



Your membership benefits

LOfavør

LOfavør has negotiated great deals for you which are also good for all trade union members.

With more than 1 million members, we are able to offer solid, dependable deals on everything from banking services, holidays and cultural events to insurance – which is great both for you – and for everyone else.

Our membership card – physical and digital formats

Your membership card shows that you are a member of a trade union affiliated with the Norwegian Confederation of Trade Unions, something you may need to prove when applying for membership benefits. You can get a digital version of your membership card by downloading the LOfavør app. This means you always have access to the membership card and to all our information about membership benefits.

Further information about the benefits provided by LOfavør

can be obtained by calling our Membership Services line on +47 416 06 600 or visiting lofavor.no.

Foto: LO/Henry Møi



A handwritten signature in black ink, which appears to read 'Peggy Hessen Følsvik'. The signature is fluid and cursive.

Peggy Hessen Følsvik
Leader of LO
January 2025

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2025

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Collective insurance

For more than 50 years LOfavør has fought to ensure that you and your family can feel secure in your home. Contents insurance was introduced back in the 1960s, and now you benefit from many important insurance policies as part of your membership.



What insurance policies do I have?

By logging on to lofavor.no on My Page or in the LOfavør app, you can find a quick overview of your insurance policies. Both those you have via LO and those you have purchased yourself.

Please note that you may have opted out of some of the insurance policies. Special

conditions for collective insurance policies apply to apprentice, trainee or student members.

You can also contact your trade union. You may also be eligible for insurance policies through a local association or club. Contact them to find out about the insurance policies that you are eligible for. We recommend that you review your insurance needs.

*In this booklet, we have only included extracts from the insurance policy conditions. You can find full terms and conditions in the insurance summary from **Fremtind Forsikring**. This does not apply to LOfavør Legal insurance, for which you must contact Help Insurance. You can also contact SpareBank 1's insurance company **Fremtind Forsikring** via the Member telephone number **+47 416 06 600** or visit **lofavor.no**. Claims can also be submitted via the website **meldeskade.no**, telephone number **+47 915 02 300** or directly from the **LOfavør app**.*

Lofavor Contents insurance

Your membership includes Norway's best contents insurance! The insurance covers your permanent place of residence within the Nordic region.

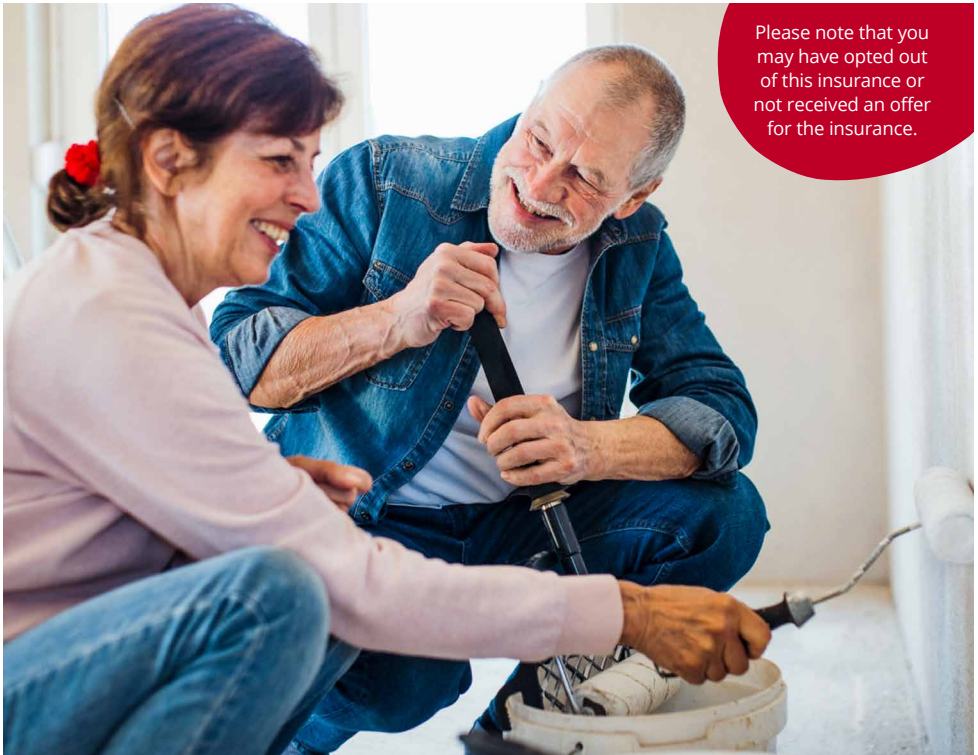
The insurance policy has no upper limit to the total amount insured, and covers, among other things:

- Claims arising due to water, fire and theft
- Costs relating to legal assistance
- Liability insurance
- Accidental damage insurance
- Moving insurance within the Nordic Region
- Bicycle theft within the Nordic Region (up to NOK 40,000)
- Up to NOK 350,000 cover for individual items and collections
- Practical and legal assistance in the event of ID theft
- For full terms and conditions, see lofavor.no

General excess in the event of a claim is NOK 3,000 (certain exceptions apply)

If more than one person in the household has Lofavor contents insurance, you do not have to pay any excess in the event of a claim if compensation exceeds NOK 3,000, with the exception of mobile phones, which have an excess of NOK 2,000. No excess for student or apprentice members for claims above NOK 3,000, with the exception of mobile phones, which have an excess of NOK 2,000.

NISO, NMF, KF, NF, Writers' Guild of Norway, NSOF, NSF, APF, Norwegian Society of Authors, FF, FO, NTL, EL and IT, Norwegian Union of Municipal and General Employees, IE, HK Norway, NNN, NAF, FLT, NFF, NOF, SL and Creo have collectively arranged insurance policies, while NLF and NJF do not have these benefits for their members.



Please note that you may have opted out of this insurance or not received an offer for the insurance.

Forsikringen leveres av SpareBank 1 sitt forsikringsselskap **Fremtind Forsikring**.

LOfavor Basic insurance

In the event of death, the policy pays out a one-off amount to surviving relatives. Cover is highest in those periods of your life where debt and responsibility for dependants is usually the greatest. Cover is always provided in addition to any other life insurance policies you may have.

Non-exhaustively, the insurance covers:

- you as a member
- your spouse/cohabitant and children under the age of 21
- death, regardless of age and cause
- 24/7, worldwide
- child deaths (also covers deaths after the 26th week of pregnancy) with NOK 62,014

- EL and IT
- United Federation of Trade Unions
- NNN
- NOF
- NSF
- Postal and Finance Trade Union
- NAF
- NFF
- FLT
- HK
- Industri Energi
- Creo

have taken out this insurance policy collectively for their members.

