

INSURANCE BENEFITS VMWARE NORWAY AS

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In addition to this brochure you will receive the following information/documents:

FROM YOUR EMPLOYER

- Insurance certificates for coverages in the case of disability, invalidity and death (at employment and in the case of changes in coverage)
- Offer of continuation insurance for group and health insurance (when you leave your employer)

FROM YOUR PENSION PROVIDER

- A welcome pack for the pension scheme (at enrolment)
- Insurance/pension capital certificate for the pension plan (annually, following salary adjustment and when you leave)
- Offer of continuation insurance for the pension plan (when you leave your employer)
- A statement calculating your pension on the date of withdrawal between the ages of 62 and 67 (when you reach the age of 61)

YOUR INSURANCES



This is a brief summary of the pension and insurance plan your employer pays for. These benefits are in addition to payments from the National Insurance

and any private pension and insurance schemes. You cannot opt out of becoming a member of the schemes.

AGREEMENT	SUPPLIER	INTERNET ADDRESS
Defined contribution pension	KLP	www.klp.no
Personnel insurance	Codan	www.codanforsikring.no
Health insurance	Vertikal	www.vertikalhelse.no
Travel insurance	Gouda	www.gouda.no

We recommend that you and your family familiarise yourselves with the contents of the schemes. The purpose of the pension and insurance benefits is to give you and your family financial support in the event of illness or accident that leads to death, incapacity and/or disability.

The employer may at any time alter the pension and insurance schemes, following changes to legislation or in accordance with the requirements of the company. It is compulsory for companies with 15 or more employees to establish a management group for the pension scheme.

The management group contains representatives from the employees and the management, and has the right to submit an opinion before the pension scheme is to be altered.

This brochure provides you with brief information about the various insurances. Your rights in the various insurances are regulated by the insurance contracts, the statement of insurance, the terms and legislation prevailing at any time. Alterations to the insurance contract may lead to this information not being up to date at all times. You may contact HR for the terms of the insurance.

CONTACT PERSONS

Gouda - Travel insurance
Claims contact :
skade@gouda.no
or : + 47 24 14 45 70
www.gouda.no

Vertikal Helse - Health insurance
+ 47 23 01 48 00 (kl. 0800 – 1600)
+47 815 22 999 (kl. 1600 – 2000)
E-post: post@vertikalhelse.no
www.vertikalhelse.no

PENSION INSURANCE



The company's pension scheme includes the following:

1. Defined contribution pension
2. Waiver of contribution to pension in case of disability
3. Disability pension
4. Child's pension

You will be enrolled in the pension scheme from the date of employment if you work the equivalent of 20% of a full-time position or more and are a member of the National Insurance. Provided that you fulfil the necessary requirements for membership, you will also be included in the disability pension and the waiver of contribution schemes. The pension scheme provides payments in addition to the National Insurance benefits.

1. Defined contribution pension

Your employer pays an annual amount for you as follows:

- 4,8% of the pensionable earnings up to 7.1G
- 8% of the pensionable earnings between 7.1G and 12G

If you work part-time, the contribution is a pro rata share of the amount that would have been paid for a full-time position. The balance in your pension savings account is managed by the pension supplier, and will be converted into a pension payment when you start withdrawing your pension.

FLEXIBLE WITHDRAWAL

You can start to claim your pension at the earliest when you reach the age of 62 and at the latest when you reach the age of 75. The pension can be combined while continuing to work and must be paid over a period of minimum 10 years, but up to at least the age of 77. The amount of the pension to claim depends on how much has been paid in to your pension savings account, the desired payment time and what returns on the funds you have achieved.

HOW YOUR PENSION ASSETS ARE MANAGED

The first contribution you get in your pension account will be placed in a start-up profile which your employer has chosen. You will receive a confirmation of funds where it says which investment profile the pension funds are placed in. This profile is also used for future payments to your retirement account and applies until your pension provider receives a notice from you to change to a new investment profile.

