

2026



Your membership benefits

 **favør**

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

Membership card

The membership card shows that you are organized in an LO union, and you may need it when you use your membership benefits. You receive a digital membership card by downloading the LOfavør app. This gives you easy access to your membership card and all information about your benefits.

More information

For more information about the benefits you have through LOfavør, call the Membership service line at 416 06 600 or visit lofavor.no for more information.



Kine Asper Vistnes

*Leader of LO
January 2026*

Contents

2026

4 Collective insurance

Collective Insurance – more information on page 4

- 05 LOFavør Home Contents Insurance
- 06 LOFavør Basic Insurance
- 07 LOFavør Leisure Accident Insurance

8 Insurance

- 09 LOFavør Travel Insurance
- 10 LOFavør Home Insurance
- 11 LOFavør Car Insurance
- 12 LOFavør Child Insurance
- 13 Student and Apprentice Insurance
- 13 Other Insurances

14 Bank

- 15 LOFavør First Home Loan
- 15 LOFavør Young Home Loan
- 15 LOFavør Mortgage loan
- 15 Deposit Loan
- 15 LOFavør Refinancing
- 15 LOFavør Green Loans
- 15 Conflict Loan
- 16 Savings for Young People (BSU)
- 16 LOFavør Pension Account
- 16 Advance on Wage Guarantee
- 17 Pension Capital Certificate
- 17 LOFavør Pension Capital Certificate
- 18 LOFavør Credit card

19 Home and Household

- 19 Electricity
- 19 LOFavør Funeral Services
- 19 Real Estate Services

20 Legal

- 20 LOFavør Legal Insurance
- 21 Legal Assistance

22 Holiday / Leisure

- 23 LOFavør Holiday Travel
- 24 Hurtigruten
- 24 Experiences
- 25 Car Rental
- 26 Hotels

27 LOFavør App

Collective insurance

For more than 60 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.



Which insurances do I have?

By logging in to lofavor.no on MinSide/My Page or in the LOfavør app, you quickly get an overview of which insurances you have – both those you receive through your union and those you have purchased yourself. Be aware that you may have reserved yourself against some of the insurances.

As an apprentice, pupil, or student member, there are separate conditions for which insurances are included in your membership. You can also contact your union. In addition, you may have insurance through your local association or club. Check with them to see which insurances you have.

We recommend that you review your insurance needs.

*This booklet contains only an excerpt from the insurance terms. Full terms can be found in the insurance overview at **Fremtind Insurance** (not LOfavør Legal Insurance—contact Help Forsikring). You can also contact Fremtind via the Member Phone **416 06 600** or visit **lofavor.no**. Claims can be reported at meldeskade.no, phone 915 02 300, or directly from the **LOfavør app**.*

Lofavør Home Contents Insurance

**You have Norway's best home contents insurance included in your membership!
The insurance applies at your permanent residence within the Nordic region.**

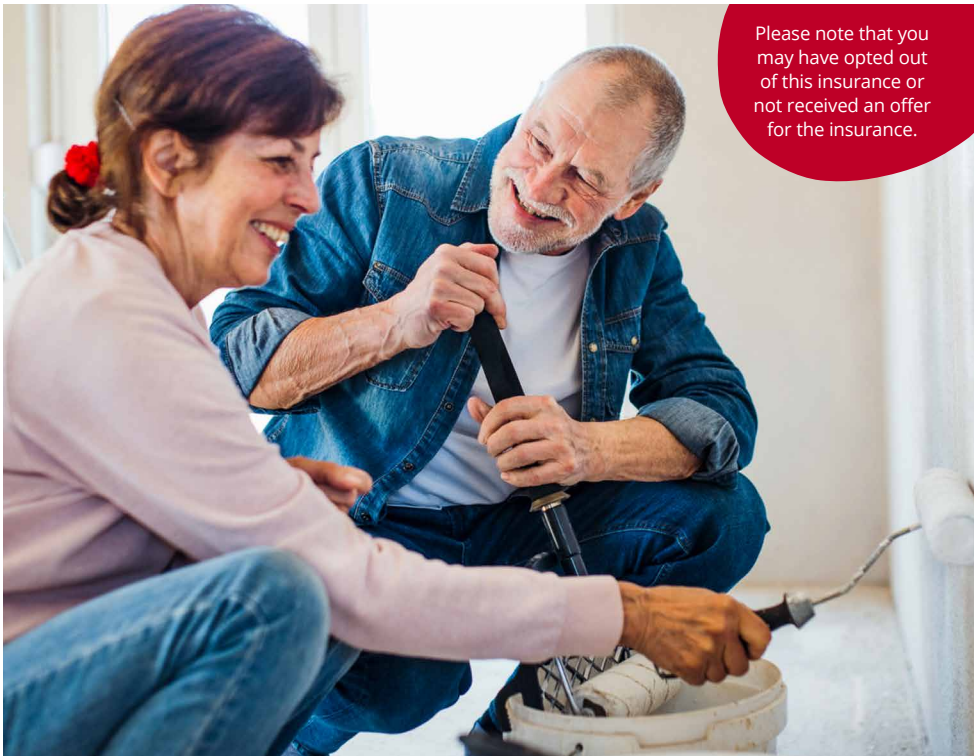
There is no upper limit on the total insurance amount and it covers, among other things:

Damage caused by water, fire, and theft; legal assistance costs; liability insurance; accidental damage coverage; moving insurance within the Nordic region; theft of bicycles up to NOK 40,000; individual items and collections up to NOK 350,000; and practical/legal assistance in case of ID theft.

General deductible NOK 3,000 (some exceptions).

Students/apprentices: no deductible for claims above NOK 3,000, except mobile phones (NOK 2,000).

NISO, NMF, KF, NF, Dramatikerforbundet, NSOF, NSF, APF, Forfatterforbundet, FF, FO, NTL, EL og IT, Fagforbundet, Forbundet Styrke, HK i Norge, NNN, NAF, NFF, NOF, SL and Creo have taken out this insurance collectively for their members, while NLF and NJF do not have this benefit.



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

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

LOfavør 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.

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 65,080.

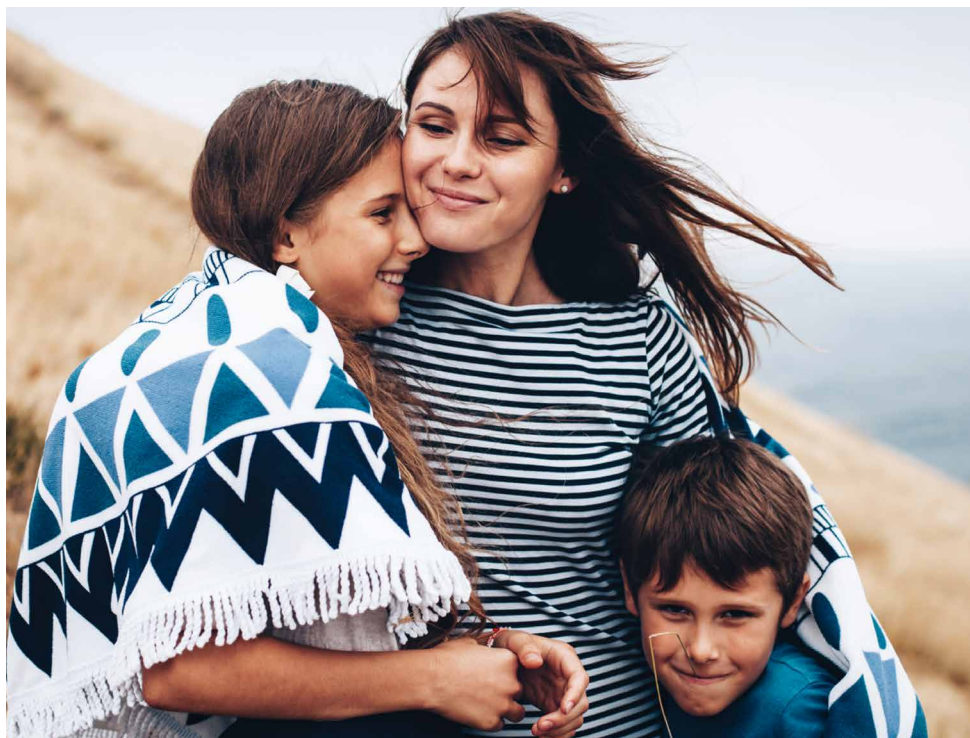
- EL and IT
- NAF
- NFF
- NNN
- Forbundet Styrke
- Postal and Finance Trade Union
- HK
- NOF
- NSF
- Creo

have taken out this insurance policy collectively for their members

Sums insured for selected ages.

