



Norges  
Rederiforbund  
Norwegian  
Shipowners'  
Association

# A Guide to your Benefits



## General

Trygghetsforsikring for members of Norwegian Shipowner's Association. For the employees of members this insurance covers mandatory worker's compensation, leisure accident insurance, and loss of license ascertained while the employee was covered under this insurance.

Claims must be reported without delay, and at the latest within one year from the time the injured part became aware of the circumstances leading to the claim. This also applies if a work-related illness is ascertained after the employment has ceased.

## Eligibility

All employees that are members of Trygghetsforsikringen via the Norwegian Shipowner's Association.

The insurance includes the following covers:

- Permanent Loss of License
- Worker's Compensation – work related accident and illness
- Leisure Accident Insurance

This insurance is valid worldwide.

## Contacts

All inquiries regarding Trygghetsforsikringen can be directed to:

**WTW AS**



+47 23 29 60 99



[WTW.medlem.NR@willistowerswatson.com](mailto:WTW.medlem.NR@willistowerswatson.com)

### The Norwegian Base Amount - G

The insurance sums (compensations) are based on the Norwegian Base Amount - G. The Base Amount is adjusted annually according to average increase of salaries in Norway. You can find updated G on NAV's webpages: [www.nav.no](http://www.nav.no).

## Loss of License

Trygghetsforsikringen includes cover for Loss of License. The covers vary slightly between the two groups of employees: Seamen and Offshore employees.

The insurance covers permanent Loss of License due to covered accident or illness leading to the employee no longer being able to perform work on board, regardless of whether the employee can perform work onshore.

The insurance event occurs if you receive a declaration of incapacity with permanent effect. In other words, it is the date indicated on the permanent disability declaration that is decisive for payment, not the time the disability occurred or you were registered sick. You will be entitled to license loss compensation for up to one year after the employment relationship ended - given that you are still on sick leave for the same reason as the basis for the declaration of incapacity.

Any compensation paid under either the Worker's Compensation or Leisure Accident Insurance for the same incident/illness will be deducted from the compensation under the Loss of License Insurance. If compensation from the Loss of License insurance precedes settlement in Worker's Compensation or Leisure Accident Insurance, this compensation is considered an advance on these insurances and will be deducted from future compensation for the same incident/illness.

Compensation for Loss of License can only be paid once.

## Claims

When a Loss of License claim is made, the claims department will obtain necessary medical documentation from medical doctor. Contact information to sea – or offshore doctor, plus the claimants GP must be included in the authority that follows the claims form.

Expected processing time is two months.

## Seamen

The employee must have at least 4 years of service time to be entitled to cover under this insurance.

Covers	Description	Insurance sum
Loss of license for seamen	Permanent loss of license leading to the employee no longer being able to take service on board. Minimum service time 4 years to be covered. The insurance ceases at 60 years.	Insurance sum, min 4 years of service: 6G Insurance sum, min 8 years of service: 8G The insurance sum is reduced gradually* from the age of 53 and ceases at 60.

\*See table in the insurance certificate

## Offshore employees

Covers	Description	Insurance sum
Loss of License for Offshore employees	Permanent loss of license leading to the employee no longer being able to take service on board. The insurance ceases at current retirement age – 62 years.	Insurance sum: 10G The insurance sum is reduced by 5% per year from the age of 57 and ceases at the age of 62.



