

IF Metall

Member insurance 2025

Included in your membership fee

Income Protection Insurance

Agreement number GF 14750-00050

- For members who have a qualifying income exceeding SEK 27,500 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 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.

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 75
Co-insured	SEK 75

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.

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

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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 75

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 100 days amounting to 200 days of protection and cover for income of up to SEK 50,000 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 GF 59200

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 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 59200

Monthly cost SEK 61

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/ifmetall.

Savings amount

Member from SEK 300 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 33

Diagnosis 60+ for member and partner

Compensation of SEK 40,000 for diagnoses covered by the insurance policy. Age limit 85 years.

The monthly cost depends on your age SEK 50–80

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.

Monthly cost SEK 61

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/ifmetall.