

Work-related insurance



All persons living and working in Sweden are insured. Sweden has a statutory social insurance scheme.

90 percent of all employees in Sweden are also covered by collectively agreed insurance policies. If you are one of them, you will be insured via your job.

This means that you or your dependants may be entitled to extra compensation which you are unaware of.

Financial support when you need it

The idea of collectively agreed insurances is to provide a security for as many people as possible in their daily life, with financial support whenever it is needed, but at a low cost for all.

Our insurance policies provide compensation

- in the event of illness,
- in the event of work injury,
- in the event of losing your job,
- in case of death
- if you receive pregnancy allowance or parental allowance.

The insurances that apply at your workplace depend on the collective agreement area you fall under.

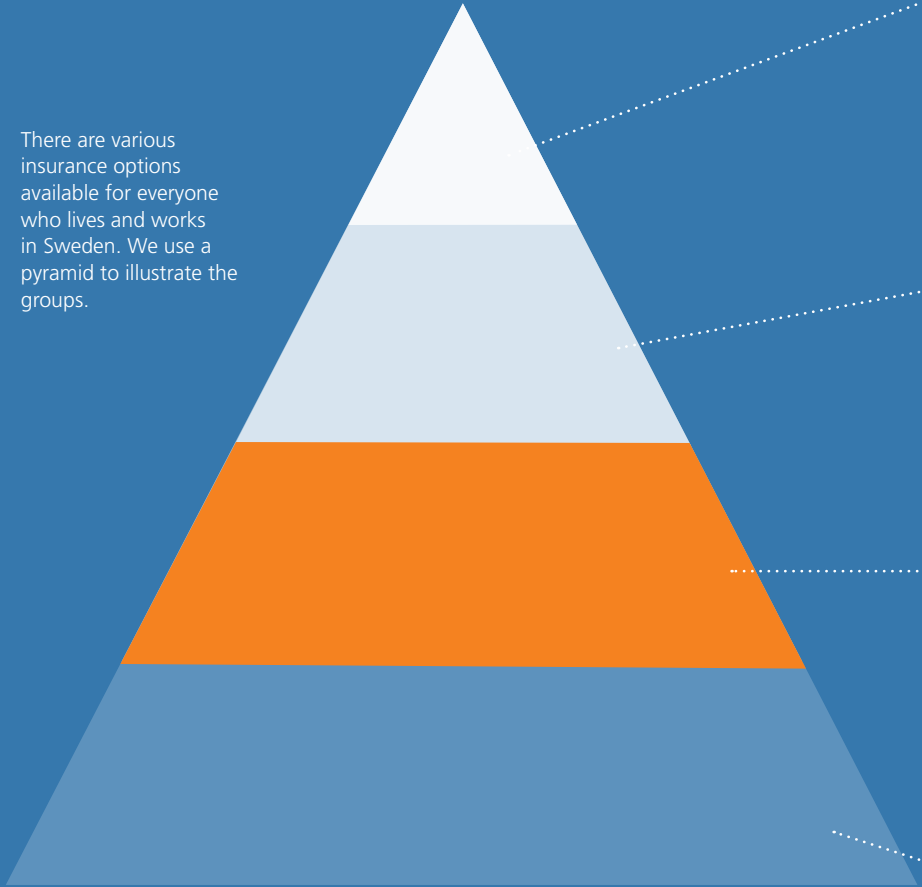
INSURED VIA YOUR JOB

If your employer has a collective agreement, you will automatically be covered by the collectively agreed insurance by virtue of your employment. This will be the case regardless of whether you are a member of a trade union. Even employers without a collective agreement can take out our policies.

If you are unsure of your status, talk to your employer or shop steward at work. You are also welcome to contact our customer centre directly on Tel.: +46 (0)771-88 00 99 on weekdays from 8.00-17.00.

Insurance in the Swedish labour market

There are various insurance options available for everyone who lives and works in Sweden. We use a pyramid to illustrate the groups.



INDIVIDUAL INSURANCE

At the top of the pyramid are the individual insurance policies. These are taken out by private persons with private insurance companies on market conditions.

4.

GROUP INSURANCE

At the third level, there is insurance coverage for members of certain trade unions. Unlike the two previous schemes, employees have some say over whether to opt in or out of this insurance.

3.

COLLECTIVELY AGREED INSURANCE

On top of the statutory income protection comes a supplementary cover, determined in collective agreements between the employers and the employees' trade unions.

90 percent of all employees in Sweden are automatically covered by these insurance policies through their employment contracts. The employer pays the premium.

2.

STATUTORY INSURANCE

Sweden has statutory income protection for all Swedish employees. This forms the base of the pyramid.

This area is regulated by sickness benefit legislation and the social insurance code, and includes such benefits as health insurance, work injury insurance and pension insurance. The statutory insurance schemes are administered by the Social Insurance Agency.

