

Insurance

Work injury insurance for government employees

Work injury – in accordance with Central Agreement 2006:1

An employee may be entitled to compensation after a personal injury.

The agreement defines a work injury as:

- **Occupational accident** – accident at work.
- **Occupational disease** – injury that is the result of a harmful impact of work. Work injuries do not include injuries of a psychological or psychosomatic nature resulting from the closing down of an enterprise, lacking appreciation of work performance, dissatisfaction with work tasks, colleagues or similar circumstances.
- **Commuting accident** – an employee is injured in an accident on the way to or from their workplace, where the journey was due to or in close association with their work. If the commuting accident is covered by the Motor Traffic Damage Act, no compensation will be paid in accordance with this Central Agreement 2006:1.
- **Acts of violence or assault** – injury resulting from violence or assault of a physical or psychological nature that the employee has been subjected to at or outside of work as a result of their employment. If the act of violence or assault occurred outside of the workplace, the damage should be considered as the result of the stated circumstances, unless there are significantly stronger grounds to the contrary.
- **Infection** – if an injury caused by something other than an accident is the result of infection, it is considered as a work injury to the extent prescribed by the government.
- **Special injury abroad** – If an employee during service abroad has sustained an injury due to an accident or illness other than what has been stated above, the injury shall be considered a work injury in accordance with the agreement. The condition is that the injury is deemed to be the result of
 1. Environmental factors that clearly differ from those in Sweden, or
 2. Special risks during the stay abroad that the employee could not reasonably have avoided.
- **Injury at home** – Injury to an employee hired to carry out work in their own home. The injury must be directly linked to use of machinery or working materials provided

by the employer, or it must clearly have arisen in the execution of work tasks carried out at home.

Section 3

Right to compensation in case of occupational accident or commuting accident will only be applicable if the accident has led to a reduced capacity for work lasting more than 14 days or to permanent disablement. This condition does not apply to injuries caused by acts of violence or assault.

Occupational disease entitles the employee to compensation if the illness remains when 180 days have passed from the day it first appeared and has either been declared an occupational injury in accordance with Chapter 8, Section 3 of LAF or is listed in Schedule I of ILO's Convention (no. 121) concerning Benefits in the Case of Employment Injury..

Special injuries abroad or injuries at home entitle the employee to compensation if the injury remains when 180 days have passed from the day the injury occurred or appeared.

When an incident or accident occurs, a report shall be filed in SAMIR.

SAMIR is a reporting system used to report crimes, incidents/accidents, work injuries/occupational diseases and environmental discrepancies. Reporting is done via the Stockholm University website www.su.se.

Swedish State Business Travel Insurance

These terms and conditions of insurance are based on the Ordinance (1993:674) concerning insurance cover etc. in conjunction with travel on government business.

The following terms and conditions apply unless separate terms and conditions are agreed between the State authority and Kammarkollegiet.

The insurance policy cover applies to all domestic and international business travel on behalf of the State authority. It applies during the entire period of absence from the place of employment or home or other place where the business journey begins or ends. In the event of an international business journey, it also applies during interruptions of travel due to vacations or leaves of absence at a place other than the insured person's regular place of activity. For such a break to be deemed an interruption of business travel and not an independent activity, the break may not exceed a period longer than the period of the business journey otherwise. The break shall not be longer than 14 days. For holidays lasting longer than 14 days, a private insurance policy must be taken out for the entire holiday period.

The insurance cover also applies in areas to which the Ministry for Foreign Affairs advises against travel.

Who does the insurance cover?

- All employees of a state authority who are travelling on government business.
- Consultants who are carrying out an assignment on behalf of an authority and who are not employed by a consultancy.
- All doctoral students (postgraduate students) travelling on government business.
- Journeys undertaken by members of the commissions and boards of State authorities to and from gatherings and meetings of such commissions and boards are covered where such are undertaken by persons whose place of work is not in the building in which the gathering or meeting is held.
- Locally employed personnel travelling on government business.

What constitutes travel on government business?

Travel on government business is travel undertaken on behalf of an authority by an employee or contractor of the authority.

A business journey is considered official business on behalf of the authority if it:

- is directly linked to the insured person's duties at the authority and
- is approved by the authority.

Travel abroad

EU/EEA or Switzerland

When travelling within the EU/EEA or Switzerland, the traveller shall carry their European Health Insurance Card **EHIC**. The EHIC entitles the holder to necessary medical and dental care, which cannot wait until the return to their home country. You need to consult health care providers attached to the public health services in the country in question.

Having an EHIC means that you pay the same for medical and dental care as the national residents, i.e. you need to cover the patient fee yourself.

You order your EHIC at forsakringskassan.se. Order the European Health Insurance Card. It takes around 10 working days to get your card sent to your registered address.

You need to save the receipt from your contact with the health services if you want to apply for compensation from Försäkringskassan upon your return.

During travel within the Nordic countries, it is sufficient to show a valid Swedish ID and give your home address to receive the care you need.