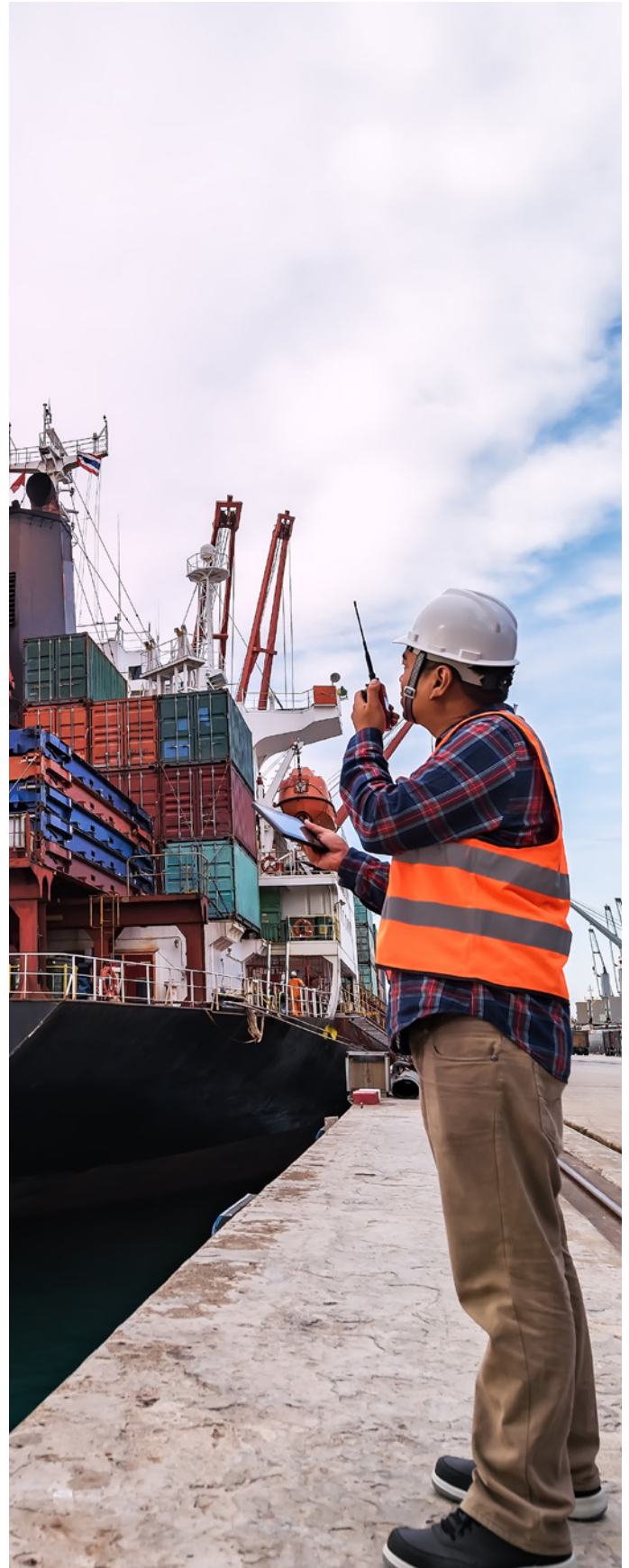
## Worker's Compensation and Accident Insurance

This insurance includes covers for permanent loss of income, medical invalidity and life covers. Temporary loss of income and additional expenses in relation to the injury can also be covered. Injury caused by work-related accidents or accidents during leisure time, and approved work-related illness is covered.

Cover	What can be compensated by this insurance
Incurring and future expenses	<p>Medical expenses and other incurred expenses related to injury or illness covered by this insurance. Medical treatments must be performed in the Public Health system and must be documented by original receipts.</p> <p>In case of permanent medical invalidity or permanent loss of income future expenses can also be covered with a lump sum payment.</p>
Permanent Medical Invalidity	<p>Lump sum payment if a covered accident or illness leads to permanent medical invalidity.</p> <p>Medical invalidity is a reduction in functional abilities examples can be loss of hearing, loss of eyesight, dismemberment etc.</p>
Permanent Loss of Income - Disability	<p>Lump sum payment in case of permanent loss of income – disability – due to an accident or work-related illness. The Disability must be permanent, usually when NAV grants permanent disability benefit.</p> <p>Loss of income until permanent status has been granted can also be covered. If sick payment and/or other benefits does not match your former income this may apply.</p>

