

# STUDENT OUT

Terms and conditions 01/01/2018



KAMMARKOLLEGIET

## Contents

<b>1</b>	<b>1 Scope, definitions and deductible</b>	<b>3</b>
1.1	Who does the insurance apply to?	3
1.1.1	Group insurance	3
1.1.2	Individual insurance	3
1.2	Where and when does the insurance apply?	3
1.3	Insurance certificate	4
1.4	Definitions	4
1.4.1	Relative	4
1.4.2	Emergency medical care	4
1.4.3	Emergency dental care	5
1.4.4	Base amount	5
1.4.5	The insured	5
1.4.6	The authority	5
1.4.7	Accident	5
1.4.8	Personal property	6
1.4.9	Cohabitant partner	6
1.4.10	Illness through infection	6
1.4.11	Start of study	6
1.4.12	End of study	6
1.4.13	Country of the educational course	7
1.5	Deductible	7
<b>2</b>	<b>Insurance cover</b>	<b>7</b>
2.1	Personal injury cover	7
2.1.1	Instructions	8
2.1.2	Exceptions	8
2.2	Medical care and dental care cover	9
2.2.1	Exceptions	10



2.2.2 Instructions.....	10
2.3 Home transport cover .....	11
2.2 Visits by relatives.....	11
2.3 Disruption cover .....	12
2.5.1 Instruction.....	12
2.4 Connection cover.....	13
2.6.1 Instruction.....	13
2.7 Property cover.....	14
2.7.1 Note.....	15
2.7.2 Instruction.....	15
2.7.3 Duty of care .....	15
2.7.4 Compensation and valuation rules .....	16
2.8 Baggage delay .....	18
2.7.1 Instruction.....	18
2.9 Cash assistance .....	18
2.8.1 Note.....	18
2.10 Crisis and disaster cover .....	19
2.11 Liability cover.....	19
2.10.1 Note .....	20
2.10.2 Instruction .....	20
2.12 Legal expenses cover.....	20
<b>3 Insurance claim .....</b>	<b>21</b>
<b>4 General conditions.....</b>	<b>22</b>
4.1 Other insurance .....	22
4.2 Limitation .....	22
4.3 Reclaiming .....	22
4.4 Application .....	22

## 1 1 Scope, definitions and deductible

### 1.1 Who does the insurance apply to?

#### 1.1.1 Group insurance

When a university or university college has obtained this insurance as a group insurance, it applies to all exchange students who have been accepted for and are undertaking further education, education as a researcher or internship abroad. Exchange student means a student who is studying or undergo internship abroad according to a written agreement on exchange or acceptance between the Swedish educational institution and a foreign educational institution, internship, company or organisation.

In this context “accepted” means registered in LADOK or a corresponding system.

The studies or internship abroad must give HE credits in the course of education in which the student has been accepted and is taking in Sweden.

#### 1.1.2 Individual insurance

A university, college or other authority can subscribe to this insurance directly on our website for an individual student or doctoral candidate who is will be studying or undergo internship abroad when this is not done according to a written agreement between the educational institutions according to point 1.1.1.

The insurance order must then state:

- the student’s name and personal ID number or date of birth
- the insurance period and
- the authority, invoice reference and contact person at the authority.

### 1.2 Where and when does the insurance apply?

The group insurance is valid during direct travel between Sweden and the country of the educational course. It is valid 24 hours a day in the country of the educational course during the period of the student’s education or practice abroad, as well as two weeks before the start of study/internship and two weeks after the end of study/internship. The student’s actual study/internship period shall be registered in an appropriate manner at the university/university college in Sweden.



The insurance is also valid during holidays, as long as the insured remains in the country of the educational course and the studies continue after the holiday.

The insurance is also valid during direct travel from one educational course country to another in order to continue the exchange studies in that country.

Individual insurance is valid 24 hours a day and worldwide during the agreed insurance period.

### 1.3 Insurance certificate

Kammarkollegiet can issue a medical insurance card (MIC) or certificate of insurance if the university/university college orders this for the student. If a student is covered by group insurance, the university/college issues an MIC or certificate of insurance if needed. The MIC has no payment function. The insured can pay the costs or contact Falck Global Assistance.

### 1.4 Definitions

#### 1.4.1 Relative

Relative means:

- Spouse
- Cohabiting partner who is registered at the same address as the insured
- Child
- Grandchild
- Sibling
- Parent
- Grandparent
- Parent in law\*
- Son/daughter in law\*\*
- Stepmother/stepfather\*\*\*

\* Parent of spouse or of cohabiting partner as referred to above.

