

Membership benefit Min Advokat (My Lawyer)

Min Advokat is one of our many benefits. It provides private legal assistance. No hourly rates or deductibles. You can receive up to 20 hours of advice from a solicitor a year, legal fees for legal disputes are covered up to 3 million kroner and 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 and property.

A members experience with Min Advokat:

"I hired a well know local lawyer in connection with a divorce. After little /no progress, I got in touch with Min Advokat. They immediately took charge of the case. Min Advokat was authorised to negotiate the final result, the same day the deal was concluded well within the financial frame agreed upon."

"In conclusion I recommend Min Advokat as highly as possible with regards to legal assistance. The original lawyer was a waste of good money that cost me kr 120 000,-"

The assistance the member received from Min Advokat would have had a value of kr 73 000,-. As a member of Industri Energi, there was no extra cost.

See www.minadvokat.no for more information

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 a 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?



ENGLISH ISSUE

How to earn on 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 earning money.

As a member of Industri Energi you receive legal aid at work if you need it. However, we also have our own solicitors, Min Advokat, whom can assist concerning civil law.

We have other benefits such as apartments in Spain, pension advisement, educational stipend (up to kr 13 500,-), 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 like insurances, loans, discounts for holidays at Ving, Hurtigruten, Tusenfynd 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 you actually can earn on your membership.

	ÅRLIG	PER MND
Gross fees including insurance	7 164,-	597,-
÷ Tax deduction on returns*	1 078,-	
÷ Value contents insurance (LOfavor contents insurance)	2 000,-	
÷ Value personal accident insurance	160,-	
÷ Value Min Advokat	3 960,-	
÷ Net fees	34,-	2,8

*28 % of kr 3850,-

If your fees are deducted from your pay they are 1,47 % of your wages with a maximum fee of kr 597,- per month (Min Advokat included). There may also be an additional 0.25 % fee to your local union.

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

A comparable content insurance would cost kr 2 000,- a year. LOfavor's 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 backgrounds 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	34,-
÷ Discount Ving travels*	500,-
÷ 20 % discount at Choice Hotel (f.ex. used kr 2000,- on hotel accommodation)	400,-
÷ Net fees after discounts for holiday and hotel	934,-

* You can change your trip once without extra cost after your order. The benefit applies from the day you order and up to 42 days before travel, and has a value of kr 1 000,- per person for trips ordered after the 1. July 2018.

With a holiday discount at Ving through LOfavor and kr 400,- saved on hotels you have suddenly earned kr 934,- through your membership during a year.

In addition, you have the Basic Life insurance, which 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

For LOfavor benefits: www.lofavor.no

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