Insurances

We offer a variety of insurance benefits for our members.

**UNEMPLOYMENT INSURANCE**

Most of TEK's full members (graduate members of TEK, who pay TEK's membership fee) are insured against unemployment in The Unemployment fund for highly educated KOKO [2], which entitles them to earnings-related unemployment benefit. The unemployment fund membership fee is included in the full TEK membership fee. Read more about the unemployment insurance [here](#) [2].

**LIABILITY AND LEGAL AID INSURANCE**

If you have to go to court because of unfair treatment at work, the TEK membership fee includes a liability and legal aid insurance [3] covering legal costs arising from contractual disputes, personal injury, and damage to material and property. Contact TEK's lawyers [4] before launching any legal process or signing any agreement.

Insurance cover applies to individual members of TEK performing duties related to their post, job or profession. Furthermore, the insurance cover applies to individual members operating as independent entrepreneurs and performing full-time or part-time work assignments, with no employees.

Read more about terms and coverage [here](#) [3].

**Discounts on INSURANCEs**

TEK members receive substantial benefits and discounts on insurances at Pohjola and Kaleva. You can get discounts on insurances such as life and accident insurance, travel insurance and vehicle insurance. Please note that the discounted prices end if your TEK membership ends.

Pohjola's membership benefits [5] [6]

Kaleva's insurances [7] (in Finnish), contact details are available [here](#) [8].
The partner services included in TEK’s membership benefits and the benefits provided by the partners are subject to the service provider’s terms of service and data protection.

Source URL: https://www.tek.fi/en/membership-n/membership-benefits/insurance

Links
[5] https://www.op.fi/tek-member
[6] https://uusi.op.fi/tek-member
[8] https://www.kalevavakuutus.fi/