

# Hotell och restaurangfacket

## Member insurance 2024

### Included in your membership fee

#### Householders' comprehensive policy

Agreement number **KS 5825**

- 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 27,500 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 46       | SEK 53    | SEK 61    | SEK 66     |
| Co-insured   | SEK 46       | SEK 53    | SEK 61    | SEK 66     |

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 39 |
| Co-insured   | SEK 39 |

## 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.

### 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.

### 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 |
|--------------|------------------|
|              |                  |

### 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 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.

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

### Savings amount

|        |                        |
|--------|------------------------|
| Member | from SEK 300 per month |
|--------|------------------------|

## 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 **KS 5825**

### 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 32

#### Diagnosis 60+ for member and partner

Compensation of SEK 40,000 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 2024 is SEK 57,300.

### 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 kurdiyê            | +46 (0)771-58 59 58 | Turkish | Türkçe dilinde sigorta hizmetleri    | +46 (0)771-58 59 14 |
| Southern Kurdish            | خزمه تگوزاری بيمه 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).