For more information, please contact Försäkringskassan at www.forsakringskassan.se

Employees at Stockholm University must also bring a **Swedish State Business Travel Insurance Certificate**.

Travel outside of Europe

When travelling abroad for business purposes **Swedish State Business Travel Insurance Certificate**. This certificate shows that the traveller is insured through Kammarkollegiet. This certificate is issued by each individual department.

In the event of serious illness, admission to hospital, need for home transport or other active assistance abroad, the traveller must first contact Falck Global Assistance before the hospital care or home transport commences.

Tel +46 8 587 717 49

Fax +46 8 505 939 13

Email fga@falck.com

For more detailed information about the Swedish State Business Travel Insurance, please refer to www.kammarkollegiet.se

When you travel, please remember the following.

- You have a certain responsibility yourself, e.g., for not packing items such as laptops, cameras or other valuables in your checked baggage. Items that are fragile or liable to be stolen shall be carried in your carry-on bag.
- An identity document is a document of value.
- If you are the victim of a crime, you must report it to the local police. Remember to get a copy of the police report.
- In case of thefts in a hotel, the incident must be reported to the hotel as well as to the police.
- You must be reasonably diligent, e.g., by not leaving cash in your hotel room or valuables in a car.

Accident – definition

- An "accident" is a bodily injury caused by a sudden and unintentional occurrence involving external force against the body. Damage caused by overloading or wear is not considered an accident. The same applies to heart attacks, strokes and similar, as well as diseases caused by bacteria, viruses or other contagion, unless these have arisen in connection with a sudden and unintentional occurrence involving external force against the body
- The term also includes disease or injury caused by biological or chemical substance, if it is likely that someone wilfully spread the biological or chemical substance with the intention of infecting or injuring persons. If the disease or injury is not discovered until after the term of insurance has expired, a medical expert opinion shall form the basis of the standpoint on the matter of whether the disease or injury shall be assumed to have befallen the insured during the term of insurance.
- Injuries caused by chewing or biting are not considered accidental injuries.
- Compensation is disbursed for necessary, reasonable and substantiated costs for emergency dental care abroad. Emergency dental care refers to treatment that is carried out in order for the patient to be free of pain and infection, and also includes provisionally filling in any visible gaps and ensuring there is an adequate masticating surface.

Government Service Group Life Insurance

All government employees, including doctoral students with doctoral grants, are covered by the Government Service Group Life Insurance (TGL). Spouses are also covered by the group life insurance if they do not have their own.

A government employment gives you coverage by an occupational group life insurance, which means that your family can get money if you die. This money is paid out in the form of a tax-free single payment. The insurance is valid as long as you are employed.

Your family is entitled to survivors' pension if you, as a government employee, should die. Survivor's pension is paid to a husband, wife or common-law spouse. For a common-law spouse to receive payments, you must have children together. If you do not have any children together, you must previously have been married to each other.

The survivor's pension is paid out monthly for six years, or until the month you would have turned 75 years old. The amount is based on your salary.

Your children will receive survivor's pension each month until they turn 20 years old; this amount is also based on your salary.

For more information, contact the National Government Employee Pensions Board (SPV).
www.spv.se

Insurance (GIF) for visiting researchers

Stockholm University has an insurance policy through Kammarkollegiet (Swedish State Group and Personal Insurance, GIF, insurance policy 01/01/2015, Ref. no. 899-7008-14) which covers personal injuries for

- visiting researchers
- doctoral students with doctoral grants
- lecturers
- participants in courses, conferences and seminars
- scholarship students
- examiners
- other visitors from abroad

who have participated in the university's activities and, when applicable, their accompanying spouse and children.

The insurance is valid for direct journeys from the country of origin to Sweden and round the clock in Sweden. If the insured person has a Schengen visa issued by a Swedish mission abroad, the insurance is valid round the clock in the Schengen area. If the insured person does not have a Schengen visa, the insurance is only valid in Sweden.

The property coverage is only valid in Sweden.

Accident

An accident refers to a bodily injury caused by a sudden and unintentional occurrence involving external force against the body. Damage caused by stress or strain is not considered an accident. The same applies to heart attacks, strokes and similar, as well as diseases caused by bacteria, viruses or other contagion, unless these have arisen in connection with a sudden and unintentional occurrence involving external force against the body. The term also includes disease or injury caused by biological or chemical substance, if it is likely that someone wilfully spread the biological or chemical substance with the intention of infecting or injuring persons. If the disease or injury is not discovered until after the term of insurance has expired, a medical expert opinion shall form the basis of the standpoint on the matter of whether the disease or injury shall be assumed to have befallen the insured during the term of insurance.

Injuries caused by chewing or biting are not considered accidental injuries.

No deductibles apply to this insurance, with the exception of the Property cover, where the deductible is SEK 1,500

In the event of accidents that lead to a medical disability, the disability benefit will be determined by the degree of the medical disability. If the accidental injury leads to death within 3 years, 1 statutory base amount will be paid to the estate, with deductions for any amounts that may have been paid as disability benefits. The statutory base amount applied is the one of the year of death.