Sums insured for selected ages.

Applies from 01.01.2025.

Age	Member	Spouse/cohabitant	Death of a child
Up to 50	106 506	106 506	62 014 per child under 21, regardless of member's age
54	83 435	83 435	
58	61 207	61 207	
62	38 982	38 982	
66	16 757	16 757	
70	10 158	10 158	
75 and above	8 421	8 421	



The policy is provided by SpareBank 1's insurance company, Fremtind Forsikring.

Lofavor Leisure Accident insurance

The insurance policy pays you compensation if you become the victim of a non-work-related accident. As a member, you get non-work-related accident insurance which pays out in the event of permanent medical disability or death resulting from a non-work-related accident.

The policy is valid until you reach the age of 70. Get in touch with your union or go to **My Page** on lofavor.no if you need more information about the policy.

- EL and IT
- United Federation of Trade Unions
- Postal and Finance Trade Union
- Industri Energi
- NAF
- NNN
- NFF
- HK
- FLT

have taken out this insurance policy collectively for their members.



	Member who has a spouse, cohabitant or lineal descendants	Single member
Death	100 000	10 000
Medical disability	200 000*	200 000*
Treatment expenses **	10 000	10 000

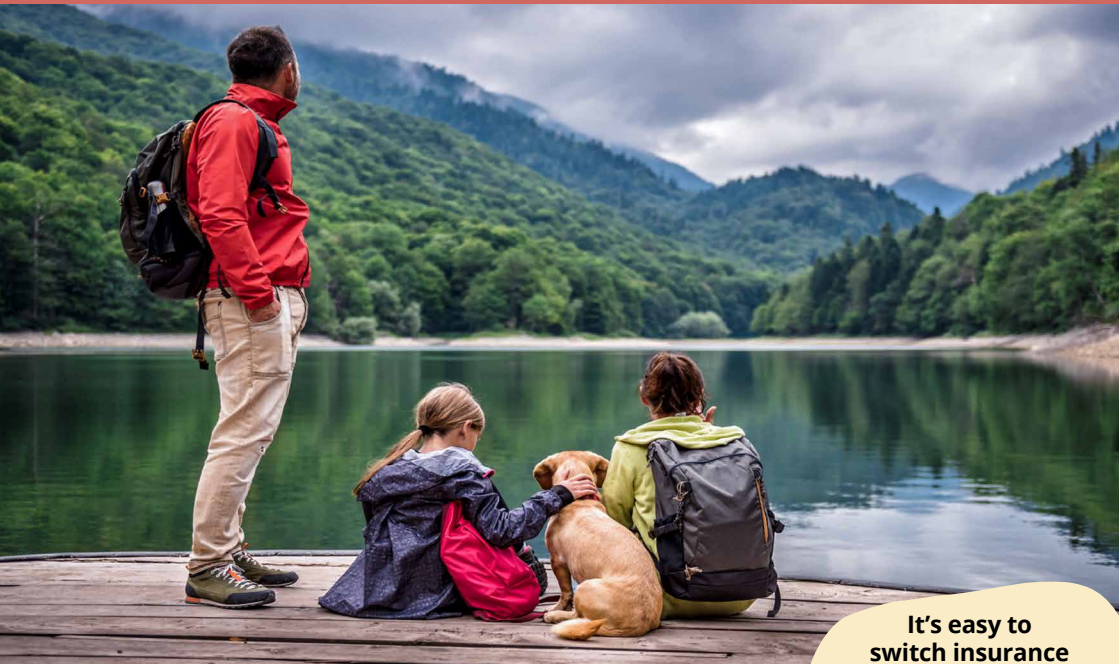
*If the individual is less than fully disabled (100%), compensation will be reduced by a proportionate amount.
 ** Excess of NOK 1,000 for treatment expenses.

The policy is provided by SpareBank 1's insurance company, **Fremtind Forsikring**.

Insurance policies

Insurance policies provided by LOfavør give you the additional peace of mind that is important to you.

But insurance is great for many more people than just you. Because when many people contribute a little to the pot, we have what is needed in the event of an accident happening to any of us. One day you may need help – and on another day it might be somebody else. Together we provide each other with security.



Use your insurance benefits

With more than 1 million members behind us, LOfavør has negotiated a complete insurance offering that brings you a multitude of benefits.

SpareBank 1 is our partner for both banking and insurance products, and LOfavør insurance policies are provided by Fremtind Forsikring, SpareBank 1's insurance company. They are an experienced provider that gives our members fast and efficient help.

We suggest you talk to an advisor at SpareBank 1 about your insurance requirements, so that you feel certain you have the cover you need.

*In this booklet, we have only included extracts from the insurance policy conditions. You can find full terms and conditions in the insurance summary from **Fremtind Forsikring**. You can also contact SpareBank 1's insurance company Fremtind Forsikring via the Member telephone number **+47 416 06 600** or visit **lofavor.no**. Claims can also be submitted via the website meldeskade.no, telephone number **+47 915 02 300** or directly from the **LOfavør app**.*

It's easy to switch insurance companies!

For assistance, just call the **LOfavør Member number +47 416 06 600**, visit **lofavor.no** or contact us via the **LOfavør app**.

LOfavnør Travel insurance



Anyone who is going to travel needs good travel insurance. LOfavnør Travel insurance covers you on your trip and applies right from the moment you go out the door. You can choose whether it covers only you or the whole family.

Non-exhaustively, the insurance covers:

- single trips with a duration of up to 70 days
- you as member, your spouse/cohabitant and children under the age of 21, regardless of whether you travel together or separately
- theft of, and damage to, luggage
- delayed or lost luggage
- illness while travelling and repatriation
- travel accident
- travel liability
- cancellation insurance in the event of acute and unexpected illness
- repairs to mobile phone damage that occurs while travelling worldwide with only NOK 2,000 excess

But does not cover...

The main exclusions are:

- losses caused by engaging in risky activities
- items that have been lost, misplaced or left behind
- any illness or condition that was known before departure

With LOfavnør Travel Insurance you'll receive help 24/7 anywhere in the world.

