

Insurance, banking and pension

NITO members can save thousands of kroner through their membership





Trond Markussen,
President



As Norway's largest organisation of engineers and technologists, we possess a strong negotiating position. This enables our members to continue to receive very competitive offers on insurance, banking and pension which most of our members already have taken advantage of. Being a NITO member is very beneficial.

Insurance and banking partners – because it is profitable

Benefits with Tryg

- ▶ Qualified for the Tryg Plus benefit programme
- ▶ Tryg Legehjelp - free medical assistance service included
- ▶ 30 percent discount from the first private insurance

Benefits with Danica

- ▶ NITO Own pension account
- ▶ Highly attractive conditions and excellent digital solutions for your pension savings
- ▶ Access to competent pension advisors

Benefits with Nordea

- ▶ Access to Nordea's exclusive Premium benefit programme
- ▶ Competitive interest rates and access to legal advisory services
- ▶ Free access to over 1000 VIP airport lounges

This is a translation of the original Norwegian brochure. In case of any discrepancies, it is the terms and conditions that apply.



Tryg Legehjelp – free medical assistance service for all members!

The free medical assistance service Tryg Legehjelp is included in your membership. The service gives you and your family access to doctors and nurses by telephone and video 24 hours a day – 365 days a year.

Tryg Legehjelp offers consultations, prescriptions, short term sick leaves and referrals to specialists – without any deductible or waiting time. The consultations are of course confidential.

Activate the service by verifying your NITO membership at minside.tryg.no.

NITO's own insurances

- insurances that you purchase from NITO

As a member of NITO, you receive some of the best insurance offers in the Norwegian market. With our insurance partner Tryg, you now receive better benefits, terms and conditions at either the same or a better price than before.

NITO Contents Insurance

Among the market's best and most reasonable contents insurance with unlimited coverage for contents and personal belongings. The insurance also covers individual items and collectables for up to NOK 500 000.

Annual price 2022: NOK 1416

NITO Contents Insurance for leisure homes

NITO offers favourable contents insurance for your leisure home. The insurance covers household contents and personal belongings for up to NOK 1 000 000.

Annual price 2022: NOK 828



NITO Income Insurance

This insurance can provide you with NOK 7500 per month if you are being laid off, temporarily laid off or go on long term sick leave.

Annual price 2022: NOK 3480

NITO Accident Insurance

NITO Accident Basic Insurance

With our accident insurance, you can provide yourself and your family with financial security. These will help you with treatment expenses and provide a compensation payment for permanent medical invalidity.

Annual price 2022: NOK 492

NITO Expanded Accident Insurance

If you choose this insurance policy, the entire family is covered if one or more of you are the victim of an accident. In addition to providing compensation for permanent medical invalidity, you can have up to NOK 10 000 paid out for a broken bone.

Annual price 2022: NOK 1692

NEW!



NITO Travel Insurance

NITO offer unique travel insurance to our members. You can buy the new NITO Travel Insurance either for a single individual or for the family at an extremely favourable price. The insurance covers trips of up to 90 days in duration, and gives you a new trip if illness forces you home before half of the holiday is over. NITO Travel Insurance also covers your deductible in the event of damage or theft on your rental car.

Annual prices 2022 - NITO Travel Insurance

| Age | Single individual | Family |
|--------------------------------|-------------------|----------|
| Up to and through 35 years old | NOK 756 | NOK 1188 |
| 36-69 years old | NOK 948 | NOK 1308 |
| 70 year old and older | NOK 1992 | NOK 3324 |



Other NITO insurances with Tryg

- insurances that you purchase from Tryg

NITO Personal Insurance

The National Insurance Scheme is good, but rarely enough if you or someone in your family are the victim of a serious event. As a NITO member, you will receive favourable terms and conditions on health insurance and life assurance policies.

NITO Life Assurance

Tax-free lump sum payment of up to NOK 5 319 950 (50 G) in the event of death due to an illness or accident. Can be purchased by both a member and spouse/cohabitant.