\*\* Child's spouse or cohabiting partner as referred to above.

\*\*\* Parent's spouse or cohabiting partner as referred to above.

#### 1.4.2 Emergency medical care

Care for symptoms that arise suddenly during the insurance period and for which the insured must seek medical aid within a few days. Here emergency medical care has the same meaning as the term *immediate* health care in section 4 of the Health Care Act (1982:763). Examples of emergency medical care include care that is needed for

an illness that occurs during a stay abroad or where care is needed as quickly as possible, such as with stomach ache or fever.

#### 1.4.3 Emergency dental care

Care that means that the insured becomes free of pain and infection, that any visible gaps are temporarily filled and that there is one (1) functioning chewing surface. Here emergency dental health care has the same meaning as the term *immediate* dental health care in section 6 of the Dental Health Care Act (1985:125). Visible gap means the complete or partial loss of any of the ten front teeth in the lower or upper jaw. In the event of damage to teeth during chewing or biting, reimbursement is only given for the emergency treatment that is performed abroad.

#### 1.4.4 Base amount

Base amount refers to the base price amount according to chapter 2 section 7 of the Social Insurance Regulations.

#### 1.4.5 The insured

The insured refers to the person who is covered by the insurance.

#### 1.4.6 The authority

The authority refers to the authority that subscribed to the insurance.

#### 1.4.7 Accident

Accident refers to a bodily injury caused by an involuntary and sudden event involving external violence to the body.

Injury during scheduled physical exercise or health care practice or other practical tuition with a high level of physical strain is considered to be an accident even if the requirement for external violence is not met.

The effects of smoke, gas, chemical substances, heat, cold or radiation are considered to be equivalent to external violence. The same applies to changes in pressure and other effects on the body during the teaching of diving.

In spite of the requirement for an involuntary event, sudden events involving external violence to the body are also considered to be accidents if they arise in connection with work, education, practice or exercises that the insured participates in voluntarily, if the event is an undesired and unforeseen consequence of this. The

same applies to injury or illness that arises in connection with practising injection or sample taking during health care teaching.

Repetitive strain or overload injuries, twisting injuries (except to the knee) and damage to teeth when chewing or biting are not counted as accidents. The same applies to heart attack, cerebral haemorrhage etc., as well as illness caused by bacteria, virus or other infection that did not arise in connection with a sudden and involuntary event involving external violence to the body.

#### 1.4.8 Personal property

Personal property refers to property that the insured takes with him or her, borrows from a private individual or buys on the journey for private use.

#### 1.4.9 Cohabitant partner

Here cohabitant partner refers to the same as in the Cohabitation Act (2003:376).

#### 1.4.10 Illness through infection

Illness through infection refers to the same as occupational injury through infection in section 5 of the ordinance (1977:284) on occupational injury insurance and government personal injury cover.

#### 1.4.11 Start of study

The expression start of study refers to the start of term, start of course or date on which the course of study at the educational institution in the country of the educational course begins. Introductory courses, language courses and similar preparatory activities for study that are organised at the foreign educational institution are included in the teaching period.

#### 1.4.12 End of study

The expression end of study refers to the end of term or of the course, when the teaching or practice period finishes. Examination or trial periods that are directly connected with the study or practice period are included in the teaching period.



#### 1.4.13 Country of the educational course

The country where the studies or internship take place.

#### 1.5 Deductible

The insurance has no deductible, with the exception of 2.6 Property cover, where the deductible is SEK 1,500 SEK.

## 2 Insurance cover

### 2.1 Personal injury cover

In the event of personal injury due to accident or illness through infection suffered by the insured during the insurance period, compensation for personal injury is paid according to chapter 5 sections 1 and 2 of the Damages Act (1972:207) as if liability to pay damages had existed. In questions of compensation for loss of earnings, the rules on calculation of the basis for life annuity in chapter 41 sections 8-18 of the Social Insurance Regulations (2010:110) are applied.

Compensation for personal injury according to chapter 5 sections 1 and 2 of the Damages Act includes, among other things, health care costs, loss of income, pain and suffering and disfigurement or other permanent injury. Compensation according to point 2 of the above mentioned act also covers funeral costs, loss of maintenance and personal injury for the next of kin of the deceased.