1.

If you fall ill

AGS

Group sickness insurance for private-sector and cooperative-sector workers.

AGS-KL

Group sickness insurance for employees of municipal, regional authorities, the Church of Sweden and certain municipally-owned companies

This insurance can give you extra compensation if you fall ill. This will apply if you receive sickness benefit or rehabilitation benefit from the Social Insurance Agency.

The insurance comes into force once you have been employed for 90 days and were fit for work at a level of at least 25 per cent for at least a week. You must also have an income entitling you to sickness benefit, as determined by the Social Insurance Agency. The insurance will apply up to and including the month in which you reach 65 years. If you terminate your employment before that time, the policy may continue for a maximum of 720 days, providing you have an income entitling you to sickness benefit.

For the first 14 days, most people are entitled to sick pay from their employer. From day 15, the daily allowance may be paid by us up to sick day number 360. If, instead, you receive sick pay from your employer for 90 days, we will pay the daily allowance from sick day number 91 at the earliest up to day 360 at the latest.

If you receive sickness benefit or an activity allowance from the Social Insurance Agency, you may receive a monthly allowance from us. This is based on the income entitling you to sickness benefit which you had when you fell ill. If you are entitled to full sickness benefit, you will receive a full monthly allowance. In the case of half-rate sickness benefit, you will receive half the monthly allowance, and so on.

What to do:

1. Make your claim on www.afaforsakring.se You can also follow progress on your case on the same site.
2. If you have any questions you can ring our customer centre on Tel.: +46 (0)771-88 00 99 on weekdays from 8.00-17.00.

If you come to harm

TFA

Work injury insurance for private employees.

TFA-KL

Work injury insurance for employees of municipal, regional authorities, the Church of Sweden and certain municipally-owned companies.

TFA-KP

Work injury insurance for employees of cooperatives.

PSA

Compensation for Personal Injury Agreement (PSA) Work injury insurance for government employees.

The insurance applies from your first day of employment and may provide you with compensation in the case of accidents at work, accidents on the way to or from work or in the case of occupational disease. All three cases are called work injuries.

IF YOU HAVE AN ACCIDENT AT WORK

You may receive compensation for loss of income if you are listed as sick.

You may also receive compensation for expenses, e.g. medical attention, medicines, damaged clothing, glasses or similar. If you are off sick for more than 30 days (not for TFA-KP), you may receive compensation for pain and suffering.

IF YOU ARE INJURED ON YOUR JOURNEY TO/FROM WORK

If you are off sick for more than 30 days (not for TFA-KP), you may receive compensation for pain and suffering. You may also receive compensation for expenses, e.g. medical attention, medicines, damaged clothing, glasses or similar.

IF YOU CONTRACT AN OCCUPATIONAL DISEASE

If the employer is responsible for causing the illness, you may be able to claim compensation both for loss of income and for pain and suffering. If the employer is not responsible for causing the illness, the group health insurance provides compensation as for an ordinary illness.

If you contract an occupational disease after you have terminated your employment but before you reach 65 years, the work injury insurance may still apply. This is called post-employment cover.

If the work injury means you cannot work at all, you are entitled to compensation for future loss of income which is not compensated in any other way.

You may also receive compensation for accidents, accidents on the way to/from work and occupational disease if the work injury causes you persistent difficulty, disfiguring scars, loss of living teeth, etc.

Exceptions are accidents on the way to or from work in which a motor vehicle is involved. In this case the Swedish Motor Traffic Damage Act applies and the claim must be made against the insurance company with which the vehicle was insured.

From 1 January 2013, different rules apply for TFA-KL in the case of occupational diseases.

What to do:

1. Claim for your work injury on www.afaforsakring.se. You can also follow progress on your case on the same site.
2. If you have any questions you can ring our customer centre on Tel.: +46 (0)771-88 00 99 on weekdays from 8.00-17.00.

Threats, violence and robbery also count as work injuries, so remember to claim for these too.

If your employment is terminated

AGB

Severance payment insurance. For layoffs due to lack of work for privately employed workers.

The insurance may pay out compensation if you have a permanent post and are dismissed due to lack of work.

It is a condition for receiving compensation that you are 40 years or over and have been employed for at least 50 months during a five-year period by one or more employers with AGB insurance.

You are entitled to compensation up to and including the month in which you reach 65 years. If you are taken on again or within three months refuse an offer of re-employment with at least the same working hours, you will only receive compensation in special circumstances. You will not receive compensation if the Social Insurance Agency is paying you full sickness benefit before your employment comes to an end.

Compensation is paid in the form of a taxable lump sum. The amount depends on your age and working hours. If you accept a new post in the company or group with fewer working hours, you may be entitled to part of the amount.