Applies from 01.01.2026.

Age	Member	Spouse/ cohabitant	Death of a child
Up to 50	111 772	111 772	65 080 per child under 21, regard- less of member's age
54	87 560	87 560	
58	64 233	64 233	
62	40 909	40 909	
66	17 585	17 585	
70	10 660	10 660	
75 and above	8 837	8 837	



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

Lofavor Leisure Accident Insurance

Mandatory for certain unions. Payout for permanent medical disability or death due to an accident in leisure time. Valid until age 70. For info contact your union or MinSide/My page at lofavor.no.

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
- NAF
- NNN
- NFF
- HK
- Postal and Finance Trade Union
- Forbundet Styrke

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.



Insurance – Make use of your insurance benefits

With more than 1,000,000 members behind us, LOfavør has negotiated a complete range of insurance products.

SpareBank 1 (Fremtind Forsikring) provides the insurances. Talk to an advisor to ensure you have the coverage you need. Insurance benefits more than just yourself—together we create security.

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.

Excerpt only; full terms at Fremtind. Contact via Member Phone 416 06 600 or lofavor.no. Claims: meldeskade.no, tel. 915 02 300, or the app. It is easy to switch insurance companies — call, visit lofavor.no, or use the app

LOfavør Travel Insurance



Anyone who is going to travel needs good travel insurance. LOfavør 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.

Covers:

- trips up to 70 days
- member, spouse/partner, children up to 21
- theft/damage to luggage
- delayed/lost luggage
- travel illness & repatriation
- accident
- liability
- cancellation due to acute illness
- mobile repair on trips worldwide (NOK 2,000 deductible).

Limitations:

- risk activities
- lost/forgotten items
- pre-existing conditions

- NOF
- NF
- EL and IT
- Forbundet Styrke
- NISO
- FF
- NTL
- SL
- FO
- Fagforbundet

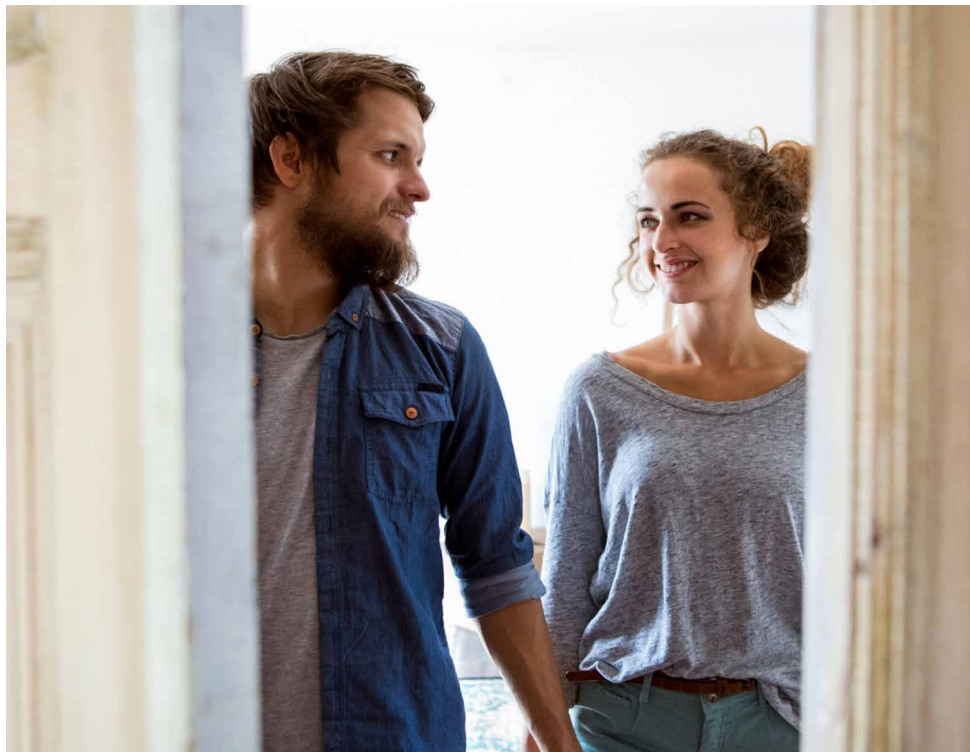
- NFF
- NNN
- Forfatterforbundet
- NMF
- Postal and Finance Trade
- NSF
- APF
- HK

have collective agreements for this insurance policy.

