

My expertise guarantees your safety. I am proud of my professional know-how and deserve to be well paid for it.

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# ALONE OR TOGETHER

There are different ways to approach things.

**ONE IS TO PLAY THE BLAME GAME...** if you are injured at work, if the work environment is poor, if you cannot get your salary paid or if you lose your job. **Another is to pull together as a team.** 

**THE FOUNDATION OF TRADE UNION WORK** is that we care and we believe in solidarity. We know that by joining together and standing firm we have the best chance of getting our demands met.

**IF NO ONE FALTERS** from our joint demands, or sell their time for a lower price than we agreed on, there is no alternative for those who wish to use our services and our expertise.

Your expertise may be life or death for many. You deserve the best terms.

# YOUR GAIN OUR GOAL

The Swedish Electricians' Union's goal is fair working conditions for all.

**THE HIGHEST POSSIBLE SALARY** for your work and a good work environment so that you are assured of coming home from work safe. Reasonable working hours, regular leisure time and the longest possible vacation. Fair compensation when you are out of a job or ill and a good pension when you retire.

**THE SWEDISH ELECTRICIANS' UNION** works continuously to improve the conditions for our members. But there are other parties who do not think like we do. Naturally, the more numerous we are, the further we will get.

### WHAT IS THE COST? There are a lot of factors...



Some people say it costs a lot. We say: compared with what?

We have used a hundred krona note to illustrate what the membership fee goes towards, broken down into percentages.

**SOMETIMES IT IS GOOD IDEA TO** compare what things cost. If you buy a car and wish to insure it, you get a invoice for the fee which specifies exactly what it costs. The same applies if you have home insurance. But do you know the cost of the insurances that affect you personally, your health and your finances?



**WHAT HAPPENS** if you fall ill, become injured or need to be at home to care for sick children?

**ALL THE BENEFITS** that you are entitled to come in different forms of insurance. It is we, the members, who together with the employer pay the insurance that is included in our collective agreement. Some of the compensation that you are entitled to is tax-funded while some of the other insurance policies are included in your membership dues.

**BECAUSE OF THE TRADE UNIONS AND OUR COLLECTIVE AGREEMENTS YOU ARE INSURED** both at work and when you travel to and from the workplace. We are also proud to say that regulated working hours, holidays and the possibility to be at home with your children when they are small are just a fraction of all the legal rights that trade unions have helped to put in place.

## OUR STRENGTH HAS GIVEN US the best deals

The most electricians are members of the swedish electricians' union. We have one of the best collective agreements in the labour market. With your support we can grow even stronger.

#### The Swedish Electricians' Union strives to give you:

- Secure employment terms.
- The highest possible pay through a good piecework schedule.
- Compensation for overtime and inconvenient working hours.
- Travel compensation and travel time compensation.
- Holiday pay.
- Good working hours.
- Sound work environment.
- Health and accident insurance cover.
- A good pension.

#### As a member you have the right to:

- Qualified advice and negotiation help regarding your work and your pay.
- Legal assistance from LO-TCO Rättsskydd (after review).
- The possibility to influence your work together with your colleagues.
- Trade union training and participation in courses on paid work time.

#### Members = comprehensively insured

As well as promoting issues that give all our members a more secure and better life, both inside and outside the workplace, membership also includes a wide range of insurances.



I know what I am worth. That is why I have a secure job and joined the union.

You cannot know the exact price of everything. Particularly not insurances that are based on collective bargaining To help you compare the costs, we have selected a number insurances and their prices.

- OCCUPATIONAL GROUP LIFE INSURANCE (SEK 75/month.)
- ACCIDENT INSURANCE LEISURE (SEK 50/month.)
- HOME INSURANCE FOR LIFE (SEK 100/month.)
- **INCOME INSURANCE** (SEK 85/month.)
- LEGAL AID INSURANCE HELP (SEK 190/month.)
- Total SEK 500/month.

Union dues are 1.9% of your salary\* = SEK 19 for every SEK 1,000. Example: Monthly salary SEK 32,000 = Union dues SEK 608/month

\*For the installation agreement there is also a piecemeal work administration fee of 0.5% in addition to the union dues.



## **INSURANCE** that is included in your collective agreement

**AFA-INSURANCE** If you are employed by a company which has a collective agreement, you are automatically covered by all the insurance schemes that are part of AFA. Here is a brief summary of all the insurance schemes that are included.

Read more at: www.afaforsakring.se

**AGB – SEVERANCE PAYMENT CONTRIBUTION** can provide compensation if you are made redundant due to lack of work.

**AGS – COLLECTIVE GROUP HEALTH INSURANCE** is a supplement to the sickness benefit you get from the Social Insurance Agency when you are ill.

**COLLECTIVE PENSION INSURANCE (AVTALSPENSION)**, wich is a collective occupational pension scheme and is part of the pension that you have the right to through your collective agreement.

**TFA – OCCUPATIONAL INJURY INSURANCE** provides compensation for occupational injury caused by an accident at the workplace, an accident while travelling to or from the workplace and for occupational illness.

**TGL – OCCUPATIONAL GROUP LIFE INSURANCE** gives your family financial assistance if you die.

**PBF / FTP - PARENTAL ALLOWANCE SUPPLEMENT** provides a supplement to your occupational pension and supplementary compensation if you begin drawing parental allowance from the Swedish Social Insurance Agency.



### MEMBERS also get...

**ACCIDENT INSURANCE - LEISURE** An accident insurance for injuries that are sustained in your spare time.

**K-TGL - SUPPLEMENTARY OCCUPATIONAL GROUP LIFE INSURANCE** Applies for members who are not covered by TGL. i.e. if you are member of the Swedish Electricians' Union but are working at a company that does not have a collective agreement.

**CHILDREN'S GROUP LIFE INSURANCE** Gives your family financial assistance if your child dies.

**HOME INSURANCE** For your home and your possessions at home, i.e. property protection cover.

**INCOME INSURANCE** Covers the gap that arises between the compensation you receive from the unemployment insurance fund if you are unemployed and 80% of your income.

HELP – LEGAL HELP AND ADVICE in the most common areas of private life. Contact a legal counsel at HELP Försäkring +46 (0)771 985 200.

**IN ADDITION TO THESE INSURANCES THAT ARE INCLUDED WITH YOUR UNION DUES**, you can take out additional insurance for you and your family at advantageous rates.

There are limitations in your union insurance when you are abroad. Please contact Folksam at +46 771 950 950 to find out what applies to your trade union insurance.





### TOGETHER we will be even better!

As a Trade Union we are never really satisfied. But we have accomplished a great deal for our members and for society at large.

**OVER TIME**, the world, industry and jobs are perpetually changing. The object is not just to keep up with developments, but to stay one step ahead.

**SOME EMPLOYERS** do not always share our views on the question of terms and conditions. But we do try to cooperate in important areas such as training, safety and equal opportunities, etc.

IT IS ALSO IMPORTANT that we realise and understand how political proposals affect our work and everyday lives before the decisions are made. We can and we should be involved in influencing political decisions. JOIN US AND HAVE YOUR SAY.

AS A MEMBER of the union you can participate to the extent you want to. One member one voice, your opinion counts. You can help influence the issues that the Swedish Electricians' Union promotes inside and outside the union. YOUR VOICE IS IMPORTANT - JOIN US. **READ MORE:** WWW.SEE.SE/BLI-MEDLEM

