

# Information about insurance for the Swedish Association of University Teachers, SULF



## Members' insurance GF 14750-1 Valid with effect from 1 October 2025 Group agreement with Folksam

### The insured

Members of SULF.

### Qualification period

To be covered by the income protection insurance, you must have been a member of SULF or another trade union with mandatory income protection insurance for the last twelve months prior to the start of your unemployment – the day on which you have your first qualifying day from a Swedish unemployment insurance fund or the first day on which you have an activity grant from the Social Insurance Agency.

You must be registered as a professional member of SULF at the latest by the start of your unemployment in order to be covered by the insurance.

### Income protection insurance

If you become unemployed and are entitled to compensation from a Swedish unemployment insurance fund, you are also entitled to receive compensation from this insurance provided you meet the following conditions:

- You are involuntarily unemployed\*
- You have been a member of the unemployment insurance fund for at least 12 months
- You are entitled to 300 days in your unemployment period with the unemployment insurance fund

If you participate in a labour market policy programme during a period of unemployment and receive an activity grant from the Social Insurance Agency, you are also entitled to compensation from the income protection insurance.

You can receive compensation from the insurance for a maximum of 175 days, although at most up to and including the month before you turn 66. The number of compensation days is always calculated from the first compensation day on which you have received compensation from the unemployment insurance fund or the Social Insurance Agency.

Compensation is paid to cover up to 80% of your qualifying income. Your qualifying income is the income determined by a Swedish unemployment insurance fund at the start of your unemployment.

Your maximum qualifying income is SEK 80,000 per month.

### The compensation is calculated as follows:

The unemployment insurance fund's applied percentage for compensation, normally 80 per cent for days 1–100, 70 per cent for days 101–200 and 65 per cent for days 201–300, is multiplied by your qualifying income. We then make a standard deduction equivalent to ordinary state and municipal tax. When calculating the standard deduction, tax table 30, column 5, is used. Your compensation is the difference between the result of this calculation and the maximum compensation after tax (tax table 30, column 5) that is payable from the unemployment insurance fund.

Compensation from the insurance is tax-free.

The compensation will be reduced by any compensation from a security agreement or other insurance.

The qualifying income that is determined at the start of the unemployment applies to the entire compensation period.

### Career coaching

A new service is available for SULF members receiving compensation from income protection insurance – career coaching. Folksam offers this service in collaboration with AS3, a Nordic career advisory company. You will be provided with the tools to prepare you for your future working life.

Career coaching gives you professional and personal help from certified coaches with extensive experience. You will be given practical tools and help to get back into the labour market.

### LAS supplement

As of 1 September 2023, under Section 34 of the Employment Protection Act (1982:80) (LAS), the mandatory income protection insurance with LAS supplement applies in the event of a dispute regarding invalidity of termination.

The LAS supplement applies when the Swedish Association of University Teachers and Researchers (SULF) represents a member in a dispute with the employer in accordance with Section 34 of LAS. The income ceiling in the LAS supplement is SEK 80,000.

\* Involuntary unemployment means that you have not resigned without acceptable reason or left work due to improper conduct. An assessment of what constitutes an acceptable reason should accompany the decision of the unemployment benefit fund in your case, or if the unemployment benefit fund does not make any special decision, the practice applied for acceptable reasons pursuant to the Act regarding unemployment insurance (ALF) will apply.

**We want you to be satisfied**

Contact Folksam! Misunderstandings or disagreements can often be resolved easily. For this reason, please contact the person who dealt with the case in the first instance. You can also contact Folksam's Customer Ombudsman. You also have other options. These are described in the complete terms and conditions of the policy.

This is a brief description of the income protection insurance. The insurance is subject to the complete insurance terms and conditions, which can be found at [folksam.se](https://www.folksam.se).