

## 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 Storebrand

- ▶ 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 1300 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 365 days a year.

This includes consultations, prescriptions and referrals to specialists – no user fees or waiting time.

Activate the service by verifying your NITO membership at [minside.tryg.no](https://minside.tryg.no)



Learn more about Tryg  
Legehjelp (Medical Assistance)





# Legal insurance – for the price of a lawyer's hourly rate

Life is unpredictable, and disagreements can arise around inheritance, divorce, contractor work, neighbor disputes and consumer purchases.

Our legal insurance (NITO Advokatforsikring) in private law covers much more than the legal aid covered in your ordinary insurances.

**The insurance can potentially save you large sums of money. Examples of legal expenses saved:**

**Inheritance settlement** – Disagreement about inheritance and will. Client saved NOK 77,400.

**Visitation with children** – Disagreement around visitation agreement which ended up in court. Client saved NOK 237,500.

**Car purchase** – Complaint about malfunction and purchase price. Client saved NOK 50,000.



Learn more  
about Legal  
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's Content Insurances

### **Five hours of free legal assistance**

All NITO's content insurance policies include five hours of free legal assistance in private law such as family law, inheritance law, consumer purchases and contractor disputes.

The legal assistance helps with advice, negotiations, correspondence, drafting of legal documents such as cohabitation agreement and power of attorney.

### **NITO Household 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 2024: NOK 1,656**

### **NITO Holiday Home Content Insurance**

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 2024: NOK 1,020**

Learn more about NITO  
Household Content Insurance



Learn more about  
NITO Holiday Home  
Content Insurance



# Benefits with Tryg - which makes you even safer



## ▶ **Very good insurances - at a 30 percent discount**

You get very good and unique home and car insurance, as well as a 30 percent discount on all insurances.

## ▶ **Free benefits for the family**

From the first insurance you buy with Tryg, both you and your family get free psychological help in personal crisis, help with ID theft and technical advice on renovation projects.

## ▶ **Fast and good help**

As a priority customer you have a dedicated phone number, so that you get the help you need quickly. Reporting an injury via tryg.no is simple, and many cases are settled immediately.

### **NITO Home 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.

## **Other insurance policies with a discount**

Tryg looks after everything you love. In addition to the member's discount on your house and car, your discount also applies to all insurances you buy as a private person. Whether it's the dog, the cabin, the boat, the caravan, or even more importantly – your children.



**Everyone who owns an electric scooter must buy their own liability insurance for electric scooters**



Learn more about your benefits with Tryg



# Insurance policies that have 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 2024: NOK 564**

### **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 2024: NOK 2,208**

## 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.

Learn more about NITO  
Accident Insurance



Learn more about NITO  
Personal Insurance



**NEW AND  
BETTER!**

### **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.

**From 2024, NITO Travel Insurance will be expanded with cover for delayed rental car collection and accident cover.**

#### **Annual premium 2024**

Age	Single member	Family
Up to and including Age 35	NOK 996	NOK 1,524
Ages 36–69	NOK 1,284	NOK 1,740
Age 70 and older	NOK 2,496	NOK 4,092

Read more about  
your benefits  
with Tryg



### **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 2024: NOK 3,480**

Learn more about  
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 Household Content Insurance*	1,656	5,412	3,766
NITO Travel Insurance Family**	1,524	2,568	1,044
NITO Life and Disability Insurance***	3,464	14,222	10,758

**This member is saving NOK 15,568**

\*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 salary, 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 salary, 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 1300 VIP airport lounges per year
- ▶ Free legal advice
- ▶ Access to Apple Pay, Samsung 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  
your bank benefits





# Why own the car when you can lease it?

Leasing a car could save you from many unforeseen expenses. Members of NITO are offered excellent terms and conditions for private car leasing through Nordea Finance.

## Your benefits

- ▶ 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
- ▶ Basic car maintenance and repairs are covered throughout the lease period



**No establishment fee for NITO members**

**Nordea**

Apply for leasing  
at NF Fleet



# 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) and pension capital certificates (PCC) as the NITO Personal Pension Account.

Learn more about NITO  
Personal Pension Account



 **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 free 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
- ▶ Thorough advice
- ▶ Coverage guarantee
- ▶ Settlement guarantee

Learn more about the free start-up package



## 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



Learn more about financial benefits for business owners



# 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](http://www.nito.no) or give us a call at 22 05 35 00.

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