No guarantee is provided for the balance of the pension capital. Hence, you risk fluctuations in the return, something that may affect the balance of your pension savings account. It is essential you spend time choosing the investment profile best suited to your demands. You may choose between three different profiles with different fluctuation risks. If you do not make a choice, your contributions will be placed in the default start-up profile.

For further information about investment profiles, go to www.klp.no

REQUIREMENTS FOR MEMBERSHIP IN DISABILITY PENSION AND CONTRIBUTION EXEMPTION:

- The minimum age is 20 years
- You work 20% or more of a full-time position
- You are a member of the National Insurance
- You are 100% fit for work when appointed
- You are under 67 years of age

PENSIONABLE EARNINGS

The pensionable salary consists of salary up to 12G. Overtime pay and other variable or temporary earnings are not included.

You will find general information regarding the National Insurance benefits at www.nav.no

Information regarding your accrued rights in the National Insurance is to be found on www.minpensjon.no

If you have any queries regarding benefits, you may contact NAV Service Centre on telephone 55 55 33 34

PENSION INSURANCE



2. WAIVER OF CONTRIBUTION

Waiver of contribution is an insurance to ensure that payments to your pension account continue even if you are ill and cannot work. The employer pays the contributions into your pension account whilst you are signed off work during the first 12 months. Thereafter the insurance will continue to make payments to ensure that the total savings for your pension remain the same as before you became ill. Waiver of contribution provides payment at a degree of disability of 20% or more.

Annual contribution to the retirement pension is not regulated.

3. DISABILITY PENSION

If you have been sick for more than 12 months, work assessment allowance or disability pension from NAV (Norwegian Labour and Welfare Organisation) will secure your income. In the case of 100% disability, this amounts to 66% of the basis of income up to 6G.

Disability pension described below comes in addition to payment from NAV.

Disability pension from the occupational pension

If your ability to work is reduced by 20% or more, you will be considered disabled for the purposes of the pension insurance and you may be entitled to a disability pension. The disability pension is paid out after you have been signed off sick for more than 12 months.

Disability pension provides payout as a percentage of the pension basis as follows:

- 3% of pensionable salary up to 12G
- 66% of the pensionable salary between 6G and 12G, because the National Insurance does not provide disability benefits for income in this salary range

A deduction is any accumulated paid-up policies from the current employer and/or previous employers.

At lower degree of disability than 100%, the disability benefit will be reduced proportionally.

The disability pension is paid out until you are 67 years old, after which old age pension will be paid out.

If you receive work assessment allowance from NAV, there will be a deduction from the disability pension if the amount from NAV and disability benefits exceed 70% of pensionable salary. Accordingly, maximum payout will be 70% of pensionable salary.

IMPORTANT EXCEPTIONS

You will not receive a disability pension or receive savings for a pension (waiver of contribution) if you become disabled due to an illness, injury or defect you had and it can be assumed you knew about at the time of becoming a member of the pension scheme and where the first day of sickness leading to the disability happens within a 2 year period following becoming a member of the scheme.

PENSION INSURANCE



4. CHILDREN'S PENSION

Children's pension is paid out until the child reaches 21 years and constitutes 15% of pensionable salary. If there are more children below 21 years, they will receive 50% of the children's pension. Children's pension shall, however, be divided equally among all the children who are entitled to pension.

DEATH DURING SAVINGS PERIOD

Upon death, the pension assets inherit in the following order:

- 1) Children must be secured an annual pension of 1G each until the child reaches 21 years
- 2) If you do not have children, or the pension capital is greater than needed to ensure each child an annual pension of 1G, the excess amount will go to a surviving spouse, cohabitant or registered partner
- 3) If you do not have children, or the pension capital is greater than needed to ensure each child an annual pension, and you do not leave a spouse, cohabitant or registered partner, then the pension capital/remaining pension capital will be paid as a lump sum to the estate.

WITHDRAWAL FROM THE PENSION SCHEME

If you leave the company and payments are not being made for waiver of contribution or disability pension, you will be withdrawn from the pension scheme. If you have been a member of the pension scheme for 12 months or more, you will be entitled to the accrued balance of your pension. You will receive a pension capital statement showing the balance. You will also receive an offer by the pension supplier to continue your pension scheme without the requirement for adequate health.

