

Insurance, banking and savings

NITO members can save thousands of kroner through their membership



Photo: Tom Haga



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 savings. After just one year with our new partners Nordea and Tryg, 25 percent of our members have already taken advantage of the benefits. Check and see how much you can save.

Insurance and banking partners – because it is profitable

Benefits with Tryg

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

Benefits with Nordea

- ▶ Premium / Premium Next benefit programme
- ▶ Free legal advising in the family law area
- ▶ 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!

Being a NITO member Tryg Legehjelp, a medical assistance service, 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 of the year.

Tryg Legehjelp will provide you with a consultation, prescriptions, short term sick leaves and referrals to specialists – without any deductible or waiting time. The consultations are of course confidential.

Tryg normally requires customers to have purchased at least one personal insurance policy in order to gain access to Tryg Legehjelp, but considering that we at NITO find this service extremely valuable, we have purchased it for all of our members.

Tryg Legehjelp is therefore included in your NITO membership. Activate the service by verifying your NITO membership at minside.tryg.no.

NITO's own insurances

– these are insurances that you purchase from NITO

As a member of NITO, you receive some of the best insurance offers on the Norwegian market. With our new 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 most reasonable and best contents insurance. The insurance covers contents and personal belongings for up to NOK 2,750,000.

The insurance now also covers theft of locked bicycle for up to NOK 40,000, damage to charging stations for electrical vehicles and eradication of long-tailed silverfish.

Annual price 2020: NOK 1,200

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 750,000.

New in 2019 is that NITO Contents Insurance for leisure homes now also covers eradication of long-tailed silverfish and damages to charging stations.

Annual price 2020: NOK 600

NITO Accident Insurance

Both adults and children can be victims of accidents. With our accident insurance, you can provide yourself and your family with financial security if anything unexpectedly should arise. These will help you with treatment expenses and provide a compensation payment for permanent medical invalidity.

NITO Accident Basic Insurance – for member

In addition to what all the accident insurance policies cover, you can also have NOK 400 paid out as a daily allowance benefit for up to an entire year for a hospital stay.

Annual price 2020: NOK 420

NITO Expanded Accident Insurance – for member and family

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 2020: NOK 1,356

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.

NITO Income Insurance

NITO is the only trade union offering income insurance to its members. With our income insurance you are in a stronger position financially if you become unemployed or are laid off.

Monthly price 2020: NOK 225

Annual prices 2020 - NITO Travel Insurance

| Age | Single individual | Family |
|--------------------------------|-------------------|-----------|
| Up to and through 35 years old | NOK 700 | NOK 1,100 |
| 36-69 years old | NOK 880 | NOK 1,210 |
| 70 year old and older | NOK 1,850 | NOK 3,074 |



Tryg Plus benefit programme

- from the first insurance policy you buy from Tryg

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 ID** helps you with identity theft recovery and clean-up. 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.
- ▶ **Tryg Care** provides you and your family with free 10 hours from a psychologist

in various life situations. It can be anything from an unexpected death of a close relative to cohabitation therapy.

Tryg Plus has no deductible, extra costs or waiting time and can be used by the entire family's household. Normally, customers need to have at least three insurance policies in order to receive Tryg Plus, but our members will receive this from their first private general insurance policy with Tryg.



Other NITO insurances with Tryg

- these are insurances you purchase from Tryg

Our members receive customised products with a 30 percent discount on all private general insurance policies with Tryg.

NITO Car Insurance

A gift package customised to our members, with great flexibility and many possible options.

With NITO Car Insurance, you are covered for traffic injuries in all of Europe – regardless of whether you yourself are

driving, are a passenger, on a bicycle or are a pedestrian.

With NITO Car Insurance Extra you will also receive an electrical vehicle as a rental car if your own electrical vehicle is in the workshop. You buy the car insurance with many more unique benefits from Tryg – and it is individually priced.

NITO Homeowners Insurance

A customised building insurance for our home owning members, with many environmentally friendly benefits.

With NITO Homeowners Insurance there is no total amount limitation or excess/deductible for damages to you own charging station for a vehicle. You also gain access to an advantageous agreement for purchasing and installing a charging station.

NITO Homeowners Insurance can be purchased as ordinary home insurance or you can choose NITO Homeowners Insurance Extra. You buy the insurance from Tryg and it is individually priced.

