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## Membership benefit HELP Lawyer insurance

HELP Lawyer insurance is one of our many benefits. It provides private legal assistance. No hourly rates or deductibles. You receive unlimited hours of advice from a solicitor a year, legal fees for legal disputes are covered up to 3 million NOK, full coverage of costs, own and opponents if the case must be decided in the courts. It not only provides you with cover, it includes your family (partner/spouse and children under the age of 20 living at home). Examples of coverage are inheritance, purchase of products/services, family law, child welfare, property and identity theft.

### Testimonials of LO members experience with Help:

*"I am very satisfied with the help I have been given. The lawyer was easy and nice to talk with, very competent in their field. Worked quickly and gave good results. Thank you."*

*"I am extremely happy with the legal aid I have received every time. I cannot afford a lawyer otherwise so I would be in a completely different situation if you had not helped me. Many thanks."*

*"Can only give positive reviews to the lawyer and all the help she gave me. I got good information and support during the entire process. Very good."*

*"I now feel I have a testament that is easy to understand and professional, where all concerned understand the intention and contents of it."*

See [www.help.no](http://www.help.no) for more information.

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## What is your membership worth?

We know what a membership costs, or does not cost. However, what is it worth? The union movement has been on the barricades for better conditions and wages for over a hundred years. The trade unions have achieved victories like paid vacation/leave, shorter workdays and weeks, overtime pay, better health, safety and environment conditions and labour laws. By negotiating higher wages for their members, the unions have increased wages for everybody in the country. Which has led to a low degree of financial inequality that leads to a more trusting society.

Also, together with LO, we have been the driving force behind issues like public schools, establishing Lånekassen (Norwegian State Educational Loan fund) and the building of the welfare society. Our cooperation with companies have made us some of the most productive workers in the world with a high degree of adaptability. Which, together with our model for wage settlements, has made us competitive on the international market.

Many decades of organising and struggles has given us a society with a high level of prosperity. This is something we benefit from every day but it is impossible to put a price on. This has been achieved through solidarity.

**We are stronger together.**



Is the union just  
an expense?

# How to save money through your membership

We have set up an equation that shows what it actually costs to be a member of Industri Energi. If you use your membership benefits, you can end up saving money.

As a member of Industri Energi you receive legal aid at work if you need it. However, we also have our own lawyer insurance, Help, which covers you concerning civil law.

We have other benefits such as apartments in Spain, pension advisement, educational stipend (up to 13 500 NOK), 25% reimbursement on studies at BI, free courses and conferences (travel/accommodation covered), electricity deals with Fjordkraft and discounts at Hertz.

As a member, you also have access to the benefit program LOfavor. Which includes benefits/services like insurances, loans, discounts for hotels, Hurtigruten, Tusenfryd and a lot more.

**We are stronger together. Whether we are creating security at work or at home.**

If we start with the maximum amount of fees for a year and deduct tax reductions and the value of some of the benefits included in your membership, then the equation below shows that the cost of membership is basically zero.

	NOK PER YEAR	NOK PER MONTH
Gross fees including insurance	7 488,-	624,-
÷ Tax deduction on returns*	1 009,-	
÷ Value contents insurance (LOfavor contents insurance)	2 000,-	
÷ Value personal accident insurance	160,-	
÷ Value HELP Lawyer insurance	4 200,-	
Net fees	119,-	9,92,-

\*26,2% of 3850 nok (tax rate average industrial wage)

If your fees are deducted from your pay they are 1,47 % of your wages with a maximum fee of 624 NOK per month (HELP Lawyer insurance included). There may also be an additional 0.25 % fee to your local union.

Insurance is complicated. In the sum above the value of the contents insurance is based upon a married man, 40, living in Stavanger with 2 children.

A comparable content insurance would cost 2 000 NOK a year. LOfavors content insurance is Norway's best and you get the same conditions whatever background you have. They are the same if you are a student in an apartment in Kristiansand or a large family with a house in Finnmark. Comparable prices can vary due to your background but you will not get better coverage anywhere else. This is the strength of standing together and acting collectively. In addition there are no deductibles if there are two LO union members in the same home.

The more benefits you use the more you earn.

Net fees	119 NOK
÷ 20 % discount at Choice Hotel (f.ex. used 2000 NOK on hotel accommodation)	400 NOK
Net fees after discounts for hotel	÷ 281 NOK

By using one of the benefits, 400 NOK saved on a hotel, you have suddenly saved 281 NOK through your membership. If you also receive an educational stipend, rent a car, buy theatre tickets or use one or more of the many other benefits, you earn even more from your membership.

In addition, you have the Basic insurance, a one off payment to surviving next-of-kin in case of death, covers you, your spouse/cohabitant and children under the age of 21. It is impossible to set a value on because no similar insurance is available on the open market.

For information regarding fees and membership benefits: [www.industrienergi.no](http://www.industrienergi.no)

For LOfavor benefits: [www.lofavor.no](http://www.lofavor.no)

**Membership is not a cost, it is something you profit from.**