NITO Disability Insurance Extra

The insurance combines monthly advance payments already after twelve months of being on sick leave with a lump sum payment of up to nearly NOK 3 000 000 in the event of permanent disability. Can be purchased by member.

Private NITO Insurances

NITO members get 30 percent discount on all private insurances with Tryg. In addition, you get unique NITO terms when you purchase a car or homeowners insurance.



NITO Car Insurance

A unique deal customized to our members, with great flexibility. With NITO Car Insurance you will get a 70 percent start bonus, unlimited total for parking damages with NITO Car Insurance Extra, and more.

NITO Homeowners Insurance

A tailor-made insurance with unique and environmentally friendly advantages. NITO Homeowners Insurance can be purchased as an ordinary home insurance or NITO Homeowners Insurance Extra.



Tryg Plus benefit programme

Our members will be automatically included in the Tryg Plus benefit programme, which provides a number of good services starting from the first insurance policy.

- ▶ **Tryg Care** provides you and your family with ten free hours from a psychologist in various life situations. It can be anything from an unexpected death of a close relative to couples therapy.
- ▶ **Tryg ID** helps you with identity theft recovery and clean-up. It also applies for family members and ID theft on social media.
- ▶ **Tryg House Assistance** provides you with answers and advice on questions you might have of a technical nature about your house or apartment.

Check how much you can save:

Example for member 35 years of age with a family

| NITO | Price for NITO member | Price for non-member | Savings |
|---|-----------------------|----------------------|---------------|
| NITO Household Contents Insurance* | 1416 | 5087 | 3671 |
| Travel Insurance Family** | 1188 | 2418 | 1230 |
| NITO Health Insurance and Life Assurance*** | 3336 | 13 392 | 10 056 |
| This member is saving | | | 14 957 |

*In the example the insurance sum for the member is an amount of NOK 2 000 000, whereas for an ordinary customer it is only NOK 2 000 000. The ordinary price takes into consideration the address (Oslo in this case) as well as other risk factors such as an alarm and the year of construction. Otherwise the conditions are equivalent. Non-member price is calculated with a consolidated discount of 15 percent.

**The example is for a member 35 years of age in Oslo. Non-member price is calculated with a consolidated discount of 15 percent.

*** The example is a man (35) with a spouse (35) and 20 G coverage with Life Assurance and Disability Insurance (NOK 10 000 per month), Bachelor degree level of education, office worker and non-smoker.



Norsk Tannhelseforsikring

What
hurts the
most?

The drilling
or the
subsequent
bill?

Member benefits from Norsk Tannhelseforsikring (Norwegian Dental Health Insurance)

Your dental health has a large impact on the rest of your total body health. A lot of people postpone their dental appointments, worrying about the subsequent bill. NITO wants to make it easier for you to keep your dental hygiene in check. This is why we offer NITO Dental Health Insurance, protecting you from high subsequent dental bills. You can pick and choose the coverage based on your needs, and you can also insure family members.

Popular treatments we can help you cover:

- ▶ Root canal treatment
- ▶ Cavities
- ▶ Cracked fillings
- ▶ Tooth extraction

Exclusive banking for NITO's members

NITO members will have direct access to Nordea's Premium programme, where you can enjoy a range of exclusive products and benefits.

As the largest bank in the Nordics, Nordea offers a broad range of expertise and services to their customers, and their financial and legal advice can be tailored to both personal banking and business owners. NITO is proud to be able to offer its members benefits from a bank that has everything – it is good business.



No minimum requirements on gross income or savings



Families of NITO members can also enjoy Nordea's Premium benefit programme

How do NITO members benefit from the Premium Benefit Programme?

