

Insurance, banking and pension

NITO members can save thousands
with their good membership benefits





Trond Markussen,
President



As Norway's largest organisation for engineers and technologists, we have a strong negotiating position. With over 100,000 members, we offer highly competitive benefits for insurance, banking and pensions. A growing number of members are using their benefits, increasing the value of their membership.

Use your membership benefits – it's worth it

Insurance from Tryg

- ▶ An exclusive insurance policy
- ▶ Customised home and car insurance, with a 30 percent discount on all insurance policies
- ▶ Priority customer with your own line for quick assistance

Pension from Danica

- ▶ NITO Personal Pension Account
- ▶ Attractive terms and excellent digital solutions for pension savings
- ▶ Access to expert pension advice

Bank from Nordea

- ▶ Automatic eligibility for the Premium/Premium Next customer programme
- ▶ Your own personal financial advisor
- ▶ Free access to over 1000 VIP airport lounges



Tryg Legehjelp – free medical assistance for all our members

Free medical assistance service, Tryg Legehjelp, is included in your membership. The service provides you and your family with access to doctors and nurses through phone calls and video 24 hours a day – 365 days a year.

This includes consultations, prescriptions, short-term sick leaves and referrals to specialists – no user fees or waiting time.

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



Learn more about Tryg Legehjelp (Medical Assistance)





Your teeth will thank you

Many people put off visiting the dentist without considering the consequences to their health. Good dental health may not cost that much, but poor dental health can cost you a fortune.

For less than NOK 200 a month, you can insure your teeth to avoid major financial surprises at the dentist.

NITO Dental Health Insurance includes:

- ▶ Cavities/caries
- ▶ Fillings and root canals
- ▶ Crowns, bridges and implants
- ▶ Trauma, accident and emergency treatment in the Nordic region



Norsk Tannhelseforsikring

Learn more and purchase
NITO Dental Health Insurance



Save money with NITO's insurance benefits



Membership insurance policies with low premiums and some of the best insurance terms and conditions on the market.

NITO Home Content Insurance

Five hours of free legal assistance

From 1 January, NITO's Home Content Insurance policies offer five hours of free private legal assistance related to Norwegian legislation in the following areas:

- ▶ Family law
- ▶ Law of minors
- ▶ Inheritance and succession law
- ▶ Consumer purchase
- ▶ Real estate
- ▶ Private purchases and sales
- ▶ Trade service disputes
- ▶ Identity theft

Assistance may include advice, negotiations, correspondence, drafting of legal documents such as cohabitation agreements and enduring power of attorney.

NITO Home Content Insurance

One of the best and most affordable home content insurances on the market, with unlimited insurance for household items and movable property. Covers individual items and collections valued up to NOK 500,000.

Annual premium 2023: NOK 1,584

NITO Home Content Insurance Leisure homes

A favourable home content insurance policy for your leisure home. The insurance policy covers home contents and movable property with a value of up to NOK 1,000,000.

Annual premium 2023: NOK 972

Learn more about NITO's Home content insurance policies



NITO's Home Content Insurance covers theft of locked bicycles and electric bikes with a value up to NOK 40,000.

30 percent discount from Tryg



NITO members get a 30 percent discount on the standard premium for all private insurance policies from Tryg. If you purchase a car or homeowners insurance from Tryg, you will also get exclusive NITO terms and conditions.

NITO Homeowners insurance

A custom insurance policy with several exclusive and environmentally friendly benefits. May be purchased as ordinary homeowners insurance or as NITO Homeowners Insurance Extra.

NITO Car Insurance

An excellent and highly flexible car insurance with many options. As a NITO member, you will get an initial bonus of 70 percent, unlimited parking damage from NITO Car Extra, and many other membership benefits.

You can get a discount on Tryg insurance for more than your house and car. The same insurance discount is available for your dog, cat, boat and cabin.

News about electric scooters

From 1 January 2023, everyone who owns and operates an electric scooter must buy their own liability insurance. Just as liability insurance is legally required for a car or moped, the same applies to all “small electric vehicles”. As a NITO member, you can get a 30 percent discount on statutory insurance for electric scooters from Tryg.

Without insurance, your trip may become more expensive than anticipated.

At worst, this could lead to a claim costing millions.

If an uninsured electric vehicle, such as an electric scooter, causes harm or damage, both the owner and user may risk liability.

As a NITO member, you can get a 30 percent discount on statutory insurance for electric scooters from Tryg.



Learn more about private insurance policies



Insurance policies that got you covered when you need it the most

Membership insurance policies at a low price, with some of the market's best insurance terms and coverage. Our accident insurance policies will give you and your family better financial security.

NITO Accident Insurance

NITO Accident Basic Insurance

Covers treatment expenses and ensures compensation payment for permanent medical invalidity.

Annual premium 2023: NOK 540

NITO Expanded Accident Insurance

Covers the entire family if one or more members sustain injuries in an accident. Provides compensation payments for permanent medical invalidity, covers treatment expenses following injuries sustained in an accident, and pays up to NOK 10,000 in the event of bone fractures.

Annual premium 2023: NOK 1,980

NITO Personal Insurance

Norwegian National Health Insurance is rarely adequate if you or your spouse/partner are involved in a serious accident. NITO members have favourable terms and conditions for life and disability insurance policies.

NITO Life Insurance

Tax-free lump sum payment of up to NOK 5,523,850 (50 G) in the event of death due to illness or accident. May be purchased by both the member and their spouse/partner.

NITO Disability Insurance Extra

Provides monthly advance payments even after twelve months of sick leave, and a lump sum up to NOK 3,344,310 (30 G) for permanent disability. May be purchased by members.