- NOF
- IE
- NTL
- NFF
- FLT
- NSF
- APF
- NF
- NISO
- SL
- NNN
- NMF
- NUMGE
- HK
- EL and IT
- FF
- FO
- Norwegian Society of Authors
- Postal and Finance Trade Union

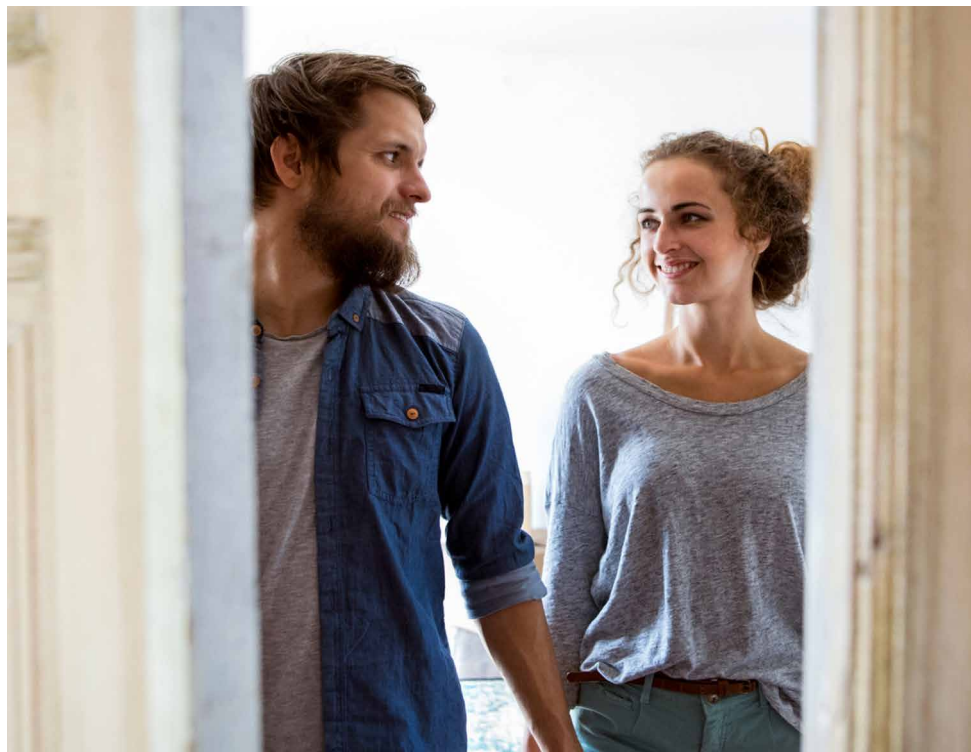
have collective agreements for this insurance policy.

Long-stay travel

This travel insurance applies to single trips of a duration of up to 70 days, but you can choose to extend the policy to 90, 120 or 180 days for longer trips abroad. You can find the travel insurance certificate in the LOfavnør app and on your insurance pages at SpareBank1.no.

The policy is provided by SpareBank 1's insurance company, **Fremtind Forsikring**. Further information is available at lofavor.no or in the LOfavnør app.

LOfavør Home insurance



We want you to always be confident that your coverage is comprehensive. For this reason, we're giving you maximum coverage – at no additional cost. Maximum home insurance ensures that your coverage is really solid.

The following is included in the price:

- claims arising from leaking roofs that are less than 50 years old
- claims arising due to tradesmen's errors
- claims arising from wetrooms that are less than 10 years old
- pests
- outdoor swimming pools up to NOK 500,000
- artistic decoration

If your house is written off, we build a new house without deductions for age or wear and tear.

We're eager to help you

Contact us via the LOfavør Member line on +47 416 06 600 or visit lofavor.no, and we'll help you find the right insurance. You can also contact us directly via the LOfavør app.

One settlement, one contact and one excess

You already have LOfavør's Contents insurance. If you choose LOfavør Home insurance, you won't need to talk to two different insurance companies in the event of a claim. You only pay one excess and get a faster and safer settlement.

The policy is provided by SpareBank 1's insurance company, **Fremtind Forsikring**. Further information is available at lofavor.no or in the **LOfavør app**.

LOfavør Car insurance



We want you to always be confident that your coverage is comprehensive – at no additional cost. Maximum car insurance ensures that your coverage is really solid.

The following is included in the price:

- you are provided with a rental car for up to 45 days
- you get breakdown cover which also includes battery packs (max. age of car 10 years)
- you get a new car if the car is written off (max. age of car 3 years or 100,000 km on the clock)
- the insurance company pays the remaining initial rental charge if the leased car is completely written off
- you get higher payouts on fixed equipment and luggage
- you get paintwork and wrapping covered up to NOK 50,000

Do you have a car that only needs minimum comprehensive or third-party liability coverage? Please contact us, and we'll help you find the right insurance.

We're eager to help you

Contact us via the LOfavør Member line on +47 416 06 600 or visit lofavor.no, and we'll help you find the right insurance. You can also contact us directly via the LOfavør app.

The policy is provided by SpareBank 1's insurance company, **Fremtind Forsikring**. Further information is available at lofavor.no or in the **LOfavør app**.

LOfavør Child insurance



Did you know that children who become disabled have to manage on a limited income for the rest of their lives? Child insurance helps your child and provides the family with financial security if your child becomes seriously ill or has an accident. Both physical and psychological causes are covered.

As a member, you can purchase LOfavør Child insurance for your children aged between 2 months and 16 years. The policy lasts until the child turns 26. An accident insurance policy is then extended automatically on separate terms. If the child insurance has disability cover included, this continues automatically – without the need for any new health declaration.

Child insurance can be combined with disability capital and a disability pension, which ensures the child's income as an adult.

Your membership benefits:

- a hotline that provides answers to questions about your child's illness or accident
- no sign-on or establishment fee
- no administration costs
- online psychological counselling service for young people over the age of 16
- if one of the guardians dies, Fremtind pays for the insurance until the child turns 20

The policy is provided by SpareBank 1's insurance company, **Fremtind Forsikring**. Further information is available at lofavor.no or in the **LOfavør app**.

LOfavør Student and Apprentice insurance

All students and apprentices should have travel insurance that is valid year-round. If you are registered as a student/apprentice member of your union, the best travel and accident insurance is now available to you at only NOK 1,184 per year.



The travel insurance policy covers:

- single trips with a duration of up to 70 days
- you as member, your spouse/cohabitant and children under the age of 21, regardless of whether you travel together or separately
- theft of, and damage to, luggage
- delayed or lost luggage
- illness while travelling and repatriation
- accidents while travelling resulting in death or disability
- travel liability
- cancellation insurance in the event of acute and unexpected illness

Accident insurance

- safety net in case of accidents. An accident can have major financial consequences.
- Applies 24/7 – including in the workplace
- Medical treatment expenses after accidental injury, including physiotherapist and dentist
- Payouts of up to NOK 700,000 in the event of permanent medical disability

You can also purchase

Through LOfavør you can easily obtain additional insurance coverage.

