

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



Members' insurance GF 14750-1 Valid with effect from 1 April 2016 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 union with mandatory income protection insurance for twelve months at the time unemployment occurs (your first qualifying day for unemployment benefit).

Income protection insurance

If you become unemployed* involuntarily and you are entitled to income-related compensation from the Swedish unemployment benefit fund, you are also entitled to compensation from this insurance, provided you are qualified; see above.

If you take part in an official labour market-related programme during a period of unemployment and receive activity benefit from the Swedish Social Insurance Agency, you are entitled to continued compensation from the income protection insurance. However, activity benefit when participating in vocational rehabilitation due to ill health or functional impairment and work reintroduction programmes does not give entitlement to compensation from the insurance.

You can receive compensation from the insurance for up to 150 days, although only until the month you reach the age of 65. The number of days' compensation is always counted from the date on which you first received compensation from the unemployment benefit fund.

The percentage used for compensation (80 per cent) by the unemployment benefit fund is multiplied by your compensation-entitled income at the start of unemployment. A standard deduction is then made for tax.

Your compensation represents the difference between the result of this calculation and the highest compensation after tax that can be paid from the unemployment benefit fund. Compensation from the insurance is tax free.

Compensation is further reduced by any compensation from another insurance or other income-related compensation.

Compensation is paid for income up to SEK 80,000.

We want you to be satisfied

Ask Folksam. Misunderstandings or disagreements can often be simply resolved, so please contact the person who handled the case first. You can also contact the Customer Ombudsman at Folksam. You also have other possibilities, which are described in the complete terms and conditions of insurance.

This is a brief description of the income protection insurance. The complete terms and conditions apply to this insurance, and these can be obtained from folksam.se or sulf.se

* 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.