

Income protection insurance



UNIONEN

Extra security between jobs.

As a member of Unionen, you are covered by income protection insurance that supplements the payment you receive from your unemployment insurance fund (a-kassa), meaning that you can insure an income of up to SEK 60 000/month if unemployed for up to 150 days, around 7 months.

Max SEK 19 000 from a-kassa

If you become unemployed and are a member of a Swedish unemployment insurance fund (a-kassa), you can receive unemployment payments, but only up to 80% of the payment ceiling of SEK 33 000/month. This is around SEK 19 000/month after tax. Everything you earn over SEK 33 000/month is money that the unemployment insurance fund does not compensate – but if you are a member of Unionen, you can receive an extra sum through our income protection insurance, allowing you to keep 70-80%* of your former income. This may mean several thousands of Swedish kronor extra if your income is a little higher.

More days and higher ceiling with additional insurance

Income protection insurance is included in membership up to an income of SEK 60 000/month, with compensation paid for up to 150 days, around 7 months. In addition to this, you can opt to take out additional insurance for SEK 50/month, which means that you can receive compensation for up to 200 days, around 9 months.

If you earn more than SEK 60 000/month, you pay SEK 100/month for additional insurance, thus securing your income up to SEK 150 000/month and being entitled to compensation for up to 200 days.

Remember your a-kassa!

Your membership of Unionen does not mean that you are automatically a member of an unemployment insurance fund (a-kassa).

The Unionen trade union and Unionen's unemployment insurance fund are two different organisations. You decide whether you wish to join an unemployment insurance fund, but we recommend it for your own security and because membership of a Swedish fund is required in order to receive compensation from income protection insurance.

Terms and conditions

Contact us at 0771-27 28 00 or medlemsforsakring@unionen.se to find out more about qualifying periods, terms and conditions for compensation, how to apply and more.



See all benefits of membership at unionen.se/in-english

* The total amount of compensation when unemployed may differ and may be due to the unemployment insurance fund (a-kassa) having established a different compensation founding salary or that you pay different tax on your salary or compensation from the unemployment insurance fund (a-kassa) depending on where you live.