

GS

Member insurance 2025

Included in your membership fee

Householders' comprehensive policy

Agreement number GF 14700-00058

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

Member Accident in Leisure Time

Agreement number GF 14700-00058

- 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 14750-00058

- For members who have a qualifying income exceeding SEK 33,000 per month.
- Members who have a qualifying income of between SEK 27,500 and SEK 33,000 per month benefit from income protection insurance from day 101 to 200.
- Compensation up to 200 days.
- Compensation together with unemployment funds will pay up to 80 per cent of qualifying income.

Supplementary occupational group life

Agreement number GF 14700-00058

Applies to 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 14700-00058

Insurance amount SEK 35,000

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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

- Compensation in the event of incapacity for work in the amount of SEK 1,800 per month after a 90-day qualifying period.
- Death benefit SEK 200,000.
- 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/gs.

Agreement number GF 14450

Monthly cost	Up to age 66	Age 66–69*
Member/Co-insured	SEK 71	SEK 71

* 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.

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 SEK 1,000,000
- Crisis intervention.

Agreement number GF 14450

Monthly cost	SEK 38
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Optional extras

Illness and life insurance for cohabitant

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

Agreement number GF 14450

Monthly cost	Up to age 66	Age 66–69*
Co-insured	SEK 71	SEK 71

* 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.

Member Accident in Leisure Time for cohabitant

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

Agreement number GF 14450

Monthly cost	SEK 38
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Home insurance

Members of GS 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 14450

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 14450

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/gs.

Savings amount

Member	from SEK 300 per month
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For seniors

Included in your membership fee

Householders' comprehensive policy

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

Agreement number GF 14701-00058

Accidents 60+

- 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 14701-00058

For seniors, continued

Optional extras

Accident 60+ for 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 89000-05800

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.

Agreement number GF 89000-05800

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.

Agreement number GF 89000-05800

Monthly cost SEK 53

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/gs.