You will in any event be withdrawn from the scheme at the same time as you become a retiree. If you make a specific agreement to continue working having reached the pensionable age of the company, you will continue as a member of the defined contribution pension scheme.

INSURED BENEFITS



The term insured benefits in this brochure means the following insurances:

INSURANCE	WHAT THE INSURANCE COVERS
Statutory occupational injury	Disability, invalidity, death, incurred expenses, loss of earnings up to settlement, future additional expenses
Extended occupational injury	Disability, invalidity, death
Other illness	Disability, invalidity
Other accident	Disability, invalidity, death, incurred expenses, loss of earnings up to settlement, future additional expenses
Group life	Death

All employees who are members of the National Insurance are covered by statutory occupational injury. To be covered by insurance over and above this, you must satisfy the additional requirements shown on the right.

The employer's liability insurance make a lump sum payment if you become permanently disabled and/or incapacitated and give your spouse/registered partner/cohabiting partner or children a lump sum payment if you die.

The next page shows the basic payments in the employer's liability insurance for the various groups of employees. The payments shown are based on an employee aged 45/46 earning up to 7G. If you are in a different age group or have a different income from 7G, the amount of payment will differ from the amounts shown in the table. The payments illustrated apply to 100% permanent medical disability/invalidity.

REQUIREMENTS FOR MEMBERSHIP OF THE EMPLOYER'S LIABILITY INSURANCE

- You have a permanent position and are actively working
- You are a member of the National Insurance

ADDITIONAL REQUIREMENTS FOR GROUP INSURANCE AND HEALTH CARE INSURANCE

- You are 100 % able to work when employment starts, or become 100 % able to work at a later stage

INSURED BENEFITS



PERSONNEL INSURANCE											
BASIC COMPENSATION/ INSURED	INVALIDITY				DISABILITY				DEATH		
	ACCIDENT		ILLNESS		ACCIDENT		ILLNESS		ACCIDENT	ILLNESS	
	Occupation	Leisure	Occupation	Other	Occupation	Leisure	Occupation	Other	Occupation	Leisure	Other
Employees	8G	8G	8G	8G	22-30G	22-30G	22-30G	22-30G	3 x salary		3 x salary
Temporary employees and relief personnel	4,5 G		4,5G		22-30G		22-30G		15,5 G		15,5 G
Child supplement									6,5 G		6,5G
Details	Compensation for medical invalidity - In the event of accident – cover from 1% permanent medical invalidity - In the event of other illness – cover from 50% permanent medical invalidity The right to be compensated for accidental injury is not granted where the Insurer has opted out of this compensation.				Compensation for disability resulting from other illness is paid from a minimum level of 40% disability. You must be declared permanently disabled to receive the compensation. The right to be compensated for accidental injury is not granted where the Insurer has opted out of this compensation.				Compensation given for death caused by occupational injury or occupational illness is described under cover deaths Minimum benefit 20G and maximum benefit 50G.		

INCURRED EXPENSES, FUTURE ADDITIONAL EXPENSES AND LOSS OF EARNINGS

In addition to the cover described above, in the event of occupational illness, occupational injury or leisure time injury, compensation in full or in part is paid for the following:

- Incurred expenses up until the time of settlement, e.g. treatment expenses
- Future additional expenses
- Loss of earnings until the time of settlement

Further details regarding the coverages are found in the terms & conditions.

Treatment expenses following an occupational injury or occupational illness are covered by the social security office (you must apply for reimbursement).

INSURED BENEFITS



BASIC COMPENSATION/ INSURED	INVALIDITY			
	ACCIDENT		ILLNESS	
	Occupation	Leisure	Occupation	Other
Employees	8G	8G	8G	8G
Temporary employees and relief personnel	4,5G		4,5G	
Details	Compensation for medical invalidity - In the event of accident – cover from 1% permanent medical invalidity - In the event of other illness – cover from 50% permanent medical invalidity The right to be compensated for accidental injury is not granted where the Insurer has opted out of this compensation.			
National Insurance base amount (G) 01.05.2019=99.858				

The insured benefits compensate for loss of quality of life and provide compensation in the case of lifelong medical incapacity. The amount of the compensation is dependent on the degree of incapacity and age.