It pays to combine your banking, insurance and pension in one place.

Contact us via the **LOfavør Member** line on +47 416 06 600 or visit **lofavor.no** and we'll be happy to help. You can also contact us directly via the **LOfavør app**.

- LOfavør Leisure Boat insurance (top-level cover included)
- LOfavør Holiday Home insurance (top-level cover included)
- LOfavør Valuables insurance
- LOfavør Dog insurance
- LOfavør Cat insurance
- LOfavør Moped insurance
- LOfavør Trailer insurance
- LOfavør Motorcycle insurance
- LOfavør Caravan insurance
- LOfavør Snowmobile insurance
- LOfavør Critical Illness
- LOfavør Life insurance
- LOfavør Disability pension
- LOfavør Disability capital
- LOfavør Accident insurance

The policy is provided by SpareBank 1's insurance company, **Fremtind Forsikring**. Further information is available at **lofavor.no** or in the **LOfavør app**.

Banking

SpareBank 1 is a family of independent banks with strong local links with offices all over Norway. With an emphasis on personalised advice and good digital solutions, SpareBank 1 offers security for day-to-day finances. SpareBank 1 also has Norway's best mobile banking app,* in which you can pay bills with your camera, see an overview of your student loan and have a full overview of how you spend your money with "My finances".

**Highest ranking in app store.*

We recommend that you speak to an advisor to ensure your financial needs are met at all times.

- Renting or buying?
- How much can I borrow?
- Savings and pension
- What insurance cover do I have as part of my membership?

Your home is often your biggest expense, so we have negotiated one of Norway's best interest rates on home mortgages for you as a member.

With a mortgage from SpareBank 1, as a member you can be confident that you will get some of the market's best terms – in the longer term as well as the short term.

We have entered into a dedicated agreement with SpareBank 1 Østlandet, SpareBank 1 Sør-Norge and SpareBank 1 SMN, who all offer our members the best mortgage interest rates.

You can also make use of other SpareBank 1 banks, which will give you as a member their best interest rates on mortgages.

These benefits are provided by **SpareBank 1**. For advice, please visit lofavor.no or the **LOfavor app**.

LOfavør First Home loan

Entering the housing market is challenging for many people, and we are proud to offer one of Norway's best interest rates on our first home loans. .

First Home loan price example:

28.11.24. Nominal interest rate: 5,24 %. Actual interest rate 5.42%, NOK 2 million over 25 years. Cost: NOK 1,608,451. Total payment: NOK 3,608,451.*

**Total cost includes interest, set-up, payment date and deposit fees.*

LOfavør Young Person's Home loan

The property market can be challenging for young people, and you may have many questions you want to ask:

How much can I borrow? What can I afford? In addition to a competitive interest rate over time, you get good advice along the way from your own personal financial adviser.

Young Person's Home loan price example:

28.11.24. Actual interest rate 14.5%. If you borrow NOK 150,000 over 5 years, the loan costs NOK 57,762 and you pay a total of NOK 207,762.*

**Total cost includes interest, set-up, payment date and deposit fees. .*

LOfavør Home loan

If you have been a home-owner for a while, you may be able to save substantially on your loan costs. Your home may have increased in value and it is likely that you have reduced the loan principal since entering into your loan agreement.

With a mortgage through us, you get a favourable interest rate and good advice tailored to your finances.

Home loan price example:

28.11.24. Nominal interest rate 5.64%. Actual interest rate 5.84%. NOK 2 million over 25 years. Total payment: NOK 3,751,078.*

**Total cost includes interest, set-up, payment date and deposit fees.*

Deposit loan

When you rent a property, the lessor usually requires security in the form of a deposit which may often be as much as three months' rent.

- loans of up to NOK 40,000
- repayment period of up to 5 years
- NOK 500 set-up fee

Deposit loan price example:

28.11.24 If you borrow NOK 30,000 over 5 years, the loan costs NOK 11,822 with an actual interest rate of 14.9% (nominal 13.2%). You pay a total of NOK 41,822.

LOfavør Refinancing

With LOfavør Refinancing, you can combine small loans such as credit cards and consumer loans in one single loan. This gives you more control over your debt while also allowing you to reduce the cost of interest.

Refinancing price example:

28.11.23. Nominal interest rate 10.9%. Actual interest rate 12.0%. NOK 150,000 over 5 years. Cost NOK 47,333.

Total payment will be NOK 197,333.

LOfavør Green loan

As a member, you can now get an even better interest rate by choosing environmentally friendly options.

Green loans, such as Environmental loans and Green mortgages, are offered to people wishing to buy a home that meets high environmental standards or to people wishing to borrow money for environmentally friendly and energy-saving solutions in the home.

Industrial Dispute loan*

An Industrial Dispute loan may be right for you if you are impacted financially by an industrial dispute at your place of work. For you to qualify for an Industrial Dispute loan, the dispute must be legal.

Your trade union will be able to tell you whether the industrial dispute is legal. You must be a member of an LO organisation when the conflict arises.

You are eligible for the following membership benefits:

- mortgage interest on an Industrial Dispute loan

Price example for Industrial Dispute loan:

28.11.24. Nominal interest rate 5.69%. Actual interest rate 5.84%. NOK 60,000 over 3 years. Cost: NOK 5,407. Total payment: NOK 65,407.

** Salary guarantee advances and Industrial Dispute loans require a standard credit check.*



These benefits are provided by SpareBank 1. Further information is available at lofavor.no or in the LOfavør app.

Home Saving for Young People (BSU)

High levels of interest on your savings.

As a member of a trade union under the Norwegian Confederation of Trade Unions, you benefit from a discount of 0.25% on top of the bank's already high BSU interest rate.

LOfavour Pluss Savings Account

As a member, you get a good interest rate on a Pluss Savings Account with SpareBank 1 banks. In addition to a high interest rate on your savings, you get good advice along the way from their skilled financial advisers.

Your membership benefits

- Up to 5% interest from the first krone
- 6 withdrawals per year

Salary Guarantee Advance*

If the company you work for goes bankrupt, existing members of a trade union under the Norwegian Confederation of Trade Unions who have a LOfavour Current Account (or set one up) are eligible for mortgage interest loans while awaiting payment

from the salary guarantee scheme.

To qualify for a salary guarantee from SpareBank 1, you must first contact your trade union and have an established customer relationship with your nearest SpareBank 1 bank. You must be an existing member of a trade union under the Norwegian Confederation of Trade Unions before bankruptcy/conflict is filed.

