Two insurances for you as a member of the Danish Union 3F



3F Group life insurance



3F Leisure time accident insurance

2023

alka

Group life insurance

As a member of the union, you are automatically covered by a group life insurance policy. Insurance is paid out automatically to your next of kin.

From 1. January 2008, "next of kin" will be regarded as:

- your spouse,
- a cohabitee who lived with the insured party at the same address and is expecting a child or has already had children with the insured party,
- a cohabitee who lived with the insured party for the two years immediately preceding death,
- the insured party's children,
- the insured party's heirs according to a will or the Danish Inheritance Act.

The payout is regulated by the table below and determined according to your age at the time of death

The payouts for Group life Insurance 2023:

Age	Total amount - DKK.	Lump sum per child DKK		
		0 - 16 year	17 - 18 year	19 - 20 year
Up to and including	119.277	29.819	23.856	11.928
55	106.024	29.819	23.856	11.928
56	96.748	29.819	23.856	11.928
57	87.470	29.819	23.856	11.928
58	79.518	29.819	23.856	11.928
59	72.892	29.819	23.856	11.928
60	66.265	29.819	23.856	11.928
61 – Danish state pension age*	53.012	29.819	23.856	11.928
From the Danish state pension age if you continue working**	9.940	0	0	0

* Coverage ends at the end of the month when you start receiving Danish state pension and stop working.

** Coverage ends at the end of the month when you stop working.

Leisure time accident insurance

You are covered as soon as you become a member of the union, unless you have already turned down the option of insurance. The scheme covers fee-paying members of the union, who also pay into the insurance fund.

When does insurance cover start?
Insurance cover starts as soon as you become a member of the union. However, in order to be covered by the insurance, you must continue to pay the union fee.

When does insurance cover end?
Insurance cover ends as soon as you leave or are excluded from the union.

Good cover
Alka is the first insurance company to have abandoned an insurance practice going back 100 years and extended its accident insurance cover. The new definition of an accident will now be: "a sudden event that results in personal injury". Essentially, this new definition means that insurance offers broader cover than before, which in turn improves your level of cover.

The payouts for Leisure Time Accident Insurance 2023:

In the event of death:	**DKK**
In the event of death resulting from an accident	333.000
For recipients of early retirement benefit, early retirement pensions (over 60) and working members (over 65) and pensioners	166.500
For members under 18 years, without support responsibilities	10.000
In the event of disability:	
If an accident causes a degree of disablement of at least 5%, a disability allowance is paid out. The allowance comprises the same percentage of the disability sum as that established for the degree of disablement. Any assessment of the degree of disablement must use the Danish National Board of Industrial Injuries' Permanent Injury Rating List	666.000
For recipients of early retirement benefit, early retirement pensions (over 60) and working members (over 65) and pensioners	333.000
Additional compensation:	
If you are under 65 at the time of the accident and are given a permanent injury rating of 30% or more, additional compensation is granted. This means your compensation is doubled. Total compensation in the event of 100% disablement can be a maximum of	1.332.000

Dental damage	
If you damage your teeth as a result of an accident or due to eating or chewing, the dental costs will be covered when the damage is acknowledged by Alka:	Reasonable and necessary costs
Costs of treatment	
After an accident, costs for treatment with physiotherapists, chiropractors, reflexologists, osteopaths and acupuncturists are covered. In case of serious accidents, such as assaults and extremely serious road accidents, costs for psychological therapy are covered.	Up to 10 treatments.
Unemployment:	
Is covered round-the-clock, provided no work is performed for anyone else. See the section "When does insurance cover start?" in the insurance terms and conditions..	
Suicide:	
Is covered by insurance, provided there is uninterrupted insurance membership for one year and the deceased leaves behind a spouse/registered partner or children with minor status.	

If you require additional information about the insurance policy, please contact your department.

The above descriptions are not intended to be complete and insurance cover is at all times as described in the terms and conditions and the agreement between the union and Alka. These terms and conditions, etc. are unfortunately only available in Danish.

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Januar 2023