

# Fødevareforbundet NNF Insurance



2025

**alka**



# 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 2025:

| In the event of death:                                                                                                                                                                                                                                                                                                                                     | DKK       |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|
| In the event of death resulting from an accident                                                                                                                                                                                                                                                                                                           | 375.000   |
| The amount insured for early retirement benefit recipients and working members who have retired.                                                                                                                                                                                                                                                           | 187.500   |
| 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 | 750.000   |
| The amount insured for early retirement benefit recipients and working members who have retired.                                                                                                                                                                                                                                                           | 375.000   |
| Additional compensation:                                                                                                                                                                                                                                                                                                                                   |           |
| If you have 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                                                                                                                                                 | 1.500.000 |

### 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, acupuncturists and craniosacral therapy 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.

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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