See all NITO's Personal Insurance policies





NITO Travel Insurance

NITO's exclusive travel insurance covers travel without accommodation, business travel, and travel up to 90 days. With NITO Travel Insurance, you can feel secure whenever you leave your home.

Annual premium 2023

Age	Single member	Family
Up to and including Age 35	NOK 888	NOK 1,392
Ages 36-69	NOK 1,116	NOK 1,524
Age 70 and older	NOK 2,316	NOK 3,840

Exclusive membership benefits:

NITO Income Insurance

As the only trade organisation for engineers and technologists, NITO offers income insurance as an extra security should you need to take long-term sick leave or are affected by involuntary unemployment or lay-offs.



Annual premium 2023: NOK 3,480

Learn more and purchase
NITO Income Insurance





Benefits that make you feel safe

NITO members automatically become preferred customers at Tryg when purchasing insurance. Preferred benefits are free to use, without waiting time, and cover everyone in the household.

Psychological assistance for personal crises

Tryg Care ensures you and your family ten hours* of free psychological first aid for various life crises, such as a death in the family, bullying, or relationship conflicts.

Assistance for ID theft

Tryg ID will assist if you or someone in your family have been victims of identity theft – including on social media.

Technical advice for your home

Tryg Home Assistance will give you answers to technical questions about your home.

Learn more about Tryg Preferred Customer Programme





How much you can save? Check it out

Example for a member age 35 with a family:

NITO	Price for NITO member	Price for non-member	Savings
NITO Home Content Insurance*	1,584	5,087	3,671
NITO Travel Insurance Family**	1,392	2,418	1,230
NITO Life and Disability Insurance***	3,336	13,392	10,056

This member is saving NOK 14,957

*In the example, the insurance payment 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. Non-member premium is calculated with a consolidated discount of 15 percent.

**The example is for a member, age 35 living in Oslo. Non-member premiums are calculated with a consolidated discount of 15 percent.

***In the example, the insurance payment for a member is 20 G on both NITO Life and Disability Insurance, while the sum insured for a non-member is 20 G on NITO Life and Disability Insurance with disability pension (NOK 10 000 per month), a bachelor's degree, office job and non-smokers. There are somewhat different terms and conditions for disability, but both pricing examples are based on an insured member, age 35.

Exclusive banking for NITO's members

As a NITO member, there is no income, loan or savings requirement to get access to Nordea's exclusive customer programme: Premium or Premium Next (for members age 18-34 y.o.).

As the largest bank in the Nordic region, Nordea has a broad range of expertise and services. You will be offered financial and legal advice tailored to your life situation - both as a private individual and as an independent business owner.



Automatic eligibility to Nordea's exclusive Premium benefits programme



No income, loan or savings requirement

Premium benefits

- ▶ Highly favourable interest on loans
- ▶ Your own personal advisor and access to experienced investment advisors
- ▶ Exclusive credit card with no annual fee
- ▶ Four free visits to over 1000 VIP airport lounges per year
- ▶ Free legal advice
- ▶ Access to Apple Pay, Google Pay, and payment with smart devices



Especially favourable terms and conditions for First Home Loans and UNG home loans (up to age 34)

Nordea

Learn more about
bank benefits





News!

Why own the car when you can lease it?

Owning a car may involve many unforeseen expenses. Perhaps it's better for both you and the environment to lease a car? NITO members are now offered excellent terms and conditions for private car leasing.

- ▶ No need to tie up capital or take out a car loan
- ▶ No need to deal with selling a car when the lease period is over
- ▶ Get basic car maintenance and follow-up from Nordea Fleet throughout the lease period



No establishment fee for NITO members

Learn more about
private leasing



Maximize your pension savings

All NITO members and their spouses/partners are offered excellent terms and conditions for private pension savings.

NITO Personal Pension Account is a secure choice that ensures more pension for your money.

As a NITO member, you get:

- ▶ Very attractive terms and excellent digital solutions for your pension savings
- ▶ A clear overview of your pension and savings on My Page
- ▶ Safe and secure management of your pension savings
- ▶ The same great terms and conditions for your spouse/partner
- ▶ Investment management in funds that maintain an environmental and sustainability perspective
- ▶ Access to expert, customised pension advice

Other membership benefits for personal savings

If you work in the public sector, you will not need a NITO Personal Pension Account for your current pension. You and your spouse/partner will still have access to the same favourable prices for fund accounts, individual pension savings (IPS), pension capital certificates (PCC) as the NITO Personal Pension Account.

Learn more about NITO
Personal Pension Account



Danica Pensjon

- en del av Storebrand



Financial benefits for business owners

Free start-up package from Tryg

NITO members who wish to start their own business will get the most vital insurance policies for the first six months after start-up.

The start-up package includes:

- ▶ Statutory 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

Other benefits from Tryg:

- ▶ Discounts on commercial insurance policies
- ▶ Through advising
- ▶ Coverage guarantee
- ▶ Settlement guarantee

Benefits with Nordea

Are you a business-owner? Nordea offers you customised solutions adapted to your company.

Among other things, you will gain access to:

- ▶ Advice from specialists via video meetings
- ▶ Customised solutions as needed for financing
- ▶ E-markets, a tool for better currency management
- ▶ Trade Portal and Trade Club, company network for contact with new business opportunities

Benefits from Danica

As an independent business owner, you must make sure to set aside enough money for your retirement. Danica's advisers can help you find the best solutions for savings for your and your company.

Defined contribution pension from Danica Pension

As a NITO member, you can get a defined contribution pension or your business with the same favourable terms and conditions as the NITO Personal Pension Account.

- ▶ No administrative fees
- ▶ Excellent prices for management fees

Learn more about commercial life insurance policies



Other benefits for our members!

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



Want to learn more?

Visit www.nito.no/en/benefits
or give us a call at 22 05 35 00.

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