- If you are 45 or 46 years of age, the compensation amount is equal to the basic compensation
- For each year older than 46, a deduction is made of 2% per year. The compensation must in any event amount to at least 50% of the basic compensation
- For each year younger than 45, an addition is made of 2% per year

At a lower degree of disability than 100%, the compensation is reduced following special rules determined in the terms of the insurance.

INSURED BENEFITS



BASIC COMPENSATION/ INSURED	DISABILITY			
	ACCIDENT		ILLNESS	
	Occupation	Leisure	Occupation	Other
Employees	22-30G	22-30G	22-30G	22-30G
Temporary employees and relief personnel	22-30G		22-30G	
Details	<p>Compensation for disability resulting from other illness is paid from a minimum level of 40% disability.</p> <p>You must be declared permanently disabled to receive the compensation.</p> <p>The right to be compensated for accidental injury is not granted where the Insurer has opted out of this compensation.</p>			

National Insurance base amount (G) 01.05.2019=99.858

The insured benefits compensate for loss of ability to work and provide compensation for total or partial permanent loss of the ability to earn a living. The amount of the compensation is dependent on salary, age and ability to work.

SALARY	OCCUPATIONAL ILLNESS, OCCUPATIONAL INJURY AND LEISURE TIME INJURY	OTHER ILLNESS
Up to and including 7G	22G	22G
Over 7G up to and including 8G	24G	24G
Over 8G up to and including 9G	26G	26G
Over 9G up to and including 10G	28G	28G
Over 10G	30G	30G

- If you are 45 or 46 years of age, the compensation amount is the same as the basic compensation
 - If you are older than 46, a deduction of 5% is made per year
The compensation shall in any event amount to at least 10% of the basic compensation
 - If you are between 35 and 44, an addition of 3.5% of the basic compensation is made for each of the years the injured person is younger than 45 years of age
 - If you are 34 or younger, an addition of 2.5% of the basic compensation is made for each of the years you are younger than 35 years of age.
- In addition, the level of compensation is increased by 35% of the basic compensation lower degree of disability than 100%, the compensation is reduced accordingly.

You must be declared permanently disabled to qualify for the compensation. In addition you must have been signed off sick for a continuous period of 2 years.

If you are signed off sick at 50% or more, you are entitled to part payments prior to being declared permanently disabled. See the terms and conditions or contact your employer for further information.

INSURED BENEFITS



BASIC COMPENSATION/ INSURED	DEATH	
	ACCIDENT Occupation Leisure	ILLNESS Occupation Other
Employees	3 x salary	3 x salary
Temporary employees and relief personnel	15.5G	15.5G
Child supplement	6.5G	6.5G
Details	<p>Compensation given for death caused by occupational injury or occupational illness is described in further detail below.</p> <p>Minimum benefit 20G and maximum 50 G</p>	

The insured benefits compensate make payment in the event of death. The size of the payment is dependent on whether you are a breadwinner. If you were the breadwinner a dependant supplement is paid.

NOMINATION OF BENEFICIARY

By nominating a beneficiary you are able to choose who should receive the sum insured. If no beneficiary has been nominated, the insured sum will be paid to the standard beneficiaries, which are:

1. Spouse/registered partner/cohabiting partner
2. Heirs (meaning own children and grandchildren)
3. Testamentary heirs
4. Other heirs in accordance with the Inheritance Act

The form used for nomination of beneficiaries may be obtained from the contacts shown in the introduction to this brochure. Compensation paid for death by the leisure accident insurance and the occupational injury insurance is made using the preference rules in the terms and conditions. It is not possible to nominate beneficiaries in these types of insurances.

CHILD SUPPLEMENT

In the event of death a child supplement is paid for children under the age of 20. A special compensation is calculated for each child the deceased provided for. The amount of the compensation is dependent on the child's age at the time of your death.