Assistance 24/7 worldwide. Extensions to 90/120/180 days possible. Certificate in LOfavør app/SpareBank1.no.

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 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.

Included at no extra cost:

- water damage due to roof ≤50 years
- contractor error (building or bathroom) up to 10 years
- animal damage
- pest extermination (mice/rats)
- outdoor pool up to NOK 500,000
- artistic decoration
- Total loss: rebuild without age/wear deduction. One settlement, one contact, one deductible when combined with LOfavør Home Contents 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.

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.

This is what you get at no extra cost:

Top-up insurance at the same price as comprehensive insurance and free rental car

- new car replacement (≤ 3 years/ $\leq 100,000$ km);
- leasing start fee covered at total loss;
- no age limit for parking damage without bonus loss;
- interior cleaning;
- paint/wrap up to NOK 50,000; NOK 1,000 lower comprehensive deductible.

Engine damage optional add-on

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**.

LOfavor 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.

Available for children 2 months–18 years (ends at 26). Disability pension/capital purchasable for ages 2 months–16 years; accident insurance continues with own terms; included disability coverage continues automatically without new health declaration.

Benefits:

- guidance phone
- no sign-up/admin fees
- digital psychology services (16+)
- premium paid to age 20 if a parent dies
- no deductibles for treatment or home modifications.

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

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**.

Additional insurances

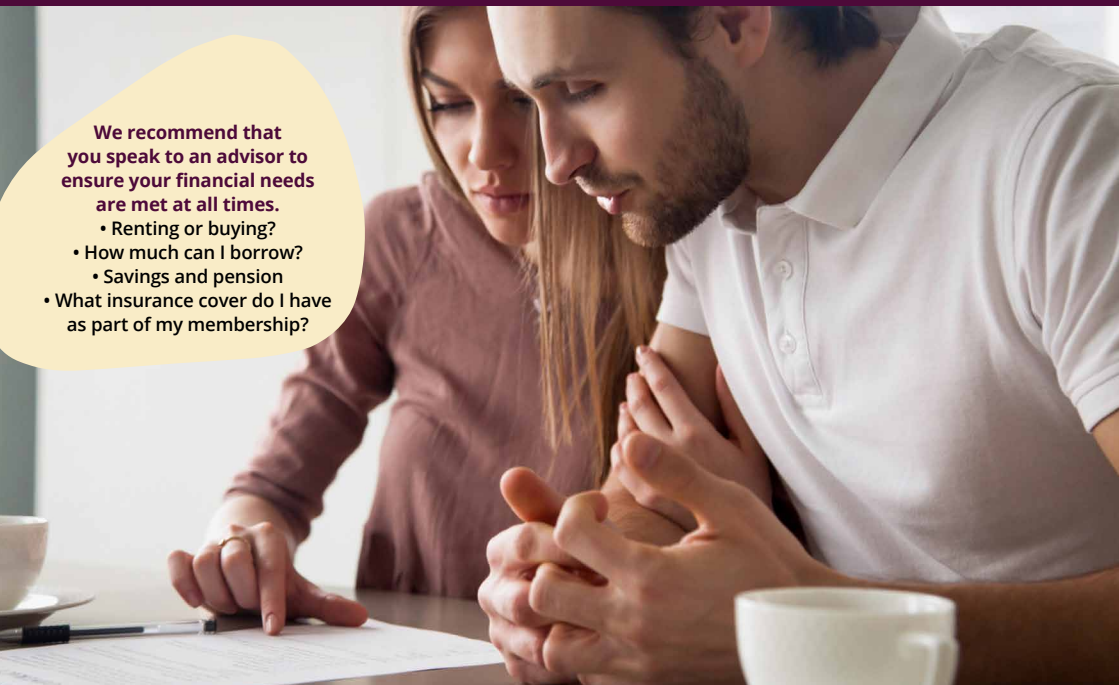
- boat
- holiday home
- valuables
- dog
- cat
- moped
- trailer
- motorcycle
- caravan
- snowmobile
- critical illness
- life
- disability pension
- disability capital
- accident insurance

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.

Benefits via SpareBank 1 is strong local presence, top mobile bank and negotiated best mortgage rates via SpareBank 1 Østlandet, SpareBank 1 Sør-Norge, SpareBank 1 SMN. Other SpareBank 1 banks also offer best rates to members.

