

# GS

## Member insurance 2026

### Included in your membership fee

#### Householders' comprehensive policy

- Property protection.
- Liability.
- Legal protection.
- Assault cover.
- Travel insurance.
- Crisis intervention.
- Identity theft.
- 5 hours of legal advice per year.

Agreement number GF 14700-00058

#### 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 34,000 per month.
- Compensation up to 150 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](http://folksam.se/gs).

### Agreement number GF 14450

Monthly cost	Up to age 67	Age 67–69*
Member/Co-insured	SEK 63	SEK 63

\* 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.

### 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

### Income Protection Insurance – supplementary

- The add-on provides an additional 150 days, for a total of 300 days.
- If your income exceeds SEK 45,000, you can choose to insure it for either 150 or 300 days.
- The maximum insurable salary is SEK 160,000.
- Qualification period: 12 months.

### Agreement number GF 14751-58

Monthly cost	Income dependent
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### Illness and life insurance for cohabitant

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

### Agreement number GF 14450

Monthly cost	Up to age 67	Age 67–69*
Co-insured	SEK 63	SEK 63

\* 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.

### Member Accident in Leisure Time for cohabitant

Cohabitors 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.

### 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 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

## Optional extras, continued

### 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/gs](http://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.
- 5 hours of legal advice per year.

#### 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 34
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#### Diagnosis 60+ for member and partner

Compensation of SEK 50,000 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
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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/gs](http://folksam.se/gs).