Cover	Payments to survivors in case of the employee's death
Payments to survivors	<p>In case of death caused by an accident or a work-related illness, this insurance covers payment to survivors:</p> <ul style="list-style-type: none"> <li>• Funeral expenses lump sum cover.</li> <li>• Spouse's allowance payable to surviving spouse or cohabitant. Alternatively: payable to children under the age of 21.</li> <li>• Child's allowance payable to children under the age of 21.</li> </ul>

Insurance sums is based on several elements: Degree of invalidity or disability, employee's age, salary and child's age (child's supplement). Below you will find a summarized overview of the insurance sums. Further details can be found in the insurance certificate and terms & conditions.



Worker's Compensation (Work-related Accident and Illness Insurance)	Trygghetsforsikring (during work and leisure) For claims under worker's compensation, the employee will receive whichever compensation is higher of the two covers
<b>Permanent Loss of Income - Disability</b> Base Cover 22-30G	<b>Permanent Loss of Income - Disability</b> Base Cover 22-30G
<b>To surviving spouse or cohabitant</b> Maximum cover 15G	<b>To surviving spouse or cohabitant</b> Maximum cover 14G
<b>To surviving children under the age of 20</b> Maximum cover 6,5G The cover is double to surviving children of single provider	<b>To surviving children under the age of 21</b> Maximum cover 3G
<b>Funeral expenses</b> 0,5G	<b>Funeral expenses</b> 0,5G
<b>Medical Invalidity</b> Base Cover 0,75-5,5G	<b>Medical Invalidity</b> Grunnerstatning 0,33-7G
<b>Future expenses</b> Maximum cover 21 times annual expenses	<b>Future expenses</b> Maximum cover 15 times annual expenses
<b>Post-settlement</b> Significant change of invalidity or disability within 5 years	
<b>Loss of Income</b> Loss of income until time of settlement	<b>Loss of Income</b> Loss of income until time of settlement
<b>Incurred expenses</b> Reasonable and necessary expenses	<b>Incurred expenses</b> Reasonable and necessary expenses. A claim under the sum of NOK 300 is not compensated.
	<b>Loss of License</b> Seamen: maximum cover 8 Offshore: maximum cover 10G

In case of accident or illness approved under the Worker's Compensation insurance, the highest insurance sum of Worker's Compensation insurance or Trygghetsforsikring will be payable.

## Report a claim

All claims must be reported to the employer, who will report the claim via WTW.

Your trade union may also assist you with reporting a claim to WTW. Remember to attach confirmation of your time of service from your employer.

WTW will report the claim to the current insurance vendor for Trygghetsforsikringen, DNB. DNB handles all claims and will connect with the claimant.

Once the claim has been registered, the person reporting the claim will receive a confirmation.

## Taxation

Premium for covers apart from worker's compensation is taxable for the employees. Compensations under this cover is not taxable.

## Definitions

- **Permanent Loss of Income - Disability:** The full or partial loss of ability to have paid work. The compensation is intended to compensate you for your future loss of income and is calculated on the basis of your age, salary level and level of incapacity for work.
- **Medical Invalidity:** Permanent medical injury or condition that may or may not affect your ability to have paid work. Examples of medical disability include the loss of or injury to limbs, blindness, etc. The degree of disability is determined on the basis of the Ministry of Health and Care Services' disability table.
- **Spouse:** Person you are married to or have entered into a registered civil partnership with. A person is only counted as a spouse up to the date when a divorce or separation decree or order has been granted. This applies even if the decision is not legally enforceable or final.
- **Cohabitant:** Person with whom the insured has shared a home for the past two years according to the National Registry. The two-year rule is waived if the couple have a child together. It is a prerequisite that you could have entered into a lawful marriage.

All services provided by Norges Rederiforbund AS are subject to general terms and conditions of the insurer(s) and are subject to change.