

# Hotell- och restaurangfacket

## Member insurance 2026

### Included in your membership fee

#### Householders' comprehensive policy

Agreement number 5825-K12

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

#### Income Protection Insurance

Agreement number GF 14750-12

- For members who have a qualifying income exceeding SEK 34,000 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 14700-12999

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 14700-12

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 14500

- Compensation in the event of incapacity for work in the amount of SEK 2,000 per month after a 90-day qualifying period.
- Death benefit SEK 250,000.
- Diagnosis compensation SEK 50,000.

Monthly cost	Up to age 26	Age 27-35	Age 36-45	Age 46-65*
Member	SEK 33	SEK 39	SEK 52	SEK 64
Co-insured	SEK 33	SEK 39	SEK 52	SEK 64

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

\* The insurance policy provides cover until the age of 65, 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.

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# Folksam

## Starting offer for new members, 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 SEK 1,000,000.
- Crisis intervention

The insurance policy provides cover until the age of 65, 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.

### Agreement number GF 14500

#### Monthly cost

Member	SEK 38
Co-insured	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 GF 14500

### 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 GF 14500

### 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 14751-12

Monthly cost	Income dependent
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### Home insurance

Members of HRF 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 14500

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

#### 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 5825-K12

### 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 89250

Monthly cost

SEK 34

#### Diagnosis 60+ for member and partner

Compensation of SEK 50,000 for diagnoses covered by the insurance policy. Age limit 85 years.

The monthly cost depends on your age

SEK 50–80

The price base amount (pba) for 2026 is SEK 59,200.

### Insurance service available in a wide range of languages

Arabic	خدمات التأمين باللغة العربية	+46 (0)771-58 59 00	Polish	Serwis ubezpieczeń w języku polskim	+46 (0)771-58 59 08
Bosnian	Usluge osiguranja na bosanskom jeziku	+46 (0)771-58 59 01	Russian	Сервис страхования на русском языке	+46 (0)771-58 59 09
English	Insurance service in English	+46 (0)771-58 59 02	Serbian	Usluge osiguranja na srpskom jeziku	+46 (0)771-58 59 10
Finnish	Suomenkielinen vakuutuspalvelu	+46 (0)771-58 59 03	Spanish	Servicio de seguros en español	+46 (0)771-58 59 12
Croatian	Usluge osiguranja na hrvatskom jeziku	+46 (0)771-58 59 05	Swedish	Försäkringsservice på (lätt) svenska	+46 (0)771-58 59 13
Northern Kurdish (Kurmanji)	Servîsa şîgurte bi kurdîyê	+46 (0)771-58 59 58	Turkish	Türkçe dilinde sigorta hizmetleri	+46 (0)771-58 59 14
Southern Kurdish	خزمه تگوزاری بیمه به کوردی	+46 (0)771-58 59 58	German	Versicherungsservice auf Deutsch	+46 (0)771-58 59 15
Persian	خدمات بیمه به زبان فارسی	+46 (0)771-58 59 07			

#### Questions?

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