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. .

Price example (05.11.25): Nominal 4.69% / Effective 4.85%; NOK 2,000,000 over 25 years; cost NOK 1,418,750; total NOK 3,418,750 (includes fees).

LOfavør Young Home Loan

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.

Price example (05.11.25): Nominal 4.83% / Effective 4.99%; NOK 2,000,000 over 25 years; cost NOK 1,466,370; total NOK 3,466,370.

LOfavør Mortgage 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.

Price example (05.11.25): Nominal 5.10% / Effective 5.27%; NOK 2,000,000 over 25 years; cost NOK 1,560,586; total NOK 3,560,586.

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.

Up to NOK 40,000;

up to 5 years;

NOK 500 establishment fee.

Price example (05.11.25): Borrow NOK 30,000 over 5 years; cost NOK 11,822; effective 14.9% (nominal 13.2%); total 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

Price example (05.11.25): Nominal 12.9% / Effective 14.5%; NOK 150,000 over 5 years; cost NOK 57,762; total NOK 207,762.

LOfavør Green Loans

Eco-loans and green mortgages for energy-efficient choices.

Conflict 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 (05.11.25): Nominal 5.64% / Effective 5.79%; NOK 60,000 over 3 years; cost NOK 5,360; total NOK 65,360 (credit assessment required).



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

Savings 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.

LOfavør Savings Account Plus

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 benefits

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

Advance on Wage Guarantee

If the company you work for goes bankrupt, existing members of a trade union under the Norwegian Confederation of Trade Unions who have a LOfavør 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 LOfavør

Car loan

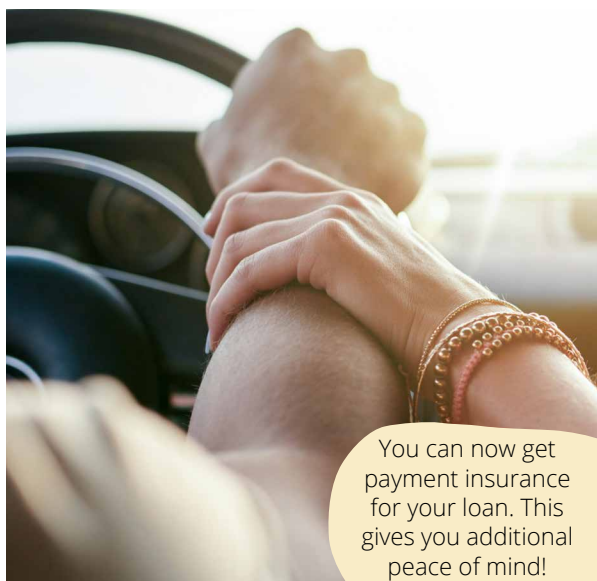
Do you dream of a new car, boat, motorcycle or caravan? With a LOfavør Car loan, we use the vehicle as collateral. This means you can avoid using the financial security available to you through home ownership, affording you greater freedom in case you need to upgrade or cover any other unexpected major costs.

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.

Price example (05.11.25): Nominal 6.45% / Effective 9.31%; 35% equity; NOK 150,000 over 5 years; cost NOK 33,645; total NOK 183,645.



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

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

Your pension savings are invested in Swan-labelled funds that focus on social responsibility, decent working conditions, and sustainability. SpareBank 1 offers personal financial guidance and user friendly digital solutions, making it safe and easy for you to save for retirement while giving you a clear overview.

As a member, you receive:

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

LOfavør Pension Capital Certificate

As a member of an LO union, you receive favorable terms for your pension capital certificates.

By consolidating your pension capital certificates, you get lower management fees, while also gaining a clearer overview and better control of your future pension.

A pension capital certificate is documentation of the pension funds you have earned in previous jobs. A certificate is created each time you leave

a company that has a defined contribution occupational pension.

As a member, you receive:

- lower management fees and a gradual reduction of your equity share based on 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 **LOfavour Mastercard** you have extra security when shopping online and while travelling.

LOfavour 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 smart to use a credit card?

Use credit cards online and when traveling for extra protection; full overview via Kortbanken (www.kortbank.no).