Personal injury in connection with assault is compensated to the extent that the insured does not, within a reasonable time in consideration of the nature of the injury and the need for compensation, receive damages from the perpetrator, the perpetrator's insurance company or another, although no later than three years after Kammarkollegiet has been notified. If the insured has been negligent, compensation may be adjusted.

If the personal injury due to accident or illness through infection leads to death within three years of the event, one base amount is paid to the estate, in addition to any amount that has already been paid. If the deceased has children who have not reached 18 years of age at the time of death - in addition to compensation for loss of maintenance according to the first paragraph - compensation is paid of three base amounts to each such child and three base amounts to the other parent of such children as beneficiary of the accident insurance, provided that the other parent is, or in connection with the death becomes, a legal guardian.

Necessary and reasonable costs are reimbursed in the event of damage to teeth caused by an accident. For implant treatment and dental veneers, compensation is only paid on condition that the treatment is of such a kind as is covered by the general dental insurance. Before treatment is given the insured or the dentist giving treatment must contact Kammarkollegiet for an assessment of whether the treatment is reasonable. The insurance only provides compensation for permanent treatment. Damage caused by chewing or biting is not considered to be an accident and is not compensated under this point.

### 2.1.1 Instructions

In the event of serious illness, admission to hospital or a need for repatriation or other active assistance, contact must be made with:

Falck Global Assistance

Tel: +46 85 87 71 749

Fax: +46 85 05 93 913

E-mail: [fga@se.falck.com](mailto:fga@se.falck.com)

Falck Global Assistance can be contacted 24 hours a day.

Assault must be immediately reported to the local police. The insured shall produce evidence that a police report has been made. If Kammarkollegiet so requires, the insured must bring a legal action for damages against the perpetrator.. Kammarkollegiet will then cover all the insured's costs that are not otherwise covered.

The insured shall observe normal caution, i.e. if possible avoid dangerous areas and situations and otherwise do what may reasonably be expected in order to avoid being the victim of assault or other injury. In the event of negligence, compensation is normally halved, unless the circumstances are such that the negligence was very minor or had little significance for the insurance claim. In the event of gross negligence, the right to compensation may be lost completely. The same applies if the insured was under the influence of alcohol, sleeping pills, narcotics or other intoxicant or committed a deliberate act that could lead to at least a fine under Swedish law.

### 2.1.2 Exceptions

Personal injury cover under this insurance only applies to the extent that corresponding compensation cannot be given through a collective agreement on compensation for occupational injuries or through another corresponding insurance,

through motor vehicle insurance or according to the rules of liability for the operator of rail or air travel or other facility for which the rules for injury are specifically regulated by law.

In cases where there is a right to life annuity according to the Social insurance Regulations (2010:110), the industrial injury life annuity is coordinated with compensation under this insurance. The same applies to compensation according to the ordinance (1988:245) on group life insurance for doctoral students.

This insurance compensates expenses only to the extent that compensation cannot be obtained according to the Social insurance Regulations (2010:110), other legislation or other insurance.

The insurance does not provide compensation for injuries that have not been documented in the form of medical records, certification etc. within the health care service.

The insurance does not provide compensation for victimisation or abusive behaviour.

## 2.2 Medical care and dental care cover

The insurance compensates necessary, reasonable and documented costs for **emergency** medical or dental care when the insured has suffered illness or accident abroad during the insurance period. For each event, such costs are reimbursed during a period of up to 90 days from the first contact with the care provider. There is no upper limit to the amount of insurance cover for emergency medical care. For emergency dental care, a maximum of SEK 3,000 per year is compensated.

With pregnancy, costs are reimbursed for emergency medical care abroad for the insured in connection with delivery, miscarriage or other serious complications before the end of the 28th week of pregnancy (27+6). In such cases, costs can be paid for medical care for both mother and child for more than 90 days.

The insurance covers the costs of abortion in the country of the educational course. If an abortion cannot be performed in the country of the educational course, contact must be made with Falck Global Assistance or Kammarkollegiet.

The insured must always be able to produce original receipts as evidence of medical and dental care costs. The insurance only covers medicines that are prescribed by a doctor.

The insurance reimburse documented telephone costs to Kammarkollegiet and Falck Global Assistance.

### 2.2.1 Exceptions

The insurance does not cover visits to a doctor with symptoms or illnesses that the insured had before travelling abroad. If the insured's condition rapidly worsens during his or her stay abroad, the insurance covers medical care until the condition is stabilised, even though treatment of the illness continues.

