

# IF Metall

## Member insurance 2026

### Included in your membership fee

#### Income Protection Insurance

Agreement number GF 14750-00050

- For members who have a qualifying income exceeding SEK 34,000 per month.
- Compensation of up to 100 compensation days.
- Compensation together with unemployment funds will pay up to 80 per cent of qualifying income.

#### Member Accident in Leisure Time

Agreement number GF 59000

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

The insurance policy provides cover until the age of 67, 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.

#### Supplementary occupational group life

Agreement number GF 59000

For members who are not covered by occupational group life insurance or comparable insurance taken out by the employer.

#### Children's group life insurance

Agreement number GF 59000

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 for member, spouse

Agreement number GF 59200

- Compensation in the event of incapacity for work in the amount of SEK 2,200 per month after a 90-day qualifying period.
- Death benefit SEK 250,000.
- Diagnosis compensation SEK 50,000.

#### Monthly cost

Member	SEK 68
Co-insured	SEK 68

The insurance policy provides cover until the age of 67, 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.

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/ifmetall](https://folksam.se/ifmetall)

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## Starting offer for new members, continued

### Member Accident in Leisure Time for 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

### Agreement number GF 59200

Monthly cost SEK 38

## Optional extras

### Illness and life insurance for member's cohabitant

Cohabitants may be co-insured on the same terms and conditions as apply for member, spouse.

### Agreement number 59200

Monthly cost SEK 68

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

Cohabitants may be co-insured on the same terms and conditions as apply for member, spouse.

### Agreement number 59200

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 of protection and cover for income of up to SEK 60,000 per month, or both.

### Agreement number 14751-50

Monthly cost Income dependent

### Home insurance

Membership of IF Metall gives you access to some of the best home insurance policies available to the market – and at members' rates.

### Agreement number 59200-K17

Monthly cost Postcode based

### Householders' comprehensive policy

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

### Members' rates also available on:

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

### Members' children

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

### Agreement number GF 59200

Monthly cost per child (price base amount) Age dependent

Insurance amount 12.5 pba (SEK 740,000) SEK 112–163

Insurance amount 25 pba (SEK 1,480,000) SEK 161–235

Insurance amount 50 pba (SEK 2,960,000) SEK 252–367

### Medlemsspar Fond (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/ifmetall](http://folksam.se/ifmetall).

### Savings amount

Member from SEK 100 per month

## For seniors

### Optional extras

#### Accident 60+ for member and partner

- Medical disability SEK 250,000
- Accident compensation
- Emergency compensation
- Hospital stay
- Dental injury expenses
- Other expenses.
- Physical injury compensation
- Crisis intervention
- Death benefit due to accident SEK 40,000.

#### Agreement number GF 89050

Monthly cost SEK 34

#### Diagnosis 60+ for member and partner

Compensation of SEK 50,000 for diagnoses covered by the insurance policy. Age limit 85 years.

The monthly cost depends on your age SEK 50–80

The price base amount (pba) for 2026 is SEK 59,200.



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/ifmetall](https://folksam.se/ifmetall).