With LOfavour Mastercard, you get:

- Ticket insurance
- travel insurance covering rental car deductibles (up to NOK 12,000)
- trip cancellation if $\geq 50\%$ paid with card
- optional payment protection (0.6%/month of outstanding)
- fee-free cash withdrawals abroad

Prices – LOfavour Mastercard

LOfavour 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 lofavour.no/kredittkort

Price example (deferred):

Effective 20.5%; NOK 15,000 over 12 months; credit cost NOK 1,316; total NOK 16,316.

LOfavour Mastercard Young

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 concerts and cultural events.

Right and Wrong Use of Credit Cards

See kortvett.no for safe usage; advisors help avoid debt traps and address security/payment problems.

More information about the LOfavour Mastercard is available at lofavour.no/kredittkort.

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

House and Home

Electricity

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.

Your benefits:

Member-priced electricity agreements via Fjordkraft.



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

LOfavnør Funeral Services

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.

Your benefits:

10% off coffins ,clothing and urns

3 000 kroner discount on new headstones

1 500 kroner discount on new inscription sets



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

Real Estate Services

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.

NOK 5,000 discount for members under 35.



Legal – Legal assistance in private life

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.

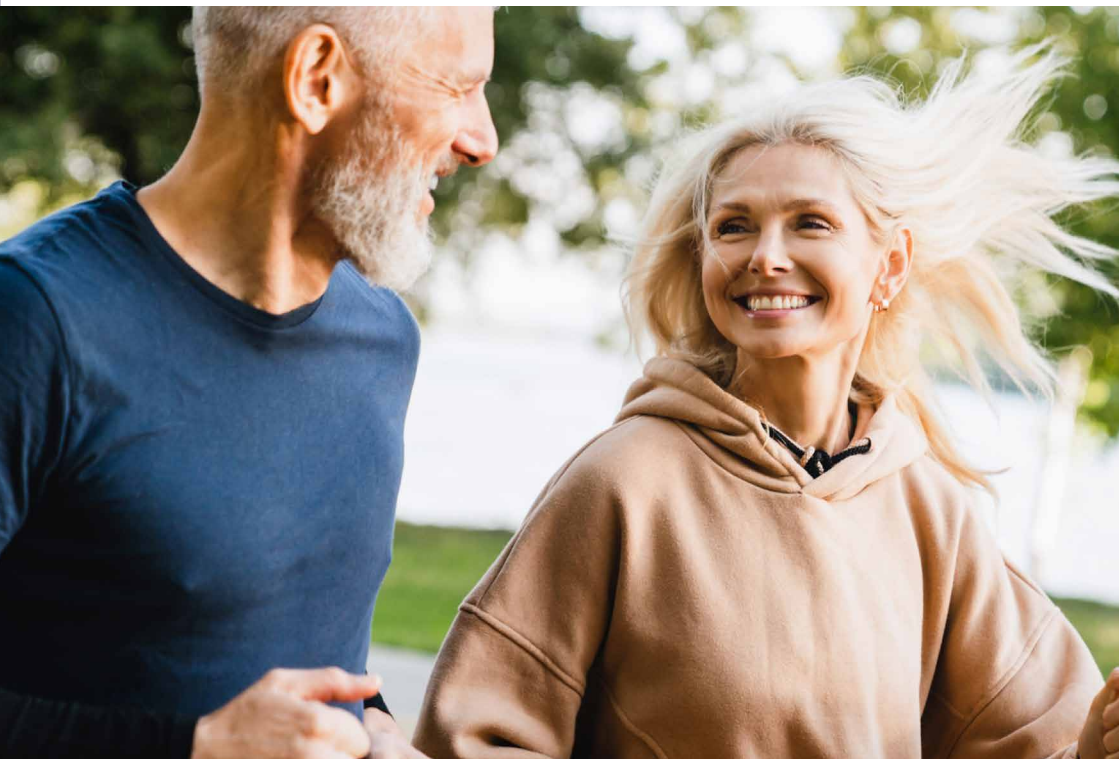
Price:
NOK 235
per month
from 1.1.2025*

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 Assistance – Advokatfirmaet Legalis AS

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 consultation
- reduced rates
- free application for legal aid
- online templates

Legal aid coverage included in LOfavør Home Contents Insurance; Legalis can help with applications.

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 Travel Holidays



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

Your benefits

- 350 kroner discount per person
- one free rebooking
- free name change on charter trips.

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.