The insurance does not reimburse additional costs in connection with medical or dental care. Examples of such additional costs include taxi fares, cost of rebooking tickets etc. The insurance does not cover medical examinations, vaccination, planned check-ups during pregnancy or other planned medical or dental care. Testing for sexually transmitted diseases, without symptoms or indication of actual infection, is not covered.

Treatment by a chiropractor, naprapath or physiotherapist is only covered if there is a referral from a qualified doctor.

Invoices from hospitals etc. shall always be issued to the insured, never to Kammarkollegiet.

### 2.2.2 Instructions

At present Sweden has agreements on sickness benefits with other countries in the EU/EEA and Switzerland, as well as with some convention countries.

If the insured intends to travel to such a country, he or she must bring a **certificate/card (EU card) from the social insurance agency Försäkringskassan** which shows that the insured belongs to this, so that he or she can be assured health care according to the agreement.

The insured must obtain Försäkringskassan's decision before Kammarkollegiet can consider the question of compensation for acute health or dental care. Försäkringskassan's decision must be attached to the notification of claim to Kammarkollegiet.

In the event of serious illness, admission to hospital or a need for other active assistance (for example where the care is estimated to involve great expense), contact must be made with:

Falck Global Assistance

Tel: +46 85 87 71 749

Fax: +46 85 05 93 913

E-mail: [fga@se.falck.com](mailto:fga@se.falck.com)

Falck Global Assistance can be contacted 24 hours a day.

## 2.3 Home transport cover

The insurance reimburse necessary and reasonable additional costs for travel or transport of the insured to Sweden because the insured has suffered serious illness or extensive injury during the insurance period. The same applies to repatriation of the deceased in the event of the insured's death. **An assessment of whether repatriation is necessary shall always be made by the local doctor together with a doctor from Falck Global Assistance.**

Costs of repatriation organised by anyone other than Falck Global Assistance will not be covered.

If the insured's country of residence is not Sweden, the insurance can reimburse repatriation to that country, if the cost is the same as repatriation to Sweden.

If Falck Global Assistance recommends repatriation and the insured does not agree to this, Kammarkollegiet may decline to reimburse continuing care abroad for the illness/injury in question.

If there is a need for repatriation, **contact must always be made with Kammarkollegiet** or with:

Falck Global Assistance

Tel: +46 85 87 71 749

Fax: +46 85 05 93 913

E-mail: [fga@se.falck.com](mailto:fga@se.falck.com)

Falck Global Assistance can be contacted 24 hours a day.

## 2.2 Visits by relatives

In the event of the insured's life threatening injury, life threatening disease or death, reasonable costs will be reimbursed for travel for a maximum of two relatives on one occasion from their home city, as well as accommodation in connection with the visit.

The same applies in connection with a funeral abroad. The travel must always be approved in advance by Kammarkollegiet or Falck Global Assistance.

## 2.3 Disruption cover

In the event of an interruption to the stay abroad because of

- a relative's life threatening injury or life threatening illness,
- the death of a relative,
- extensive damage to the insured's private property in Sweden,
- an extensive outbreak of serious infection or
- war, war-like disturbances or natural disaster in the country being visited,

reimbursement is given for the insured's costs for rebooking an existing ticket for travel home or other additional costs for travel to Sweden as well as - where applicable – reasonable costs for new outward travel within the originally planned period for the stay abroad.

### 2.5.1 Instruction

The journey home must begin at least 48 hours before the originally booked journey home. For reimbursement to be given for new outward travel to the country of the educational course, at least 14 days of the study period must remain.

If no new outward travel is to be made within the originally planned period of the stay abroad, the travel documents issued for homeward travel shall be used. Rebooking shall occur if needed.

The insurance covers a maximum of two homeward journeys per relative. A relative's life threatening injury or life threatening illness must be documented with a doctor's certificate.

Travel home to Sweden refers to travel to the home city (where the insured is registered). Other costs for travel to the relative/funeral/hospital in another city are not covered.

The insurance is also valid for travel home for the funeral of a relative who died before outward travel to the country of the educational course.

If assistance is needed in booking tickets, contact:

Falck Global Assistance

Tel: +46 85 87 71 749



Fax: +46 85 05 93 913

E-mail: [fga@se.falck.com](mailto:fga@se.falck.com)

Falck Global Assistance can be contacted 24 hours a day.

