

Around 90 per cent of all employees in Sweden are covered by collectively agreed insurance plans. If you are one of them, you will be insured via your job. This means that you may be entitled to extra compensation, of which you might be unaware. Collectively agreed insurance plans are linked to employment. The insurance covers you even if you are not a union member.

# If your employment is terminated

## Severance pay insurance (AGB)

For blue collar workers in private sector

## When does the insurance apply?

The insurance may pay out compensation if you are laid off due to a shortage of work, from permanent employment or fixed-term employment, or due to illness.

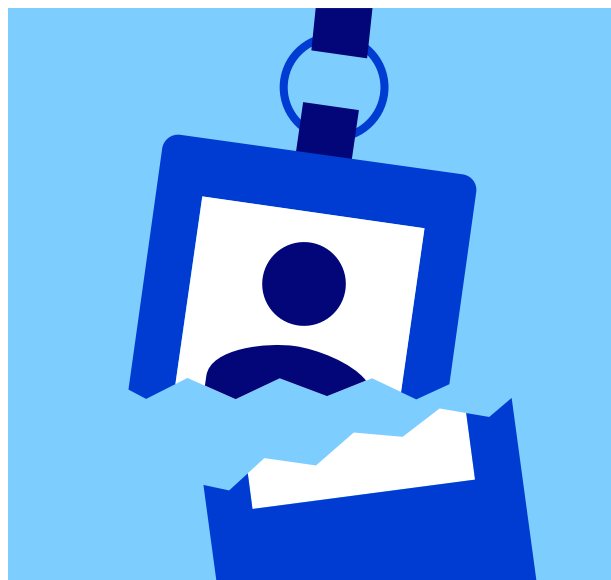
Not all blue collar workers in private sector in fixed-term employment are entitled to compensation due to a shortage of work or termination due to illness. There are two different agreements. Ask your employer or union representative what applies at your particular workplace.

You may be entitled to compensation if you fulfil all the conditions:

- ▶ The shortage of work is due to a change in the company, such as closure, bankruptcy or restructuring.
- ▶ You must have reached the age of 40 on the date of termination.
- ▶ You have been employed at least 50 months in total during the last five years, by one or more employers with this insurance.

## How much do we pay?

The amount you receive will depend on your age and whether you work full-time or part-time. The compensation payment is a lump sum when your employment has ended. The AGB amount is taxable. We deduct tax of 30% from the amount paid out.



The amounts in the table apply to termination in 2026, from full-time employment. For part-time employment, pro rata compensation based on working hours is paid. If you work 50 per cent of full-time, for example, you receive half the compensation amount.

### Compensation in SEK in 2026

| Age   | Full amount |
|-------|-------------|
| 40–49 | 42 971      |
| 50    | 44 744      |
| 51    | 46 517      |
| 52    | 48 290      |
| 53    | 50 063      |
| 54    | 51 836      |
| 55    | 53 609      |
| 56    | 55 382      |
| 57    | 57 155      |
| 58    | 58 928      |
| 59    | 60 701      |
| 60    | 62 474      |
| 61–64 | 62 474      |

## Claims

- ▶ Submit a claim on the form at [afaforsakring.se](http://afaforsakring.se).
- ▶ Both you and your employer must complete the form.
- ▶ You can call us on (+46) (0)771-88 00 99 to request a form.
- ▶ If you have had other employment in the last five years, you must submit a certificate of employment, or another certificate to verify your employment.
- ▶ You must submit your claim within two years after termination of your employment. Late applications will not be liable for compensation.

## Any questions?

You are welcome to call us on (+46) (0)771-88 00 99, business days 08:00–17:00.

The insurance information officer at your workplace, union representative or employer may also be able to answer your questions.

## Good to know

### The insurance will not apply:

- ▶ If you are offered continued work at the company/ Group within three months.
- ▶ If the company has come under new ownership.
- ▶ If you have been granted full sickness benefit from the Social Insurance Agency before your employment was terminated.

This is brief, general information about insurance in the event of shortage of work. You can find more information and the insurance terms and conditions at [afaforsakring.se](http://afaforsakring.se).

When you have submitted a case to us and receive a decision, please feel free to contact us if you have any questions about our decision. We can give you more information about the compensation rules, clarify any areas of uncertainty and also review your case again.

If you have opinions and suggestions that could improve the services we provide for our customers, please contact our complaints manager on (+46) (0)8-696 35 70 or email: [klagomalsansvarig@afaforsakring.se](mailto:klagomalsansvarig@afaforsakring.se)

### Other insurance plans

During their employment, blue collar workers in private sector are covered by the Afa insurance plans, which cover sickness, work-related injury, parental leave, shortage of work and death. The insurance may continue to apply for some time after termination of employment. This is called post-employment cover. Read more at [afaforsakring.se](http://afaforsakring.se)