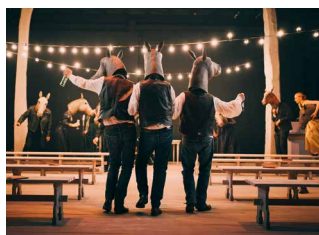
Your benefits:

– 10% discount for you and your family on the current price of Hurtigruten voyages along the Norwegian coast.

The discounts can often be combined with other offers, but do not apply to flights, excursions, hotel stays, transportation, etc.

You can call Hurtigruten at +47 810 03030, and they will help you plan the journey that suits you. You can also send an email to: lofavor@hurtigruten.com

Experiences



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

Discounts with

Det Norske Teatret, Riksteatret, TusenFryd, Bø Sommerland, Notodden Blues Festival, Tivoli Copenhagen & Legoland; activities with Norsk Folkehjelp.

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

Car Rental – Hertz

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.

Your benefits

10% discount on best available price worldwide

10% on vans in Norway

Hertz Gold Plus Rewards (free extra driver, fast track, etc.)

Student benefits up to 20% in Norway/Europe and

free young driver fee in Norway.

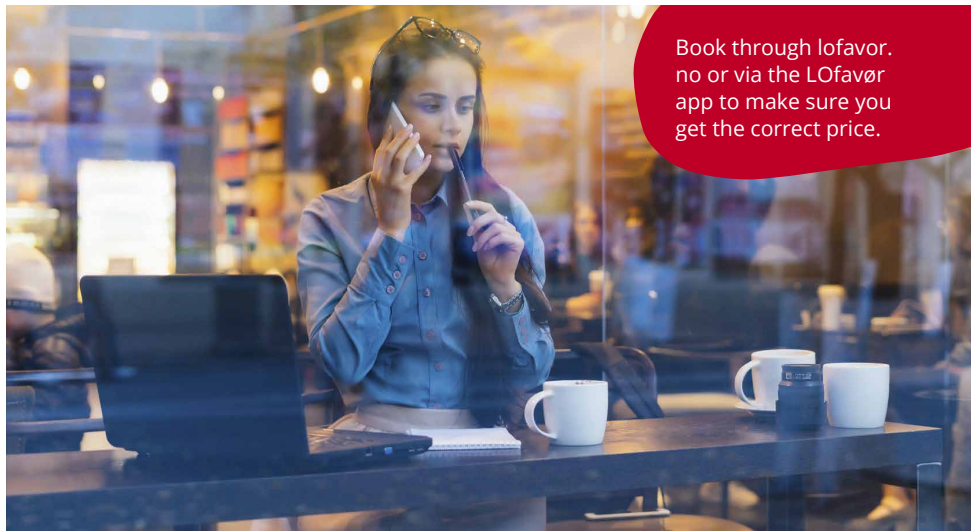
Discount guaranteed via LOfavør.

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



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

Hotels



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

- 15% all days in Nordics/Baltics
- 20% for 2+ nights (not Tue/Wed)

Student/apprentice rates:

- 899 kroner discount on Comfort (per room per night for two).
- 950 kroner discount on Quality (per room per night for two).

Scandic

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

- 15% Flex prices all days
- 25% flexible prices for youth/students/ conscripts/apprentices (ID + membership card).
- Book via lofavor.no or app.

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

LOfavør App

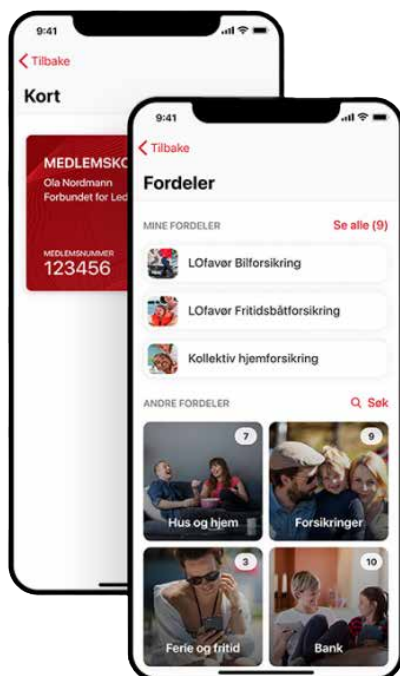


Check what you can get

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



LOfavør App

Provider disclaimer (agreements with suppliers). App features: electronic membership card & travel certificate; overview of benefits; upload photos/documents for claims; news & updates.

Great for you. Good for many.

