

GUIDANCE, SERVICES AND PIECES OF ADVICE FROM IAK

# The Graduate 10/11



**IAK**

genvejen til det rigtige job



# DEAR NEW GRADUATE

The next pages will provide you with more information about IAK, how to become a member and what to do if you should become unemployed.

IAK is an unemployment insurance fund for 70,000 engineers both employees and self-employed. We tailor our services to your requirements and provide you with access to relevant services and bespoke products unlike any other offer you may receive. What is more, you get it all at a very competitive price – IAK is, actually, the cheapest unemployment insurance fund in Denmark for you.

If you have any questions, please do not hesitate to contact us.

## Advantages of IAK membership

You could compare IAK to an insurance company: by paying an annual premium, you become insured against economical loss if faced with unemployment.

But we also offer you a wide range of services, which will help you get a foothold in the job market. It will be done in cooperation with the consultants from Komplement. You can e.g. get help and personal sparring in connection with your job search, attend courses and learn about the actual demands at the job market.

If you already have a job, the experienced employees at IAK can give you some good advice and guidance about how to start your own firm or how to apply for a job abroad.

## Holiday allowances

As a new graduate, when you become a member of IAK you are entitled to holiday allowances in order to take some time off. If you get a job right after graduation, you

are still entitled to your holiday allowances during the two first holiday-years.

Contact IAK for more information on holiday allowances.

## IAK WEB SITES

iak.dk is our web site. Here you can join IAK and read much more about what we can offer. Here you can also read the news and find the general information about rules and opportunities.

mitiak.dk is your self service portal where you can gather a long range of functions which will make it easier for you as member of IAK. At mitiak.dk you can

- send a note to IAK from your mail box
- key in and send your unemployment benefit card or application for holiday allowance
- upload documents to your own document file
- see your personal information, for instance number of days with holiday allowance, how much you have paid in membership fee and your tax information.

You log on to mitIAK with a Digital Signature, pin code for net banking, The Common Pin Code or a pin code from IAK, which you can order the first time you log on.

# JOINING IAK: WHO CAN JOIN AND WHAT IS REQUIRED?

IAK accepts, first and foremost, engineers regardless of line of specialization. If you have other technical/scientific education e.g. MSc. IT, you can also join us.

*Contact IAK for more information.*

## Joining as a new graduate

As a new graduate, you can join IAK if we have received your admission form at the latest 2 weeks after your graduation. Thus you would receive the unique new graduate privileges, which entitle you to unemployment compensation already a month after completing your education.

It is a prerequisite for admission to IAK that you have had residency in Denmark before starting your education, and that you have maintained residency in Denmark at the time of application. Furthermore, in order to be eligible for unemployment benefits, it is required that you have a Danish full-time work permit.

You are welcome to send your application for admission as soon as you know the exact date of the end of your education. Admission to IAK will be effectuated at the earliest upon the date you complete your education. Visit [iak.dk](http://iak.dk) to apply for admission.

## Ending your education

Your education is considered ended

- When student activities are terminated, you have received your final grade and passed your exams.
- If your certificate is issued at the time of ending student activities, the date of sending the degree certificate will be considered the date of ending education.
- If your education ends with a thesis or an extended essay, the education can be considered ended already at the time when an advance approval is received from your censor or counsellor. This requires, though, that all grades have been awarded and all student activities have ceased. Student activities, here, include participating in tutorials, exams or defending a thesis etc.

## Important: 2-week-grace period

If IAK receives your application later than 2 weeks after you end your education, you will only be permitted to join IAK if you are either employed within the IAK's business sector (engineer, machinist, or equivalent education), or if you are self-employed, educated within the IAK business sector.

In such instances, you will first be entitled to receive unemployment benefits after 12 months of membership and after having worked for a period equivalent to 52 weeks of unsubsidized full-time employment within a 3-year period of membership.

## IAK MEMBERSHIP FEES

Membership fee per quarter in 2010:

Fee to state	903 DKK
Administration Fee	219 DKK
ATP	15 DKK
Total membership fee	1.137 DKK

*Admission form can be completed and submitted electronically at [iak.dk](http://iak.dk)*



# IF YOU ARE UNEMPLOYED

If you lose your job there are certain rules you must be aware of. You can read about the most important rules here, but you are always welcome to contact IAK if you have any questions.