Your benefits:

- loan as an advance on money from the salary guarantee fund for mortgage interest

LOfavour Car loan

Do you dream of a new car, boat, motorcycle or caravan?

With a LOfavour Car loan, we use the vehicle as collateral. This means you can avoid using the financial security available to you through home ownership, affording you greater freedom in case you need to upgrade or cover any other unexpected major costs.

Dine fordeler:

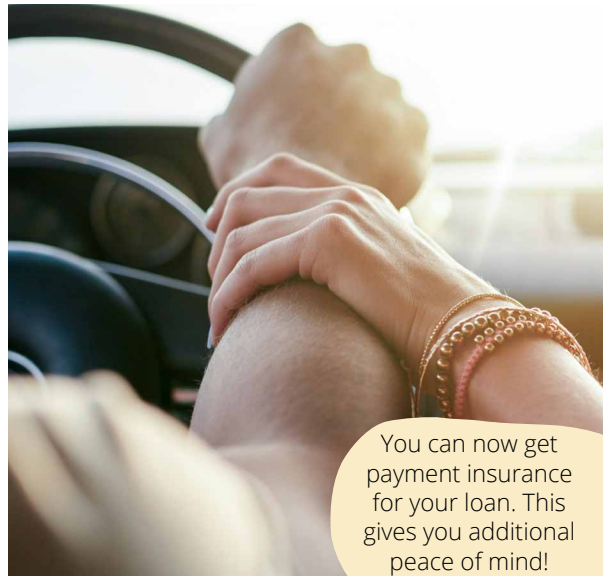
Your benefits:

- our best loan terms
- same-day processing and swift payout
- possibility of payment insurance
- possibility of payment-free months
- NOK 1,200 discount on establishment fee when you take out an electric car loan
- up to 100% financing

We also offer additional benefits to those aged 18–34.

Car and caravan price example:

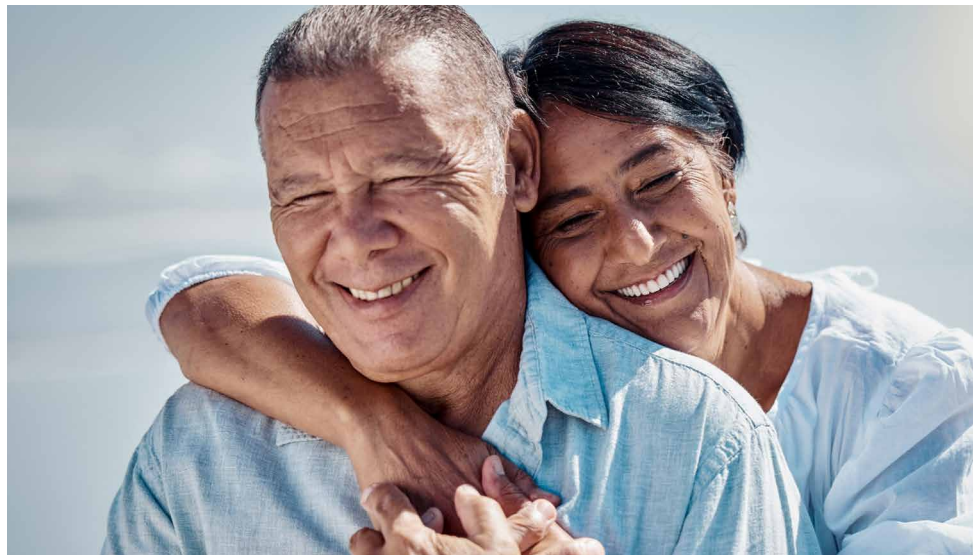
28.11.24: Nominal interest rate 6.45%, actual interest rate 9.31%, 35% equity. NOK 150,000 with a 5-year repayment plan, costs NOK 33,645. Total payment will be NOK 183,645.



You can now get payment insurance for your loan. This gives you additional peace of mind!

LOfavour Car loan is provided by SpareBank 1 Finans. Further information is available at lofavor.no or in the LOfavour app.

LOfavør Pension account



Now you have the opportunity to bring together defined contribution pension schemes from previous, current and future jobs into the same scheme with an LOfavør Pension account. There are major benefits in bringing together pension savings as collective agreements offer far better terms.

Pension savings will be invested in Nordic Swan funds that focus on social responsibility, sound working conditions and sustainability.

SpareBank 1 offers personal advice and has good digital solutions to make it secure and simple for you to save for retirement and to provide you with a good overview of your finances.

As a member, you receive:

- more pension for your money
- sustainable management
- a simple overview of your pension

LOfavør Pension Capital certificate

As a member of a trade union under the Norwegian Confederation of Trade Unions, you receive good terms on your pension capital certificates.

Bringing together your pension capital certificates means you pay lower administration costs and have a simpler overview and better control over your future pension.

A pension capital certificate is confirmation of pension funds that you have accrued in previous jobs.

The certificate is set up each time you end your period of employment at a company that has a contribution-based occupational pension.

As a member, you receive:

- lower administration costs and a gradual reduction of share interest in relation to your age

These benefits are provided by **SpareBank 1 Insurance**.
Further information is available at lofavor.no or in the **LOfavør app**.

Credit card

With LOfavør Mastercard you have extra security when shopping online and while travelling.

LOfavør Mastercard does not offer user benefits such as bonus points or similar. Instead, we help you if you are unable to travel, or are prevented from going to that concert you were looking forward to.



When is it a good idea to use a credit card?

Use a credit card when you shop online to avoid paying in advance and enjoy additional security in the event of failed delivery, fraud and bankruptcy.

Using a credit card when you travel is a good idea. If you are unlucky enough to become a victim of fraud, no unauthorised parties will be able to access your current account. You also avoid having to pay to withdraw cash from ATMs or over the counter while you are abroad.

You have a clear overview of your spending, invoices and balances in Kortbanken, which you will find at www.kortbank.no.

With LOfavør Mastercard, you receive:

- Ticket insurance to cover the cost of tickets if you are prevented from attending a concert or sports event, as long as you book tickets with an LOfavør Mastercard.
- Travel insurance that covers an excess of up to NOK 12,000 in the event of damage to a hired vehicle.
- Cancellation of travel for you and your family if you pay a minimum of 50% of the cost with an LOfavør Mastercard.
- Payment insurance is an optional benefit that provides you with additional security if you lose your job, are laid off, become ill or suffer

an accident. The insurance policy costs 0.6% of outstanding debt each month and can be activated in Kortbanken or in SpareBank 1 online and mobile banking.

