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NORSK ARBEIDSMANDSFORBUND

# NAF Gruppeforsikring

For members of the Norwegian Union of General Workers



The policy is supplied by Fremtind Forsikring AS. We are owned by SpareBank 1 Gruppen, DNB og Eika Gruppen. NO 915 651 232 | Hammersborggata 8 | P.O. Box 778 Sentrum, 0106 Oslo | Phone: 915 04 818 | [www.fremtind.no](http://www.fremtind.no)



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# The policy that gives you better security

Our group insurance policy is one of the benefits you gain as a member of the Norwegian Union of General Workers. The policy gives you better economic security. It is in addition to any schemes you are signed up to through your work and collective agreements.

**Group insurance =  
Disability insurance +  
Life insurance**

Because there are many of us, we obtain better agreements than you would do as an individual. Close to 4,000 of our members already have this insurance policy. The cost is **NOK 502** per month in 2025.

**As a new member, you have an opportunity to join the policy without needing to supply a personal statement of health.**

In order to join the policy, you must be fully fit for work

If you have previously turned down this policy, you can still join now, but you must supply a personal statement of health.

**The group insurance policy for the Norwegian Union of General Workers consists of two parts:**

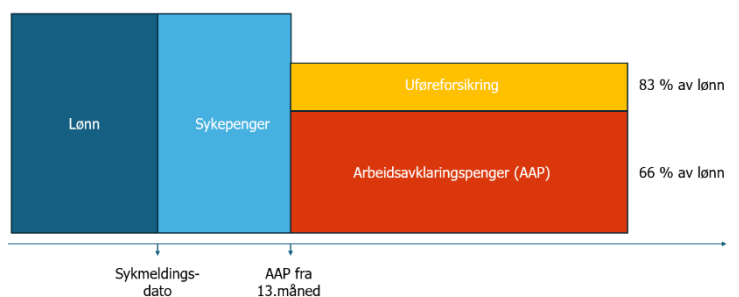
## 1. Disability insurance

The policy entitles you to compensation if you become unfit for work by at least 50 %. Disability insurance is disbursed from the date on which you switch from sick pay to a Work Assessment Allowance from NAV – which is no earlier than the thirteenth month in which you are certified as sick. The disbursement from the disability policy improves your finances. It is tax-free.

The insurance sum is 4 G (NOK 496 112\*) and is reduced by 5 % (NOK 24 806) for each year between the ages of 44 and 60.

In the event of sick leave beyond 12 months, 1% of the insurance sum will be paid out every month until the issue is fully resolved. Monthly payments in advance will be made no sooner than the month after the date that Fremtind Forsikring AS receives necessary documentation demonstrating that the terms for payouts have been met. Where permanent disability is declared, the remaining amount is paid as a one-off sum. If you are declared fit, the remaining amount becomes the new insurance sum.

Eksempel på utbetaling:



In order to be entitled to disbursements from the policy, the first certified sick day must start before you turn 60.

### What you need to know:

Payment starts after you have been certified sick by at least 50 % for a consecutive period of 12 months and Fremtind Forsikring AS has received the documentation required in order to process the claim.

**If you become unfit for work within two years of signing up for the policy due to an illness/problem that you had at the time of signing up and which you are presumed to have known of, you cannot claim for compensation**

### Payment relief

Anyone receiving disbursements from the disability policy (monthly or one-off payments) does not have to pay for life assurance coverage.

### Insurance sum for people at certain selected ages:

Age	Payment per month after 12 months*	Total insurance sum*
Up to age 43	NOK 4 961	NOK 496 112
45	NOK 4 465	NOK 446 501
48	NOK 3 721	NOK 372 084
53	NOK 2 481	NOK 248 056
58	NOK 1 240	NOK 124 028
60	NOK 0	NOK 0

\* The amount is adjusted annually on January 1st in line with the Norwegian National Insurance Scheme base amount (G). For 2025, G = NOK 124 028



## 2. Life insurance coverage

The policy is disbursed to your dependents if you die. The insurance sum is 4 G (NOK 496 112\*) and is reduced by 5 percent (NOK 24 806) for each year between the ages of 51 and 60. The policy ceases at the end of the calendar year in which you turn 67.

### What you need to know:

If you are covered by the policy and become unfit for work, you will still be covered by life assurance.

This brochure does not reproduce the terms and conditions of the policy in full. The validity of the policy is contingent on the insurance premiums and membership fees having been paid. Full terms and conditions are available at [www.arbeidsmandsforbundet.no](http://www.arbeidsmandsforbundet.no)

Insurance sum for people at certain selected ages:

Alder	Forsikringssum totalt
t.o.m. 50 år	kr 496 112
52 år	kr 446 501
54 år	kr 396 890
56 år	kr 347 278
58 år	kr 297 667
60 – 67 år	kr 248 056
67 år	opphørt

*\* The amount is adjusted annually on January 1st in line with the Norwegian National Insurance Scheme base amount (G). For 2025, G = NOK 124 028*