What to do:

1. A downloadable form is available on our website www.afaforsakring.se.
2. Both you and your employer must complete the form and send it in to us. Send your claim as soon as possible, but no later than two years after your employment came to an end.
3. If you do not have access to a computer, just ring our customer centre on +46 (0)771-88 00 99 on weekdays from 8.00 to 17.00 and ask them to send you the form.

If you pass away

TGL

Group life insurance for private
workers.

This insurance provides tax-free compensation to your survivors if you die before 65 years. Beneficiaries, in order of sequence, are 1) spouse or registered partner, 2) cohabitant and 3) children with right to succession.

The insurance cover includes the basic amount, a child supplement and a funeral grant. The basic amount is paid out to the beneficiaries. Sometimes a cohabitant and children are allowed to share the amount. The amount paid out will depend on your age and working hours, etc. at the time of death. The child supplement is also affected by the age of the child.

If your working hours are at least eight hours per week, post-employment cover is included. This means that the insurance will continue in effect for up to 180 days after your employment terminates. During this period you will in certain cases be able to take out a continuation policy which will apply until you reach 65 years. The continuation insurance is taken out through Fora. For further information, see www.fora.se or call +46 (0)8 787 40 10.

If you become unemployed, the post-employment cover will continue in effect for up to two years. If you are listed as sick, you will be insured for the duration of your illness but no longer than up to age 65.

If your spouse, registered partner or cohabitant dies and does not have his/her own group life insurance, we may pay a funeral grant from your insurance. Under certain circumstances, a child supplement can also be paid.

What you can do

Inform your dependants of this insurance so there is less risk that it will be forgotten.

What your employer and dependant must do

1. A downloadable form is available on our website www.afaforsakring.se.
2. The claim must be signed by both the dependant and the deceased person's employer. The death certificate and relatives report must always be included.
3. If you do not have access to a computer, just ring our customer centre on +46 (0)771-88 00 99 on weekdays from 8.00 to 17.00 and ask them to send you the form.

*If you are on
parental leave*

FPT

Supplementary parental benefit insurance
for private and cooperative workers

The insurance may provide you with compensation when on parental leave and receiving parental allowance from the Social Insurance Agency.

This insurance is new and applies from 1 January 2014.

If you have been employed for at least 12 months by one or more employers during the last four years before the birth/adoption of your child, you may receive compensation for a maximum of 60 days. If you have been employed for at least 24 months in the last four years, you may receive compensation for a maximum of 180 days. The insurance applies if you take continuous parental leave with allowance before your child has reached 18 months or within 18 months of adopting the child.

The compensation amounts to 10 per cent of the income entitling you to sickness benefit, and is a supplement to parental allowance.

If you have a child who was born/adopted before 1 January 2014, and still have unused “parental pay” under the previous agreement, you may receive parental allowance supplement from us.

Applications for parental allowance supplement must be made within 5½ years of the child’s birth/adoption. Late applications will not be compensated.

What to do:

1. If you are a private or cooperative sector worker and receive parental benefit, you must make a claim to us.
2. Make your claim on www.afaforsakring.se. When you apply for parental allowance supplement, you automatically make a claim for waiver of premium insurance. See information on next page.
3. If you have any questions you can ring our customer centre on Tel.: +46 (0)771-88 00 99 on weekdays from 8.00-17.00.

When payment of your pension premium ceases, wholly or in part

Waiver of premium insurance

For private sector workers with SAF-LO collectively agreed pension and cooperative sector workers with KAP cooperative sector collectively agreed pension.

Waiver of contribution insurance

For workers in municipal, regional government, the Church of Sweden and certain municipally-owned companies covered by the KAP-KL or AKAP-KL pension agreements.

The payments your employer pays as premium for your future pension may cease, wholly or in part, in certain circumstances of working life. This insurance will pay the pension premium or pension contribution to you instead.

WAIVER OF PREMIUM INSURANCE

The waiver of premium insurance may pay the pension premium for your occupational pension in the case of illness, work injury, work injury life annuity or if you receive pregnancy or parental allowance during the period when the employer is not making payments.

The insurance applies from the first day of employment, provided that you have an income which entitles you to sickness benefit and were fit for work at a level of at least 25 per cent when you started your employment.

At the earliest, the waiver of premium insurance will apply from the month in which you reach 23 years and, at the latest, until the month in which you reach 65 years. If your employment has terminated, the insurance may continue to apply for a limited time.

WAIVER OF CONTRIBUTION INSURANCE

The waiver of contribution insurance may pay the pension contribution for your occupational pension if you receive sickness benefit, activity allowance or work injury life annuity during the period in which the employer is not making payments.

The insurance applies from the first day of employment, provided that you have an income which entitles you to sickness benefit and were fit for work at a level of at least 25 per cent when you started your employment.

The insurance applies until you reach 65 years. If you terminate the employment before that time, the policy may continue to apply for a maximum of 90 days, providing you have an income entitling you to sickness benefit.