NITO Personal Insurance

Folketrygden benefits are 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 nearly NOK 4,000,000 in the event of death due to an illness or accident. Can be purchased by both a member and spouse/cohabitant, and is in effect through and including 75 years of age.

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 both a member and spouse/cohabitant, and is in effect through and including 60 years of age.

Other Personal Insurances

Injuries and illnesses can impact you, your family and your finances more substantially than a person is prepared for. If you should need an operation, it always happens at a bad point in time. With insurance policies such as Critical Illness and Treatment Insurance from Tryg, you can also make these challenges easier to face.





What
hurts the
most?

The drilling
or the
subsequent
bill?

Offer to members from Norsk Tannhelseforsikring (Norwegian Dental Health Insurance)

Your mouth is the entrance to your body and good oral hygiene strengthens your body's immune system. A number of different studies indicate that bacteria from the mouth can be related to a number of serious illnesses such as cardiovascular illnesses, COPD, arthritis and brain abscess. Studies show that people who have their teeth cleaned professionally at least twice per year have a 24 percent lower risk of a heart attack.

Cancer coverage included

Lump sum payment of up to NOK 30,000 if cancer is diagnosed in the oral cavity during the term the insurance is in effect.

You can now purchase dental health insurance at a member price. With NITO Dental Health Insurance, you can improve your health and safeguard yourself against large and unforeseen bills from dentists.

NITO Banking Offer

NITO members receive direct access to what could be the market's best banking offer – Nordea's exclusive benefits programme, Premium.

As the largest bank in the Nordic countries, Nordea possesses a broad spectrum of expertise and services. They offer their customers financial and legal advice adapted to your unique life situation – both for you as a private person and for people who run their own businesses. NITO is proud to be able to offer its members benefits from a bank that has everything – it is good business.



No requirements for income or amounts borrowed or saved



The families of NITO members can also enjoy substantial benefits with Premium

What do the NITO members receive from the Premium benefits programme?

NITO Premium benefits:

- ▶ Favorable interest rate on loans
- ▶ Personal and customised advising
- ▶ Free legal advisory in family law
- ▶ Exclusive Premium Mastercard
- ▶ Free access to over 1000 VIP airport lounges

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

- ▶ Nordea`s most competitive home loan – UNG Premium
- ▶ Debit card with no annual fee
- ▶ Premium Mastercard with extra good travel and cancellation insurance
- ▶ Advisory from Nordea Young
- ▶ Free access to over 1000 VIP airport lounges with Premium Mastercard
- ▶ Extra favorable car loan

It pays to have good bank connections!

Nordea



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* | 1,200 | 4,890 | 3,690 |
| Travel Insurance Family** | 1,100 | 2,288 | 1,188 |
| NITO Health Insurance and Life Assurance*** | 6,038 | 25,330 | 19,292 |
| This member is saving 24,170 | | | |

*In the example the insurance sum for the member is an amount of NOK 2,750,000, 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 20G coverage with Life Assurance and Disability Insurance (NOK 1,937,660.00), Bachelor degree level of education, office worker and non-smoker.

Financial benefits for independent business owners



Benefits with Tryg

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 from 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 business-owner? 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:

- ▶ The exclusive Premium programme on the private individual side of the customer relationship
- ▶ Advising via video meetings
- ▶ Customised solutions in the event of a need for financing
- ▶ Access to specialists in pensions, leasing and saving
- ▶ E-markets, a tool for better currency management
- ▶ Trade Portal and Trade Club, company network for making contact with new business opportunities

Benefits from KLP

Defined contribution pension

As a NITO member, you will receive a discount on the administrative costs for a defined contribution pension for your company. Even better is to then know that KLP already has among the market's lowest costs for defined contribution pensions.

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 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 imminent unemployment/layoff when subscribing to NITO Income Insurance. |
| NITO Personal Insurance | The insured must be a member of the Norwegian National Insurance. |
| NITO Travel Insurance | The insurance applies for persons who are permanent residents of the Nordic countries and are members of the Norwegian Government's National Insurance. |
| NITO Accident Insurance | The insured must be a member of the Norwegian National Insurance 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 sparing, NITO membership also includes:



Want to learn more about us?

Visit www.nito.no/medlemsfordeler
or feel free to give us a ring at 22 05 35 00.

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