

# Kommunal Member insurance 2024

## Included in your membership fee

### Householders' comprehensive policy

Agreement number GF 14700-13

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

### Member Accident in Leisure Time

Agreement number GF 14700-13

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

### Income Protection Insurance

Agreement number GF 14700-13

- Get protection on income up to 80 per cent of a compensable income up to SEK 45,000 per month.
- Compensation of up to 100 compensation days.
- Compensation together with unemployment funds will pay up to 80 per cent of qualifying income.

### Supplementary occupational group life

Agreement number GF 14700-13

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 14700-13

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 17001

- Compensation in the event of incapacity for work in the amount of SEK 2,100 per month after a 90-day qualifying period.
- Death benefit SEK 320,000.
- Diagnosis compensation SEK 50,000.

Monthly cost	Up to age 26	Age 27–35	Age 36–45	Age 46–69
Member	SEK 40	SEK 60	SEK 80	SEK 104
Co-insured	SEK 40	SEK 60	SEK 80	SEK 104

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

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## Starting offer, continued

### 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

### Agreement number GF 17001

Monthly cost SEK 39

## Optional extras

### 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 14751-13

Monthly cost Income dependent

### Home insurance

Members of Kommunal 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.

### Members' children

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

### Agreement number GF 17001

Monthly cost per child (price base amount)	Age 0-7	Age 8-25
Insurance amount 12.5 pba (SEK 716,250)*	SEK 119	SEK 134
Insurance amount 25 pba (SEK 1,432,500)	SEK 184	SEK 208
Insurance amount 50 pba (SEK 2,865,000)	SEK 288	SEK 323

\* New level valid from 1 January 2024.

### 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 17001

Monthly cost SEK 45

### Medlemsspar (Member Savings)

A long-term savings product ideal for goals such as retirement and benefitting from low fees. Members can choose between the Medlemsspar Trygg and Medlemsspar Fond products. For further details and to sign up for Medlemsspar, visit [folksam.se/kommunal](https://folksam.se/kommunal).

### Savings amount

Member from SEK 300 per month

The price base amount (pba) for 2024 is SEK 57,300.



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