FUNERAL SUPPLEMENT

For occupational injury and occupational illness, a funeral supplement of 0.5G is paid.

National Insurance base amount (G)
01.05.2019=99.858

INSURED BENEFITS



IMPORTANT EXCEPTIONS

The employer's liability insurance do not compensate for disability caused by illness, defect or invalidity you already had and it must be assumed that you had knowledge of when becoming a member of this insurance and that leads to occupational disability within two years.

The employer's liability insurance contains exceptions for defined occupational injuries and disorders caused by an accident - see terms and conditions. If you partake in extreme sports or travel on expeditions, you must check carefully that the accident insurance provides coverage for you during such activities.

There is no requirement for an approved health certificate in order to be covered by the insured benefits.

WITHDRAWAL FROM THE EMPLOYER'S LIABILITY INSURANCE

You are removed from the employer's liability insurance on the day you leave the company.

IF YOU LEAVE BEFORE THE RETIREMENT AGE

You are entitled to take out continuation insurance for the following insurances without the need for a health certificate:

- Group insurance
- Other illness

You will receive an offer to take out continuation insurance from your employer.

HEALTH INSURANCE



The health insurance is intended to provide you with prompt treatment if you fall ill or suffer from a disorder.

To use the insurance you need the contract number and your enrolment date in the insurance.

THE MOST IMPORTANT COVERAGES UNDER THIS INSURANCE

COVERAGES:

- Guaranteed specialist assessment within 10 working days
- Guaranteed treatment/surgery within 20 working days
- 5 physical treatments without reference
- Rehabilitation following treatment if prescribed by a medical specialist
- Physical treatment following referral from a medical specialist (not primary physician)
- Psychologist for up to 10 treatments following referral from primary physician/general physician
- Psychological first aid for up to 12 treatments without referral from doctor
- Treatment of drug addiction for up to NOK 150.000 at approved treatment institution. Must be pre-approved by Vertikal.
- Second opinion of diagnosis

SERVICES:

- Follow-up by an assigned medical adviser - before, during and after treatment
- KRY – online medical service, consultation through video. You will receive a specialist referral and online prescription. KRY is available by app.
- 24-hour health line – available for the whole family for general health inquiries.
Telephone: 21 49 24 01

This is a simplified summary. Refer to the general and special terms and conditions for a full overview.

HOW TO USE THE INSURANCE

1. Get a referral from your general practitioner or via KRY
2. Send the referral to the insurance company along with a power of attorney (the form is available at www.vertikalhelse.no)
3. The insurance company will assist you in ordering and coordinating the treatment

REQUIREMENTS FOR MEMBERSHIP IN THE HEALTH INSURANCE

- You are permanently employed and are working
- You are a member of the National Insurance

CONTACT

Vertikal Helse
Telephone: 23 01 48 00 (0800 – 1600)
Telephone: 815 22 999 (1600 – 2000)
E-mail: post@vertikalhelse.no
www.vertikalhelse.no

TRAVEL INSURANCE



The travel insurance applies when you are undertaking a business trip. It also applies to you, your spouse/cohabiting partner and your own children under the age of 21 (living with one of their parents) when travelling on holiday/leisure time up to 90 days' duration.

The insurance applies to sudden and unforeseen events.

When using this insurance you need the policy number and information regarding when you became a member of the insurance scheme.

THE MOST IMPORTANT COVERAGES UNDER THIS INSURANCE

- Belongings - unlimited
- Employer's effects - up to NOK 50,000
- Travel illness outside Norway - unlimited
- Repatriation - unlimited
- Liability - up to NOK 40,000,000
- Legal aid - up to NOK 100,000
- Psychological first aid – up to NOK 25,000 (NOK 50 000 for family)
- Cancellation - up to NOK 200,000 (NOK 300,000 for family)
- Delayed luggage - up to NOK 10,000 for business trips, up to NOK 5,000 for holiday/leisure travel
- Accident death/incapacity for you and your spouse/cohabiting partner - NOK 300,000
- Accident incapacity for children under the age of 21 - NOK 500,000
- Accident death of children under the age of 21 - NOK 100,000
- Cash is covered up to NOK 5,000 (NOK 10 000 for family)
- Single objects are covered up to NOK 40,000 per claim
- Deductible for damage/loss of rental car during travel outside country of residence: NOK 20,000 per claim
- Loss of or damage to single articles up to NOK 40,000 collectively per claim.