## 2.4 Connection cover

Reimbursement can be given if the insured is delayed and thereby misses his/ her transport to the country where the studies/internship are to begin or the ordinary homeward travel from the country where the studies/practice have finished. The travel must have been booked in advance.

Reimbursement can be given for additional costs that arise in order to be able to connect with the travel. Examples of additional costs include the cost of a new ticket or an extra night in a hotel that is necessary in order to be able to continue the journey.

The maximum reimbursement for additional costs is SEK 15,000.

### 2.6.1 Instruction

The delay must be unforeseen and unplanned. No reimbursement is given if the insured has caused the delay him or herself by oversleeping, starting out for the airport, station etc. too late or not taken traffic or weather conditions into account. Neither is reimbursement given if the insured cannot travel because of illness or if the transport company becomes bankrupt.

The insurance does not compensate costs that can be compensated by the transport company or travel organiser.

The insured must, if possible, obtain documentation of the delay or missed transport.

If assistance is needed in booking tickets or a hotel, contact:

Falck Global Assistance

Tel: +46 85 87 71 749

Fax: +46 85 05 93 913



E-mail: [fga@se.falck.com](mailto:fga@se.falck.com)

Falck Global Assistance can be contacted 24 hours a day.

## 2.7 Property cover

Damage to or loss of the insured's personal property, brought with them or acquired during travel, is reimbursed up to a maximum of SEK 25,000 per claim. The property cover is valid throughout the insurance period. The deductible is SEK 1,500 per claim.

Limitations within the stated sum insured:

- property prone to theft, see below, maximum SEK 15,000,
- valuable documents (tickets, passport etc.) maximum SEK 10 000 and
- cash maximum SEK 3,000.

Property prone to theft:

- objects partly or wholly made of precious metal, genuine pearls or gemstones,
- antiques and artworks, pocket and wrist watches and
- cameras, projectors, binoculars, musical instruments, mobile telephones and other electronic communication equipment, GPS equipment, computers, hand-held computers, loudspeaker systems, TV sets, video games and parts and accessories for the items listed here.

The insurance does **not** cover:

1. Damage to or loss of cash, travel documents, objects partly or wholly made of precious metal, genuine pearls or gemstones, antiques, artworks, cameras, mobile telephones, tablets, computers or other electronic equipment and their accessories, alcoholic drinks or other fragile property or property prone to theft **if such property is handed over for transport, registration or storage in another way.**
2. Functional faults that have not arisen in connection with a sudden and unforeseen event that has already occurred. Damage or functional faults caused by climate or environmental effects (e.g. damp, effects of sand, rust or dirt).
3. Damage caused by wear and tear, surface damage such as dents and scratches that do not significantly influence the usefulness of the object.
4. Damage or loss that can be compensated through other insurance, a transportation company, hotel etc.



5. Damage to sports equipment during use.
6. Damage to or loss of motor vehicle, boat, aircraft, caravan or trailer, home removals or animals.
7. Purchases, withdrawals or use with the aid of stolen, copied or lost debit cards, credit cards, SIM cards etc.
8. Apps or media files for computers, mobile telephones, tablets etc.
9. Consequential losses due to loss of property, e.g. cost of telephone calls, travel, changing locks, taxis, food or accommodation.
10. Property that belongs to a Swedish educational institution (Swedish authority), a foreign educational institution, a company or another juridical person.
11. Property that has been left behind, lost or mislaid, even if this is later stolen.

#### 2.7.1 Note

Fragile items or property that is prone to theft must be carried as hand baggage. The insured should be aware that theft may occur from locked bags that have been checked in. Kammarkollegiet assumes the ownership rights to lost property that is compensated by Kammarkollegiet. If property that has been compensated should be found or recovered, the insured must inform Kammarkollegiet of this.

#### 2.7.2 Instruction

The insured shall attach evidence of reporting/notification as follows: Theft must be immediately reported to the local police. Theft in a hotel must also be reported to the hotel. Damage to or loss of transported baggage must be reported to the transportation company. As a first step, the hotel's or transportation company's liability, obligations or offers must be requested and used.