- No fees for withdrawing cash while you are abroad.

Prices LOfavør Mastercard

LOfavør Mastercard has no annual fee and no charge when making a purchase, and as long as you repay the outstanding balance by the due date you will not be charged at all. A full overview of prices and terms and conditions is available at lofavor.no/kredittkort

Price example if repayment is delayed:

Actual interest rate 20.5%, NOK 15,000 over 12 months, credit cost NOK 1,316.

Total credit amount NOK 16,316.

LOfavør Mastercard for young people

This is a credit card for those aged between 18 and 34 who are looking for a good and responsible card offering security for travel and secure online purchases. In addition to a number of good insurance provisions, there are savings to be made with careful use. You receive a 20% discount on streaming services as well as concerts and cultural events.

What are some correct and incorrect ways to use credit cards?

Visit kortvett.no for advice on how to use your credit card safely and well. Our independent advisers can teach you how to avoid common credit card pitfalls and answer questions about finances, security and payment issues.

More information about the LOfavør Mastercard is available at lofavor.no/kredittkort.

You can also download the LOfavør app. LOfavør Mastercard is provided by SpareBank 1 Kreditt.

House and Home

Energy

LOfavnør has made it easy for you to use your membership benefits for energy. We have negotiated good terms with Fjordkraft, to ensure that you get a great deal on electricity.

Dine Your benefits:

- LOfavnør Spot Price – variable contract that usually results in cheap energy over time.



This benefit is provided by **Fjordkraft**. Further information is available at lofavnør.no or in the LOfavnør app.

LOfavnør Funerals

When a death occurs, most people want to speak to a funeral director quickly. There are many questions and a lot needs to be clarified in a short time. As a member, you receive benefits at Fonus Funeral Association.

Membership benefits

- 10% off coffins, coffin cloths and urns
- NOK 3,000 discount on new gravestones
- NOK 1,500 discount on adding a new name to a gravestone



This benefit is provided by Fonus. Further information is available at lofavnør.no or in the LOfavnør app.

Real Estate agency

Membership benefits that provide peace of mind when selling your home.

- No invoice until the property is sold, or 12 months after the signed assignment date*
- If your home is not sold, members are not charged for the time the estate agents have spent.
- No termination fee
- Electronic valuation is included in the assignment.

EiendomsMegler 1 has offices across Norway. This means that you can feel confident that you are receiving the services of a competent estate agent who knows the area in which you are selling your home.

** Applies during the assignment period. Invoices for outstanding amounts are invoiced when the assignment is discharged, terminated or after 12 months. After 12 months, the member will be invoiced for marketing and direct expenses.*

These benefits are provided by **EiendomsMegler 1**. Further information is available at lofavnør.no or in the LOfavnør app.

If you are under 35, use EiendomsMegler1 to sell your home and receive a discount of NOK 5,000.



Legal

Personal legal assistance. Far too many of us find ourselves in situations where we need or should seek legal advice. Often it is your budget that determines whether you are able to seek help or not.

We believe that legal services should be available to everyone. That is why we offer two favourable ways of ensuring that you get excellent legal advice. If you need legal help in the event of a workplace dispute, you should contact your trade union.

You can learn more about these two services below and on the following page.

LOfavour Legal insurance

Your own lawyer offers security in your personal life and is the best way to receive legal assistance. You never pay hourly fees for legal assistance from HELP – only the insurance premium.

HELP's lawyers

- respond to questions
- help you with legal documents and agreements
- prevent and resolve conflicts in and out of court
- manage your case until it has been resolved

My Page: On My Page you can report new cases, track ongoing cases and upload required documents. You can also access a range of digital agreements such as a cohabitation contract, tenancy agreement, will, debt instruments and gift deeds.

Family law and law concerning minors: Get legal help with marital agreements and separate property, cohabitation agreements or financial settlements in the event of separation/divorce. HELP's lawyers can also assist in matters relating to parental rights and duties, access rights and accommodation for children. In addition, members' children under 20 get legal help with matters covered by the Norwegian Education Act and the Act on Educational Support in the event of matters relating to financial benefits from the Norwegian social security system, child insurance and on tenancy issues.

Inheritance: If you have questions about the rules on inheritance, or if you want to draw up future power of attorney, a will or are dealing with an inheritance issue, HELP's lawyers can help you.

Consumer law: Get legal help with consumer purchases of goods, services and travel costing more than NOK 6,000. The lawyer can also help you with purchase agreements. If you have a late delivery, faults or disagree about a price, our lawyer can help you.

No hourly rate. An excess of NOK 3,000 applies for court proceedings in disputes.

** Quarantine period of 6 months (after insurance is taken out) for all cases.*

NSF, SL, NAF, Creo, FLT, Lokmann, NMF, NFF, NNN, Norwegian Union of Municipal and General Employees, HK, Norsk Kabinforening, Norwegian Airline Pilots Association, FF, IE, NOF, FO, Postal and Finance Trade Union, FF, IE and NOF have collectively arranged insurance policies for their members.

The insurance policy covers:

- legal assistance up to NOK 3 million per dispute
- unlimited general legal advice
- also covers the other party's costs in the event of a loss in court

Property: Legal matters concerning property are covered by the legal insurance. Neighbour issues, co-owner issues, planning and building law, ground leases and easements are examples of matters that are covered. Matters relating to buying and selling property are not covered – in that case, you will need to buy separate property purchaser insurance/property seller insurance in connection with the transaction.

Insurance disputes: Legal assistance is available if you haven't received what you are owed in insurance disputes regarding home insurance, travel insurance, boat insurance, vehicle insurance and child insurance.

Confiscation of driving licence: HELP's lawyers can also help if you lose the right to drive or have your driving licence confiscated after being convicted of breaking the law while driving during and outside of work. This does not apply to driving under the influence at high speed, to professional drivers during working hours or situations in which the member is entitled to a public defence lawyer.

Online harassment: Get legal assistance if you are subjected to harassment on the internet.

ID theft: Legal assistance if you are the victim of ID theft is also included.

Price:
NOK 210
per month
from 1.1.2025*

LOfavour Legal insurance is provided by **HELP Forsikring AS**.

See a complete overview of coverage areas and terms at lofavor.no or in the LOfavour app.

Legal aid

Have you thought about drawing up a will or a future power of attorney? Was your car purchase not what you expected? Perhaps the new bathroom has to be taken out after buying a home? Or perhaps there is an inheritance settlement that needs to be handled or a cohabitation agreement needs to be arranged?

Are you thinking you'll deal with it another time? Be prepared in advance. Resolve problems before they happen, and get help in disputes before things get out of hand.