## You must report unemployment

As a new graduate you can receive benefits one month after you have finished your education. You must register as unemployed no later than on the first day after the waiting period of this one month. However, you must note that if you want to apply for social security from your local authority then you must register as unemployed on the first day of unemployment. You can register as unemployed at the Jobcentre in one of two following ways:

- Via jobnet.dk
- By personal appearance at your local Jobcentre.

You will receive regular information from IAK regarding your various privileges and obligations. If you have any questions, please do not hesitate to contact us.

If you are not an EEA citizen, you will only be entitled to receive unemployment benefits when unemployed if you have a residency and full-time work permit in Denmark. There are also certain limitations on the rights of receiving benefits for citizens of the 10 new EEA countries. Contact IAK for more information.

## You must be available for employment

When you receive unemployment benefits, you are obligated to actively seek full-time employment in Denmark. You are also required to apply for, and accept job offers, outside your area of specialization. If you do not comply with this requirement, you could lose your right to unemployment benefits. You could also lose your rights if you respond to a job offer in such a manner that could be construed as a refusal.

You must always respond to inquiries from your local

jobcentre and IAK. If you change your address, you must remember to inform both your local jobcentre and IAK.

## Sickness

If you are sick, you are not available for the job market and as such you are not entitled to unemployment benefits. Instead, you are entitled to receive sick-pay. If you should fall ill, please contact both your local jobcentre and IAK immediately.

## If you have a student job

If you resign your position, you will be subject to 3 weeks suspension, during which time you do not have the right to claim unemployment benefits. This rule also applies if you have a student job. In order to avoid a suspension period, you should not only have resigned but also left the place of employment before seeking admission to IAK.

If you choose to continue in your student job after ending your education, it is possible that you could claim partial benefits. For more information contact IAK.

## BENEFIT RATES

For 2010, the benefit rate for a full-time employed graduate is DKK 617 per day for 5 days per week, equivalent to DKK 13.400 per month.

As a new graduate, you can get a new calculation of your benefits after a period of 6 months, if you have been working for at least 3 months. The highest benefit rate for 2010 is DKK 752 per day, equivalent to DKK 16.300 per month.

## CONTACT IAK

PLEASE FORWARD ALL MAIL TO:

IAK

KALVEBOD BRYGGE 31-33  
1780 COPENHAGEN V

T: 70 33 50 00

E-MAIL: [KONTAKT@IAK.DK](mailto:kontakt@iak.dk)

## IAK-OFFICES

### IAK Headoffice, København

Kalvebod Brygge 31-33  
1780 Copenhagen V

### Odense

Englandsgade 25  
5000 Odense

### Aalborg

Vestre Havnepromenade 1B, 1.  
9000 Aalborg

### Århus

Værkmestergade 25, 9.  
8000 Århus C

WELCOME  
TO THE BEST  
AND CHEAPEST  
UNEMPLOYMENT  
INSURANCE FUND  
FOR YOU:

IAK

## KOMPLEMENT

Komplement carries out various activities for IAK, for instance CV-meetings and different courses. It is also the consultants at Komplement who advice and coach members of IAK in connection with job search, career planning etc.

Komplement and IAK share offices. In Copenhagen, however, Komplement holds the CV-meetings etc. at Badstuestræde 1-3, 2nd floor, 1209 Copenhagen K.

*You can contact Komplement at [komplement.dk](http://komplement.dk) or by phone 70 33 50 10.*



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## REMEMBER, WHEN YOU WANT TO JOIN IAK

- To observe the 2 weeks time limit for admission as a newly qualified graduate
  - That you can join at [iak.dk](http://iak.dk)
  - That you can join when you know the exact date of the end of your education.
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Ingeniørernes  
Arbejdsløshedskasse

Kalvebod Brygge 31-33  
1780 København V

Telf. 70 33 50 00  
Fax 70 33 50 01  
[iak@iak.dk](mailto:iak@iak.dk)  
[iak.dk](http://iak.dk)