HOW TO MAKE USE OF THE INSURANCE

Contact the insurance provider directly

CONTACT

Gouda Reiserforsikring Oslo

Telephone: +47 24 14 45 70

E-mail: skade@gouda.no

Gouda Alarm

Telephone: +45 33 15 60 60

Telefax: +45 33 15 60 61

E-mail: alarm@gouda.dk

USEFUL TO KNOW



I AM A NEW EMPLOYEE. WHAT HAPPENS?

You will be included in the pension and insurance schemes if you fulfil the membership conditions. You should choose an investment profile in the pension insurance if you do not wish to make use of the start-up profile. You should also think about nominating a beneficiary of the sum insured in the group insurance (compensation at death)

WHAT IF YOU BECOME ILL?

Your membership of the pension insurance will continue together with the insurance scheme as long as you remain employed. If you leave and you are still ill, you will be withdrawn from the insured benefits. The pension insurance has special rules if you leave when you are ill.

WHAT IF YOU BECOME PERMANENTLY DISABLED?

You may be entitled to compensation from the employee's liability insurance. The pension saving contribution will be paid until you are well again or reach pensionable age. If you are granted a disability pension from the National Insurance, the group insurance and other insurance benefits will be cancelled. If the pension scheme covers disability pension you may be entitled to compensation from this as well.

WHAT IF YOU REQUIRE LEAVE OF ABSENCE?

You will remain a member of the pension and insurance schemes during maternity/parental and other statutory leave.

Any other leave of absence means that you are withdrawn from the schemes effective from the time of your leave. Speak to the contact person at your employer to find out what applies before you start your leave of absence.

WHAT IF YOU LEAVE?

You will be withdrawn from the pension and insurance schemes and you will also receive an offer for continuation insurance from the insurers who offer this. The continuation insurance can be favourable if you have been ill, since there is no requirement for a health certificate. You might run the risk of being declined or there might be reservations against what you are suffering from when you come to purchase similar insurances privately. If you are in doubt, please contact the insurer directly.

WHAT IF YOU WISH TO RETIRE?

Given certain circumstances, you can choose to retire and receive your pension in the year you reach the age of 62.

You will be withdrawn from the insured benefits when you retire. You will no longer have the right to accruals in the pension scheme.

Should you wish to work less or continue to work after having reached the ordinary pensionable age for the company, you need to clear this with your employer first.

WHAT IF YOU WISH TO COMBINE WORKING WITH TAKING OUT YOUR PENSION

If you choose to combine taking out your pension and continuing to work, you will continue earning pension rights in accordance with your pensionable earnings and percentage of full-time position.

WHAT IF YOU TRAVEL TO DANGEROUS AREAS?

The company's insurance schemes do not necessarily provide cover for war or turmoil. You must therefore always contact your insurance administrator before you travel.

Information regarding countries and areas that can be considered as troubled or in risk of war is found at www.landside.no.

WHAT IF YOU NEED TO NOTIFY A CLAIM?

If you need to make use of your insurances, you or your immediate family must contact your insurance administrator (see first page) as soon as possible. The insurance administrator will assist you in notifying the claim. You must notify the claim as soon as you have knowledge of circumstances that entitle you to compensation. Otherwise you might lose your entitlement to be compensated.

When using health and/or travel insurance, contact the relevant insurance company directly.

WHAT ABOUT TAX?

The insurance may result in various tax circumstances, for both premium payments and compensation payments.

