



Amounts - overview

<b>Unemployment:</b>
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.
<b>Suicide:</b>
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.
<b>Motorcycle/Scooter:</b>
The insurance amounts are halved if you use a motorcycle or scooter and the driver is under 25 years of age.
<b>The insurance does not cover:</b>
Loss of earnings, pain and suffering, glasses or clothing
You while working for others, as you are already covered in this situation by statutory industrial injury insurance
You while working as a self-employed trader
Military, Home Guard or civil defence service or accidents covered by military compensation regulations.


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.

# Dansk Metal Group insurance



2012



Dansk Metal Fritidsulykkesforsikring. Et økonomisk plaster på såret, hvis uheldet er ude

2012 **alka**



Dansk Metal Gruppelivsforsikring sikrer, hvis det værste sker

2012 **alka**



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## 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 2012 are:

Age	Total amount DKK	Lump sum per child DKK				
		0 - 16	17	18	19	20
Up to and including 54	73.345	20.131	17.255	14.380	11.506	5.752
- 55	67.232	20.131	17.255	14.380	11.506	5.752
- 56	61.119	20.131	17.255	14.380	11.506	5.752
- 57	55.008	20.131	17.255	14.380	11.506	5.752
- 58	48.895	20.131	17.255	14.380	11.506	5.752
- 59	42.783	20.131	17.255	14.380	11.506	5.752
- 60	36.670	20.131	17.255	14.380	11.506	5.752
- 61	30.558	20.131	17.255	14.380	11.506	5.752
62 – 66	24.445	20.131	17.255	14.380	11.506	5.752
67 – and over	6.113	0	0	0	0	0

You are covered as soon as you join the union. Insurance cover ceases if you leave the union.

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



## To be added under the Leisure time accident insurance section

### 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.

### Amounts - overview

In the event of death:	
In the event of death resulting from an accident	DKK 200.000
For recipients of early retirement benefit, early retirement pensions (over 60) and working members (over 67) and pensioners	DKK 100.000
For members under 18 years, without support responsibilities	DKK 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	DKK 400.000
For recipients of early retirement benefit, early retirement pensions (over 60) and working members (over 67) and pensioners	DKK 200.000
Additional compensation:	
If you are under 60 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	DKK 800.000
Dental damage:	
If your teeth are damaged as a result of an accident, reasonable and necessary expenses for dental treatment are covered, once the damage has been acknowledged by Alka.	Reasonable and necessary expenses
Consequential expenses:	
Certain consequential expenses are covered in connection with an accident (see insurance terms and conditions). Consequential expenses up to a maximum of 2% of the disability sum per injury are covered, once the injury has been accepted by Alka. Expenses are only covered if no other award is made under another insurance policy.	Max. DKK 8.000