

Kommunal Member insurance 2026

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 34,000 per month.
- Compensation of up to 150 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 24	SEK 44	SEK 69	SEK 99
Co-insured	SEK 24	SEK 44	SEK 69	SEK 99

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.

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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 38

Optional extras

Income Protection Insurance – supplementary

Supplements the income protection insurance included as part of membership with protection for a further 150 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 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/kommunal.

Savings amount

Member from SEK 100 per month

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/kommunal.