What to do:

1. If you are a private or cooperative sector worker and receive pregnancy or parental benefit, you must make a claim for waiver of premium to us.
2. When you claim for illness or work injury we check whether you are also entitled to waiver of premium or contribution. So in this case you need not make a separate claim.
3. Make your claim on www.afaforsakring.se. You can also follow progress on your case on the same site.
4. If you have any questions you can ring our customer centre on Tel.: +46 (0)771-88 00 99 on weekdays from 8.00-17.00.

Work-related insurance

Who to approach

		Employment →	
		Employed by municipality or county authority	Private-sector worker
Event ↓	Illness	Afa Insurance (AGS-KL)	Afa Insurance (AGS)
	Work injury	Afa Insurance (TFA-KL)	Afa Insurance (TFA)
	Parental leave	The employer	Afa Insurance (FPT)
	Death	KPA Liv (TGL-KL)	Afa Insurance (TGL)
	Lay-off due to lack of work	The Transition Fund (Adjustment agreement KOM-KR)	Afa Insurance Job Security Fund TSL (Adjustment agreement)

This is an overview of collective-agreement insurances divided into different contractual areas. The table helps you to see which area you should turn to when you have questions about the incidents and cases we describe here.

Private sector salaried employee	Cooperative sector worker	Cooperative sector salaried employee	Government employee
Alecta (ITP)	Afa Insurance (AGS)	Folksam or Alecta	National Government Employee Pensions Board (PA16)
Afa Insurance (TFA)	Afa Insurance (TFA)	Afa Insurance (TFA)	Afa Insurance (PSA)
The employer	Afa Insurance (FPT)	The employer	The employer
Selectable companies (ex. Alecta)	Folksam (AGL)	Folksam or selectable companies (ex. Alecta)	National Government Employee Pensions Board (TGL)
Trygghetsrådet TRR (Adjustment agreement)	CIKO (Adjustment agreement KFO-LO)	CIKO or Trygghetsrådet TRS (Adjustment agreement)	Job Security Foundation (Adjustment agreement)

Explanations

AGB	Insurance for severance payments due to lack of work for privately employed workers.
AGL	Group life insurance for workers in enterprises which are members of KFO.
AGS	Group sickness insurance for private and co-operative sector workers.
AGS-KL	Group sickness insurance for employees of municipal, regional authorities, the Church of Sweden and certain municipally-owned companies
AKAP-KL	Collectively agreed pension for municipalities/ regional authorities.
FPT	Parental allowance supplement for private and co-operative sector workers.
ITP	Trade and industry supplementary pension
KAP	Cooperative sector collectively agreed pension
KAP-KL	Collectively agreed pension for municipalities/ regional authorities.
KFO	KFO employers association, an independent employers' organisation.
KOM-KL	Adjustment agreement for employees of municipal employers.
KTP	Cooperative sector supplementary pension.

LO	Swedish Trade Union Confederation One of the social partners and a federation of 14 trade unions. Also one of the owners of Afa Insurance.
PA	Pension agreement for municipalities/regional authorities.
PA03	Occupational pension for government employees.
PSA	Compensation for Personal Injury Agreement . Work injury insurance for government employees.
PTK	Joint organisation for 26 trade unions representing 750,000 private-sector salaried employees. Also one of the owners of Afa Insurance.
SAF	Swedish Employers' Association (name changed to Svenskt Näringsliv (Confederation of Swedish Enterprise) in 2001).
SN	Confederation of Swedish Enterprise, the representative of business in Sweden. Also one of the owners of Afa Insurance.
SPV	National Government Employee Pensions Board.
TFA	Work injury insurance for private and cooperative sector employees.
TFA-KL	Work injury insurance for employees of municipal, regional authorities, the Church of Sweden and certain municipally-owned companies.
TFA-KP	Work injury insurance for employees of cooperatives.
TGL	Group life insurance
TGL-KL	Group life insurance for municipal and regional sectors.
TRR	Trygghetsrådet
TSL	Trygghetsfonden collective agreement organisation.

Do contact us

Our customer centre's telephone number is +46 (0)771-88 00 99 and is open on normal weekdays from 8.00 to 17.00. You will also find answers to many of your questions on www.afaforsakring.se.

Afa Insurance provides security and financial support in the event of sickness, work injury, shortage of work, death and parental leave. Our insurance schemes have been formulated in collective agreements between the social partners and we insure 9 of 10 people in the private and municipal, regional sectors. Afa Insurance is a not-for-profit body administering some SEK 200 billion. An important part of our activities involves supporting research and projects which actively aim to improve the working environment. Afa Insurance has approximately 650 employees and is owned by the Confederation of Swedish Enterprise, the Swedish Trade Union Confederation (LO) and The Council for Negotiation and Co-operation (PTK).



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