
- Crisis intervention
- Identity theft

#### Member Accident in Leisure Time

Agreement number **GF 1580**

- Accident compensation
- Emergency compensation
- Hospital stay
- Dental injuries
- Rehabilitation
- Other expenses.
- Physical injury compensation
- Medical disability SEK 200,000
- Crisis intervention

#### Income Protection Insurance

Agreement number **GF 14750-00011**

- For members who have a qualifying income exceeding SEK 33,000 per month.
- Compensation of up to 100 compensation days.
- Compensation together with unemployment funds will pay up to 80 per cent of qualifying income.

#### Children's group life insurance

Agreement number **GF 1580**

Insurance amount SEK 35,000

### Starting offer for new members

*These insurance policies can also be purchased at a later date at a favourable rate.*

#### Illness and life insurance

Agreement number **GF 13895**

- Compensation in the event of incapacity for work in the amount of SEK 1,700 per month after a 90-day qualifying period.
- Death benefit SEK 325,000.
- Diagnosis compensation SEK 50,000.

Monthly cost	Up to age 26	Age 27-35	Age 36-45	Age 46-66*
Member	SEK 41	SEK 48	SEK 56	SEK 69

*\* The insurance policy provides cover until the age of 66, but if the member continues to work then they can retain the cover until the age of 69, subject to notifying that they wish to do so.*

You can opt for higher rates of compensation than those set out in the starter offer: up to SEK 5,000 in the event of incapacity for work, up to SEK 100,000 in the event of a diagnosis, and up to SEK 1,500,000 in the event of death. If you are a new member then you can make your choice once you have received your policy statement. Read more at [folksam.se/handels](https://folksam.se/handels).

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## Starting offer for new members, continued

### Member Accident in Leisure Time with increased compensation Agreement number GF 13895

- Medical disability SEK 800,000

Monthly cost SEK 18

The insurance policy provides cover until the age of 66, but if the member continues to work then they can retain the cover until the age of 69, subject to notifying Folksam that they wish to do so.

## Optional extras

### Illness and life insurance for member, spouse

- Compensation in the event of incapacity for work in the amount of SEK 1,700 per month after a 90-day qualifying period.
- Death benefit SEK 325,000.
- Diagnosis compensation SEK 50,000.

You can opt for higher rates of compensation than those set out in the starter offer: up to SEK 5,000 in the event of incapacity for work, up to SEK 100,000 in the event of a diagnosis, and up to SEK 1,500,000 in the event of death. If you are a new member then you can make your choice once you have received your policy statement. Read more at [folksam.se/handels](https://folksam.se/handels).

### Agreement number GF 13895

Monthly cost	Up to age 26	Age 27–35	Age 36–45	Age 46–66*
Member	SEK 41	SEK 48	SEK 56	SEK 69
Co-insured	SEK 41	SEK 48	SEK 56	SEK 69

\*The insurance policy provides cover until the age of 66, but if the member continues to work then they can retain the cover until the age of 69, subject to notifying that they wish to do so.

### Member Accident in Leisure Time for member's spouse

- Accident compensation
- Emergency compensation
- Hospital stay
- Dental injuries
- Rehabilitation
- Other expenses.
- Physical injury compensation
- Medical disability up to SEK 1,000,000.
- Crisis intervention

The insurance policy provides cover until the age of 66, but if the member continues to work then they can retain the cover until the age of 69, subject to notifying Folksam that they wish to do so.

### Agreement number GF 13895

Monthly cost SEK 38

### Income Protection Insurance – supplementary

Supplements the income protection insurance included as part of membership with protection for a further 200 days amounting to 300 days in total.

### Agreement number GF 14751-00011

Monthly cost Income dependent

### Home insurance

Members of Handels already benefit from one of the best householders' comprehensive policies available in the market from Folksam as part of their membership subscription fee.

Members are also able to avail themselves of members' rates on:

- When a householders' comprehensive policy is extended to the Medium or Large package.
- Home owner insurance.
- Condominium insurance.
- Owner-occupiers' insurance.

## Optional extras, continued

### Members' children

Disability and accident insurance for children and young persons up to 25 years of age.

### Agreement number GF 13895

Monthly cost per child (price base amount)	Age 0-7	Age 8-25
Insurance amount 12.5 pba (SEK 735,000)	SEK 120	SEK 139
Insurance amount 25 pba (SEK 1,470,000)	SEK 186	SEK 215
Insurance amount 50 pba (SEK 2,940,000)	SEK 291	SEK 335

### Legal insurance

- 15 hours of legal advice per year.
- Legal protection in disputes. Up to SEK 2,000,000.
- Assistance in the event of identity theft.
- Peace-of-mind advice – three calls per policy year.

### Agreement number GF 13895

Monthly cost	SEK 53
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### Medlemsspar (Member Savings)

Savings in mutual funds. You choose your own savings goal whether it's for your pension or something else. For further details and to sign up for Medlemsspar, visit [folksam.se/handels](https://folksam.se/handels).

### Savings amount

Member	from SEK 300 per month
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The price base amount (pba) for 2025 is SEK 58,800.



Give our Customer Service team a call on +46 (0)771-950 950 if you would like to find out more. Or head to [folksam.se/handels](https://folksam.se/handels).