#### 2.7.3 Duty of care

The insured shall observe normal care, i.e. handle and store the property in a satisfactory way and otherwise do what may reasonably be expected to avoid theft or other damage. All windows and doors must be closed and locked if nobody is in. For example, leaving money in a hotel room, leaving a bag or technical equipment unattended or leaving property that is prone to theft in a car would normally be



considered negligent. If the insured is in a hotel, money, valuable documents and travel documents must be locked in a safe, deposit box etc.

In the event of negligence, compensation is normally halved, unless the circumstances indicate that the negligence was very minor or had little significance for the insurance claim. The same applies if the insured has not informed the police or attempted to limit the damage. If the negligence is especially serious, for example if a bag has been left unattended in a restaurant, hotel lobby or hotel breakfast room, the right to compensation may be lost completely.

#### 2.7.4 Compensation and valuation rules

In the case of damage to property, documented repair costs are compensated up to the value of the property before it was damaged.

In the case of loss, the value of the property before it was lost is compensated. Valuation does not take into account sentimental value, i.e. the student's own feelings about the property.

Original receipts for the lost or damaged property must always be submitted to Kammarkollegiet.

Compensation is given as follows, with a deductible of SEK 1 500:

- A. New property – when less than a year has elapsed since the date of purchase. 100% compensation for equivalent new property is paid.
- B. Older property – when more than a year has elapsed since the date of purchase. Compensation, with a deduction of a percentage of the present price of equivalent property as stated in the table below, is paid.  
No compensation is given for property more than 6 years old. However for clocks and watches that are more than 6 year's old, 20% of the value is paid.
- C. For consumables such as cosmetics, perfume, medicines, hygiene articles and underwear, compensation of 50% of the price new is paid.
- D. For property that does not appear in the table below, the value of the item before damage or loss is the cost of replacement less a deduction for age and use. The deduction for age and use is ten per cent per year starting one year after the date of purchase, although not more than 70%.
- E. For precious metal, genuine pearls and gemstones, 100% of the value of equivalent property is paid. The highest amount of compensation is however SEK 10,000.



Compensation as a percentage of current price/value:

	<b>Age</b>					
<b>Item</b>	<b>0-1 year</b>	<b>1-2 years</b>	<b>2-3 years</b>	<b>3-4 years</b>	<b>4-5 years</b>	<b>5-6 years</b>
<b>Spectacles</b>	100	60	50	40	20	20
<b>Clocks/watches</b>	100	85	75	65	55	40
<b>Cycles</b>	100	85	65	55	45	40
<b>Skiing and golf equipment</b>	100	85	65	50	40	20
<b>CDs, DVD discs, DVD films, video games</b>	100	50	50	50	40	30
<b>Cameras</b>	100	75	65	50	40	30
<b>Radio, stereo, TV</b>	100	75	65	50	40	30
<b>DVD players</b>	100	75	65	50	40	30
<b>GPS</b>	100	60	55	40	30	20
<b>Mobile telephones</b>	100	60	55	40	30	20
<b>Computers</b>	100	60	55	40	30	20
<b>Clothing, shoes, boots, travel bags, handbags, wallets, backpacks, sun glasses</b>	100	60	50	40	30	20



Technical equipment purchased on blocket.se, tradera.se or similar websites is compensated up to a maximum of SEK 2,000 . Receipts or bank statements as proof of purchase must always be attached to the notification of claim.

## 2.8 Baggage delay

In the event of more than 8 hours delay to checked baggage on the outward journey from Sweden, reimbursement is given for hygiene articles and clothing that is purchased in the country of the educational course up to a maximum of SEK 2,000. These costs must be documented with original receipts.

### 2.7.1 Instruction

The insured must obtain evidence of the delay from the transport company. As a first step, the transport company's liability, obligations or offers must be requested and used.

## 2.9 Cash assistance

If, due to theft or other compensatable event, the insured is in immediate need of money, up to SEK 10,000 in an appropriate currency may be transferred from:

Falck Global Assistance

Tel: +46 85 87 71 749

Fax: +46 85 05 93 913

E-mail: [fga@se.falck.com](mailto:fga@se.falck.com)

### 2.8.1 Note

A payment from Falck Global Assistance is not to be considered as reimbursement for a claim but rather as a loan from Kammarkollegiet to the insured. The amount loaned is deducted from the reimbursement during claims adjustment. Thus where applicable the insured is liable to repay the difference between the loan and the reimbursement to Kammarkollegiet.