Through LOfavør, you can get a free consultation with a lawyer – no matter what it concerns – and get very good rates if you require further assistance.

LOfavør has chosen Advokatfirmaet Legalis as our cooperating partner for private cases. Legalis has eight specialist departments within all areas. You can now contact a lawyer via chat, by telephone or email if you have any queries. It won't cost you anything – but it could save you a great deal.

Your benefits:

- free initial assistance by telephone or chat
- greatly reduced prices on all legal assistance
- free assistance in applying for legal aid if relevant
- contracts and wills online

Legal aid cover

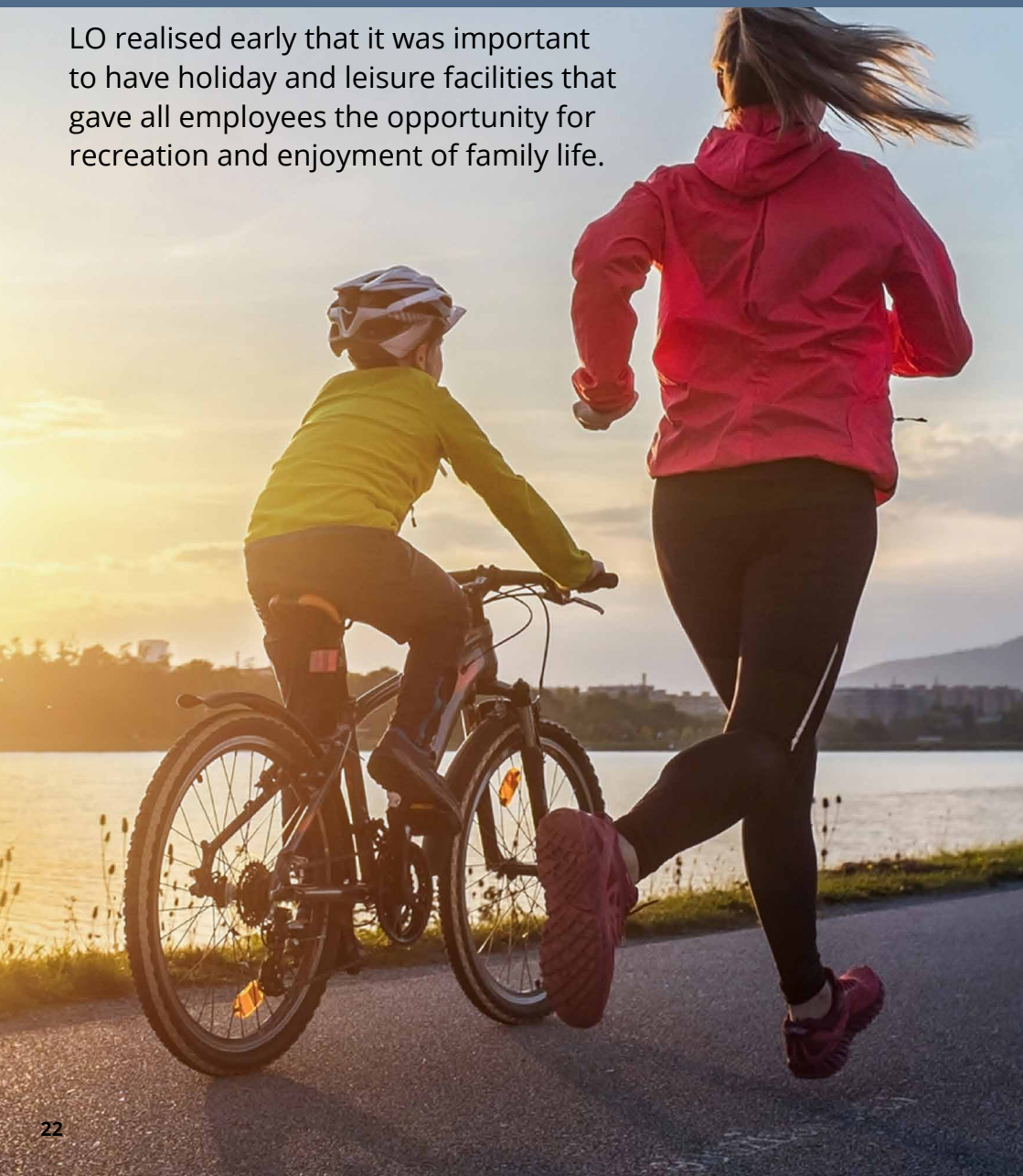
Your LOfavør Contents insurance includes legal aid insurance, which covers the cost of a lawyer in many cases. More information is available from Legalis, who can help you complete the application free of charge.

This benefit is provided by **Advokatfirmaet Legalis AS**. Further information is available at **lofavor.no** or in the LOfavør app.

Holidays and leisure

Holidays and leisure benefits were some of the first benefits to be made available to LO members.

LO realised early that it was important to have holiday and leisure facilities that gave all employees the opportunity for recreation and enjoyment of family life.



LOfavour Holiday Travel



We have partnered with Apollo! With Apollo, you can travel safely and comfortably to amazing destinations all over the world.

Membership benefits

- NOK 350 discount per person for all charter trips with flight and hotel accommodation
- Rebook once for free
- Change name on ticket for free

This benefit is provided by **Apollo Reiser**. Further information is available at lofavor.no or in the LOfavour app.

Hurtigruten

With Hurtigruten, you can enjoy a wide range of activities and experiences relating to Norwegian nature, culture and history – both on board and on land.



Your membership benefits:

- 10% discount for you and your family on the current price of Hurtigruten's trips along the Norwegian coastline.

Discounts cannot be combined with other offers and do not apply to flights, excursions, hotel stays, transport, and so on.

You can call Hurtigruten on **+47 810 03030** and they will help you set up a trip plan that suits you.

You can also send an e-mail to: lofavor@hurtigruten.com

You can also book online at: lofavor.no/hurtigruten

Experiences



Through LOFavor, you receive tickets to cultural, experience-based and sports events.

Discounts on tickets include:

- Det Norske teatret (Norwegian theatre)
- Riksteatret (Norwegian touring theatre)
- TusenFryd (Norwegian amusement park)
- Bø Sommarland (Norwegian water park)
- Notodden Bluesfestival (Blues festival in Norway)
- Tivoli Copenhagen and Legoland

Activities with voluntary organisations:

- Norwegian People's Aid

Take a look at lofavor.no/ferie/fritid the LOFavor app.

Car rental

As a member of LOfavør, you have access to discounted prices from Hertz, one of the world's largest car rental companies.