- Pension premiums paid by the employer do not result in any fringe benefit taxation. All compensation payments arising from these insurances will be taxed as pensionable income or salary
- The premiums paid for all insured benefits additional to the statutory occupational injury insurance are shown as salary for each employee every year and taxed as income. Payments made from all insured benefits are tax free

WORDS AND EXPRESSIONS



ILLNESS OTHER THAN OCCUPATIONAL ILLNESS

Illness not counted as occupational illness. This covers for example prevailing diseases like cancer, muscular and skeletal disorders, cardiovascular disease and repetitive strain disorders.

CHILDREN

The term children means own children (biological) or adopted children.

NOMINATION OF BENEFICIARY

You are able to choose who should receive the sum insured in the event of your death. If you do not nominate a beneficiary, the standard insurance terms apply.

SPOUSE

Spouse is the person you are married to. A registered partner is also deemed to be a spouse for the purposes of these insurances. A person is no longer deemed to be the spouse where a court has issued a separation order (for insured benefits purposes) or divorce order (for spouse's pension purposes)

BREADWINNER

Breadwinner means an employee who is married, has a registered partner, a cohabiting partner or a single person with documented responsibilities for the care of children under the age of 21 - refer to the definition of children above.

CONTINUATION INSURANCE

The possibility to continue payments of the insurance premium on an individual basis when you are withdrawn from an insurance scheme. There is no requirement for a health certificate if the insurance is taken out within a period of time stipulated by the insurance company, normally 6 months following leaving the scheme.

G (THE NATIONAL INSURANCE SCHEME BASIC AMOUNT)

The pension and insured benefits are regulated by the National Insurance Scheme basic amount (G). The National Insurance Scheme basic amount is determined by Stortinget on the 1st of May each year. The actual amount is shown in the table below employee liability insurance

BASIC COMPENSATION

The sum of the compensation prior to deductions or additions due to age, salary, and deductions due to a lower degree of disability/incapacity than 100%.

GROUP INSURANCE

In this brochure, group insurance means the insurance that provides a lump sum payment in the event of death. The lump sum payment is the same regardless of cause.

INVALIDITY

Total or partial permanent injury/defect of a medical nature Compensation paid following permanent incapacity is a compensation for the loss of quality of life, meaning non-economic injury. What the incapacity is and the degree of permanent incapacity are thus determined independently from the employee's ability to work and income.

QUALIFYING PERIOD

As a health certificate is not required when joining the pension and/or insurance benefits, a qualifying period of 2 years applies for disability. This means that the insurance company may refuse compensation for disability due to an illness the employee had, or must be assumed to have known about at the time of appointment or inclusion.

REGISTERED PARTNER

Registered partner is understood to mean that two people of the same sex have registered their partnership, with the legal implications ensuing from the Registered Partnership Act of 30th April 1993 no. 40

COHABITING PARTNER

Cohabiting partner is the person you are living with in a marriage-like relationship, provided that the National Population Register shows that this person has shared an address with you for the past two years (five years for spouse/cohabiting partner pension for the pension scheme) and/or you have children in common. Exception: This does not apply if there were circumstances that would have prevented a lawful marriage from being entered into at the time of the insured event.

DISABILITY

Complete or partial loss of the ability to carry out paid work. Compensation paid for disability is dependent on degree of disability, age and salary.

ACCIDENTAL INJURY

An injury caused by a sudden external event

OCCUPATIONAL INJURY OR OCCUPATIONAL ILLNESS

These are injuries or illnesses happening at work during working hours at the place of work.

What is approved as occupational injury or occupational illness is defined in the Occupational Injury Act with regulations and case law. Strain injuries that have developed over time in the musculature and skeletal system and mental disorders are examples of illnesses that are not defined as occupational injury or occupational illness.

100% ABILITY TO WORK

Unless you can be defined in the following categories, you are considered 100% able to work.

- Wholly or partially signed off sick.
- Active sick leave.
- Recipient of salary supplements from NAV or employer receives salary supplements to finance your salary
- Wholly or partially a disability pensioner or in receipt of rehabilitation benefits.

It might also be a requirement that you are not taking part in an employment incentive scheme financed by NAV.