Nordea

NITO Premium benefits:

- ▶ Preferential rates and terms on your mortgage
- ▶ Personal and tailored financial advice
- ▶ Access to legal advice in family law
- ▶ Exclusive Premium Mastercard with travel insurance
- ▶ Access to over 1000 VIP airport lounges (4 times per year)
- ▶ Extra favourable car loan

NITO Premium Next benefits (18-34 years of age):

- ▶ Nordea's most competitive mortgage; UNG Premium
- ▶ Debit card with no annual fee
- ▶ Premium Mastercard with favourable travel insurance
- ▶ Financial counselling from Nordea UNG
- ▶ Access to over 1000 VIP airport lounges (4 times per year)
- ▶ Extra favourable car loan

NITO Own pension account

- get the most out of your pension savings

On January 1st 2021, new rules were introduced for pension savings in Norway for employees with defined contribution pensions in the private sector. Now you can choose for yourself where you want your pension savings to be managed.

NITO Own pension account is a secure and favourable choice that gives you more pension for your money and a good overview of your pension savings.

As a NITO member, you are provided with

- ▶ Highly attractive conditions and excellent digital solutions for your pension savings
- ▶ Simple complete overview of your pension and savings on My Page
- ▶ Safe and secure management of your pension savings
- ▶ Same good conditions for your partner/spouse
- ▶ Management in a fund that maintains an environmental and sustainability perspective
- ▶ Access to competent pension advisors

Other membership benefits for own savings

If you work in the public sector, you will be unable to use NITO Own pension account for your current pension, but all NITO members will have access to favourable rates for fund accounts, individual pension savings (IPS) and pension capital certificate (PCC) at Danica Pensjon.



Danica Pensjon

Financial benefits for independent business owners

Free
start-up
package!

Benefits with Tryg

Are you an entrepreneur? NITO members who start their own company get their necessary Tryg insurances for free the first six months.

NITO Own Company

In order for you to be confident that both the employees and the company are properly covered, good insurance policies and good consultation are important.

Benefits with Tryg:

- ▶ Discounts on all commercial insurance policies
- ▶ Thorough consultation
- ▶ Coverage guarantee
- ▶ Settlement guarantee

NITO Start-up

Free start-up package. Our members who wish to start their own businesses now receive the most essential insurance completely free from Tryg for the first six months after they start.

The start-up package includes:

- ▶ Occupational injury insurance for employees
- ▶ Machines, goods and movables at the office location for up to NOK 100 000
- ▶ Office liability that applies for the office address

Benefits with Nordea

Are you a businessowner? Nordea offers you customised solutions adapted to your company. You can now choose the same bank for yourself as a private individual and for your company.

Among other things, you will gain access to:

- ▶ Advising via video meetings
- ▶ E-markets, a high quality currency-tool
- ▶ Trade Portal and Trade Club, a business network where you can seek new opportunities
- ▶ Customised solutions in the event of a need for financing

Benefits with Danica

Are you an independent business owner? Make sure you set aside money for future low tides. Advisors in Danica are ready to help you find the best solutions for your future economy and business.

Defined contribution pension in Danica

As a NITO member you will receive defined contribution pension for your business, with the same favorable terms as NITO own pension account. No administrative cost, and favorable prices on management fees.

Requirements for non-Norwegian members

| Insurance | Requirements to subscribe to the insurance |
|--------------------------------|---|
| Income Insurance | <ul style="list-style-type: none">• Have a permanent address in Norway• Be a member of the Norwegian National Insurance Scheme and have the right to a daily allowance from NAV in the event of any possible unemployment/layoff• The member must have been permanently employed with at least 30 hour work weeks in Norway for the past 6 months• Not have been unemployed/laid off during the course of the prior 6 months before subscribing to NITO Income Insurance• Not be aware of impending unemployment/layoff when subscribing to NITO Income Insurance |
| NITO Personal Insurance | The insured must be a member of the Norwegian National Insurance Scheme. |
| NITO Travel Insurance | The insurance applies for persons who are permanent residents of the Nordic countries and are members of the Norwegian National Insurance Scheme. |
| NITO Accident Insurance | The insured must be a member of the Norwegian National Insurance Scheme or an equivalent governmental insurance arrangement in the Nordic countries. |

We have a number of good benefits for our members!

In addition to the benefits involving insurance, banking and pension, NITO membership also includes:



Want to learn more about us?

Visit www.nito.no/english
or call us at 22 05 35 00.

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