With more than 100 years of experience, Hertz is our choice as car rental partner. You will find Hertz in more than 150 countries and at over 11,000 locations. With the choice of Hertz as our car rental partner, we have also chosen a partner with a nationwide presence in Norway with its headquarters in Oslo.

You are eligible for:

- 10% discount* on the best available price all over the world. Prices include free mileage (with the exceptions of goods vehicles, 9- and 16-seaters and in some countries), standard insurance, taxes and duties.
- 10% discount* on goods vehicles in Norway.
- Membership of the Hertz Gold Plus Rewards programme. This gives you further benefits such as free additional driver, fast track services at many of the world's largest airports and much more.
- Access to campaigns offering additional discounts. If you book directly via LOfavør, the agreement code will already be preselected.

Students

Did you know that as a student you enjoy even better benefits by choosing Hertz?

- Up to 20% discount on car rental in Norway and Europe
- Waived young driver fee (YDF) in Norway

Remember to show valid student ID and a driving licence when you collect the car.

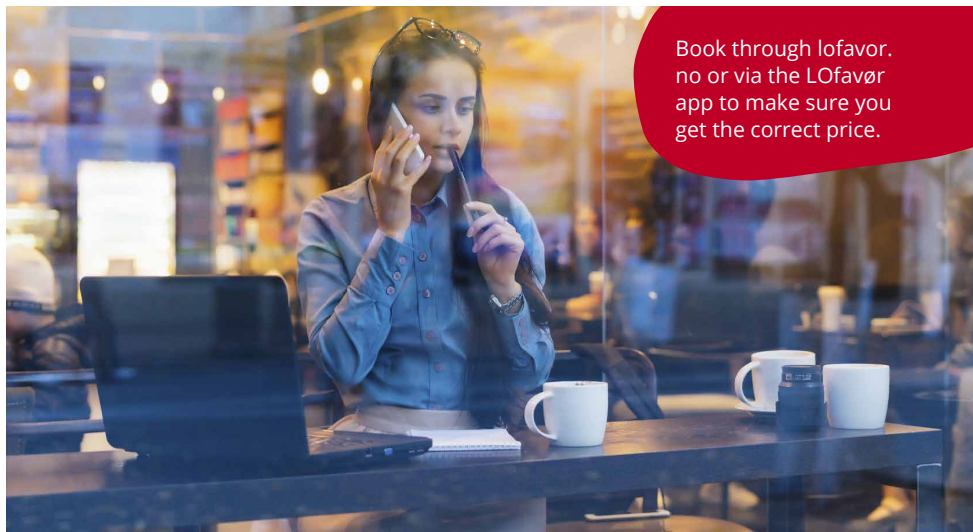
** Discounts are applied to basic prices, not mandatory insurance, add-ons, taxes and duties.*



Du er
garantert rabatten
når du bestiller
via LOfavør.

This benefit is provided by **Hertz**. Further information is available at lofavor.no or in the LOfavør app.

Hotels



Book through lofavor.no or via the LOFavor app to make sure you get the correct price.

Strawberry

is one of the largest hotel groups in the Nordic countries with more than 200 hotels in Norway, Sweden, Denmark, Finland and the Baltics.

The group owns the Comfort, Quality and Clarion chains as well as 17 independent hotels. All hotels are environmentally certified to ISO 14001.

Your benefits:

- you enjoy a 20% discount on all Strawberry hotels in Norway
- you enjoy a 10% discount on all Strawberry hotels in Sweden, Denmark and the Baltics

As a **student/apprentice** member of a trade union under the Norwegian Confederation of Trade Unions, you now enjoy discounts on Comfort Hotels in the Nordic countries and in Lithuania.

Your benefits:

- NOK 899 per night per room for two guests at Comfort Hotels
- NOK 950 per night per room for two guests at Quality Hotels
- this membership benefit applies on all days

In order to claim this discount, you have to produce a valid membership card and student ID on arrival. If you are an apprentice, bring your apprentice contract (or take a picture of it) and your membership ID when you check in.

Scandic Hotels

Scandic is the largest hotel chain in the Nordic countries with a network of approximately 270 hotels in six countries.

Scandic leads on universal design and has an employee working full-time on the concept. Scandic also has hotels in the Nordic countries labelled with the Nordic Eco Label.

Your benefits:

- 10% discount on current published prices, including discounted prices.
 - All days of the week, Monday to Sunday, on all room categories and prices – including breakfast where specified.
 - A special discount code gives a 25% discount on flexible prices for young people up to age 25 (inclusive), as well as full-time students, people in first-time employment and full-time apprentices with valid proof for the current year and semester.
- The offer applies subject to availability and when the offer is running on lofavor.no. The offer applies to rooms on all days,* in all room categories, including breakfast.**

* Does not apply to Kristiansand in July.

** Additional charges apply to breakfast in Germany and Poland.

Further information is available at **lofavor.no** or in the LOFavor app.

LOfavør-app

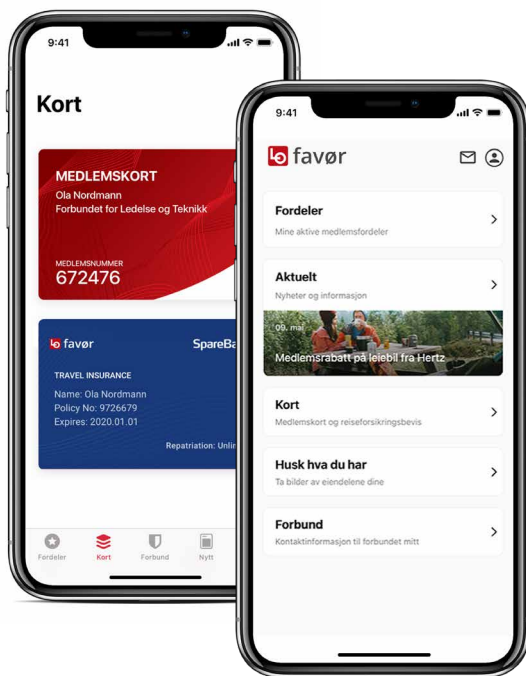


Check what you can get

Your membership card and benefits are shown in the mobile app. Check what you can get any time, anywhere.

With our app, you get:

- Electronic membership card and travel documentation
- An overview of your benefits, both those included in your membership and those you haven't yet tried
- Upload photographs and documents so you have them ready for when bad luck happens and you need to use LOfavør Contents insurance or LOfavør Travel insurance
- Information about current cases and new items



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Great for you. Good for many.

 **favør**