



New Membership Benefit for the Norwegian Union of General Workers: Legal Insurance

The Norwegian Union of General Workers (NAF) will be introducing *Legal Insurance* as a new collective membership benefit from 1 September 2013. That means your membership will now give you access to legal assistance whenever you need it, also for private matters. As a member, you already have access to legal assistance from LO's lawyers for employment issues, but with this new *Legal Insurance*, your membership will also cover assistance for most private matters where you may need the help of a lawyer. *Legal Insurance* is provided by HELP Forsikring AS, which has lawyers on staff, ready to help you when you need it.

Legal Insurance is for all union members, and you do not have to do anything to be covered by the policy. From September, as part of your membership in NAF, you will be deducted NOK 53 per month in insurance premiums. There will be no additional costs for the use of legal services through this insurance policy.

If you do not want *Legal Insurance* as part of your membership, you must opt-out of the policy as soon as possible, and no later than 15 June 2013, using the form on the last page of the brochure you will be receiving in the mail.

If you do not opt-out, you will automatically be covered by this insurance policy. However, please remember that if you choose to opt-out of this insurance now, you will not be able to opt-in at a later date, if you suddenly need legal assistance.

Members with Legal Insurance get:

- Legal assistance for:
 - Family law
 - Inheritance law
 - Consumer law
 - Property ownership (not buying and selling)
 - Identity theft
 - Driver's license confiscation for private driving
- 15 hours of legal consulting services per year
- Coverage for legal costs up to NOK 2 million if the case goes to court. This includes all legal costs, including your own and any court-ordered legal costs.
- As a member, you pay no deductible.

The policy applies to the member, his/her spouse/domestic partner and children under 20 years of age living at home. In the event of a domestic dispute, the insurance applies to the person who is a member of NAF.

This policy applies only to matters governed by Norwegian law and which are under Norwegian jurisdiction. Expenses for interpreters are not covered by this insurance.