# Malerforbundet Insurance



2019





## 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 2019:

| Age                                    | Total amount DKK | Lump sum per child DKK:<br>0-16 17 18 19 20 |        |        |        |       |
|--|------------------|---|--------|--------|--------|-------|
| Up to and including 54                 | 100.966          | 29.449                                      | 25.235 | 21.031 | 16.830 | 8.414 |
| - 55                                   | 92.555           | 29.449                                      | 25.235 | 21.031 | 16.830 | 8.414 |
| - 56                                   | 84.135           | 29.449                                      | 25.235 | 21.031 | 16.830 | 8.414 |
| - 57                                   | 75.722           | 29.449                                      | 25.235 | 21.031 | 16.830 | 8.414 |
| - 58                                   | 67.311           | 29.449                                      | 25.235 | 21.031 | 16.830 | 8.414 |
| - 59                                   | 58.895           | 29.449                                      | 25.235 | 21.031 | 16.830 | 8.414 |
| - 60                                   | 50.483           | 29.449                                      | 25.235 | 21.031 | 16.830 | 8.414 |
| - 61                                   | 42.069           | 29.449                                      | 25.235 | 21.031 | 16.830 | 8.414 |
| 62 years – Danish<br>state pension age |                  | 29.449                                      | 25.235 | 21.031 | 16.830 | 8.414 |

You are covered as soon as you become a member of the union. Insurance cover ceases if you leave the union.

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

The expiry sum is obligatory. You will receive payment of DKK 10,000 on reaching age of 65 if you fulfil certain seniority requiremnets. For more information you should contact your branch.

Cover on death is voluntary.



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