## 2.10 Crisis and disaster cover

If the insured is in a country that suffers a natural disaster or war-like disturbances and because of these circumstances is forced to move to a safer location in the country of the educational course or change his or her form of accommodation, compensation can be given for necessary and reasonable additional costs for subsistence, accommodation and domestic travel.

The maximum amount of compensation is SEK 5,000. The costs must be documented with original receipts.

If the insured suffers an acute mental crisis in connection with assault, threats, serious illness, accident or natural disaster in the country of the educational course, the insurance can compensate five treatment sessions with a psychologist, welfare officer or similar. If further treatment is needed, contact Kammarkollegiet or Falck Global Assistance.

In the case of assault or accident, reimbursement can also be given for crisis therapy in Sweden. For further reimbursement in the event of assault, see 2.1.

## 2.11 Liability cover

If the insured receives a claim for damages because of an incident that has occurred during the insurance period, Kammarkollegiet undertakes to do the following for the insured:

1. investigate whether liability exists,
2. negotiate with the other party,
3. represent the insured in legal or arbitration proceedings and thereby pay the legal or arbitration costs that the insured incurs or is liable to pay and that cannot be obtained from the counter party or other and
4. pay the damages the insured is liable to pay in accordance with applicable liability law, although only up to a maximum of SEK 10,000,000.

The insurance does **not** cover:

1. claims for damages against the insured as the owner, user or driver of a motor vehicle, boat or aircraft,
2. claims that are covered by an employer's principal liability and
3. claims that arise as a result of the insured committing an offence for which, under Swedish law, imprisonment is a possible sanction.



The insurance *does however* apply to claims for damages from someone other than the vehicle owner or hirer against the insured as the driver of a hired or borrowed vehicle, to the extent that the claim is not covered by applicable motor vehicle or corresponding insurance.

#### 2.10.1 Note

The insurance cover is not limited to claims against the insured as a private individual. This means that the insurance also covers claims against the insured as student or trainee.

The insurance also covers claims for damages that are directed against the insured in the relationship between the insured as tenant and a landlord.

#### 2.10.2 Instruction

Kammarkollegiet is not bound by the insured having undertaken in advance to compensate for any damage, admit liability for damages or approve claims for compensation. If any claim is made, the insured must refer to the insurance with Kammarkollegiet. The insured should note the names, addresses and telephone numbers of witnesses and others who can provide information about what has occurred.

### 2.12 Legal expenses cover

If the insured, as a private individual, claims damages from anyone because of an event that has occurred during the insurance period, the insured's reasonable legal costs will be compensated if these cannot be paid by the other party or another. As appropriate, any legal costs that the insured is ordered by a court to pay to the other party are compensated.

The insured shall as a first course engage a Swedish lawyer as legal representative. In the case of a foreign dispute, the insured shall engage a legal representative as determined by Kammarkollegiet.

The claim must exceed SEK 15,000-

The highest amount of reimbursement is SEK 200,000.



### 3 Insurance claim

Insurance claims shall be submitted on a special form, which is found on Kammarkollegiet's website [www.kammarkollegiet.se](http://www.kammarkollegiet.se). Claims shall be signed by both the insured and the authority. The person requesting reimbursement shall also do the following:

1. in the event of theft or assault, attach proof of reporting issued by the police in the place where the claim arose,
2. submit a specified claim for reimbursement and attach original receipts and other verifications. Amounts less than SEK 150 are not paid to a foreign bank account.
3. if other insurance applies for the same claim, advise Kammarkollegiet of this and
4. if Kammarkollegiet so requests, attach information and provide doctor's certificates and other documents that Kammarkollegiet needs to adjust the claim, as well as assisting so that damaged property can be inspected.
5. if other insurance applies for the same claim or if reimbursement for the claim has been received from another source, advise Kammarkollegiet of this and,

## 4 General conditions

### 4.1 Other insurance

Claims or costs only to the extent that these cannot be compensated through other insurance, regulations or laws.

### 4.2 Limitation

The right to reimbursement ceases three years after the date of the event if no notification has previously been received by Kammarkollegiet. In the case of liability cover, the date of the event is deemed to be the date on which a claim was made against the insured. In other cases, the date of the event is the date of the event that is the basis for the insurance claim.

### 4.3 Reclaiming

To the extent that Kammarkollegiet has paid compensation in a claim, Kammarkollegiet assumes the insured's rights in respect of others who are liable for the damage.

### 4.4 Application

If there are differences between the terms and conditions in Swedish and in English, the Swedish applies.