No compensation is paid for scarring.

Assault

The insured person must exercise normal caution, i.e., if possible, avoid dangerous places and situations and otherwise do what may reasonably be demanded to avoid being the victim of an assault or other injury. In the case of negligence, the compensation will usually be reduced by half, if circumstances do not indicate that the negligence was minor or of minor significance in the insurance matter. If the negligence has been particularly gross in nature, the right to compensation may be withheld completely. The same applies if the insured person was under the influence of alcohol, sleeping medication, narcotics, or other intoxicants, or committed an intentional act which according to Swedish law may lead to at least the imposition of a day-fine.

Medical and dental care cover

The insurance reimburses necessary and reasonable costs for **emergency** medical care or dental care if the insured person suffers illness or accident during the policy term.

The insurance covers necessary and reasonable costs for **emergency** care in connection with delivery, miscarriage or other serious complications up to the end of the 28th week of pregnancy. In the event of delivery prior to the 28th week of pregnancy, necessary and reasonable costs for maternity and postnatal care are paid for no more than ninety days. Other costs for care in connection with pregnancy or delivery are not reimbursed.

The insurance covers **emergency** dental care up to a maximum of SEK 2,000 per year.

Medical and dental care must always be certified with original receipts. The insurance will only cover medicines prescribed by a doctor.

Exceptions

The insurance does not cover medical consultations for symptoms or illnesses that the insured person had before arriving in Sweden. If the condition of the insured person deteriorates suddenly during their stay in Sweden, the insurance will cover medical care until the condition is stabilised.

The insurance does not cover additional costs, such as taxi costs, unused tickets, etc.

The insurance reimburses necessary and reasonable additional costs incurred for transport of the insured person to their home country. The same applies to home transport of a deceased person. Contact Kammarkollegiet directly.

Property cover

Damage to, or loss of, personal property brought or acquired by the insured person during the journey, will be compensated with an amount not exceeding SEK 20,000. The property cover is applicable throughout the policy term within Sweden. The deductible is SEK 1,500.

For a definition of property liable to be stolen, and the situations where the insurance does not apply, see www.kammarkollegiet.se

URA – Agreement on overseas contracts and guidelines on employment conditions in service abroad

For employees at Stockholm University who – after a decision by their employer – are to be stationed abroad during their service, an agreement regarding this period abroad (URA insurance, ref. no. 899-10188) shall be drawn up for the employee and any accompanying family members. Accompanying children may not have turned 19 years old.

A person stationed abroad by the Swedish government is considered to still reside in Sweden, which means that you retain your parental benefits and child allowance.

The contract specifies the terms that are to apply throughout the period spent abroad. One example of this is travel costs; whether journeys home are to be reimbursed and whether expatriation allowance and/or accompanying spouse allowance is to be provided.

The insurance is valid all over the world, including Sweden (with the exception of medical, dental care and home transport cover, which only apply abroad). It is also valid in war zones.

For accompanying family members, the insurance is valid for the same period with the following exceptions:

- The insurance is not valid while the family member has not yet departed nor after the family has finally returned home.
- The insurance is not valid during travel to and from a third country that does not directly border the country of service, unless the employer comes along for the journey or is staying in the same country.

The insurance is valid for accompanying family members who are visiting the employee in the country of service, provided that the employer has paid the travel costs. In addition to the

visit in the country of service, the insurance is also valid during the direct travel to or from the place of residence in Sweden and the country of service.

Schooling

The insurance is valid for accompanying children who are in a third country due to their schooling, provided that the employer is reimbursing their school costs (or would have if the school charged for tuition).

The insurance also applies to children over the age of 19 years who are attending upper-secondary school or equivalent for which the employer is paying an educational allowance. However, it is only valid until the child has turned 21 years old.

The insurance includes the employee and accompanying family members who, due to a child's schooling, arrive in the country of service before the employee has taken up their duties. However, the insurance will be valid no earlier than one month before the employee takes up their duties and also includes the direct journey from Sweden to the country of service, if it takes place within this time.

Before and after the period of service

The insurance is valid for the employee and accompanying family members who, due to moving into their residence, are in the country of service for no more than two weeks prior to the period of service. It also applies for two weeks at the end of the period of service.

Emergency dental care

The insurance covers emergency dental care, i.e. dental care carried out in order for the patient to be free of pain and infection, and also includes provisionally filling in any visible gaps and ensuring there is an adequate masticating surface. Visible gaps, or partial loss of one of the ten foremost teeth in the lower or upper jaw.

Emergency medical care

Sudden and relatively short-term medical ailment, which may need immediate treatment.

Accident

An accident refers to a bodily injury caused by a sudden and unintentional occurrence involving external force against the body. Damage caused by stress or strain is not considered an accident. The same applies to heart attacks, strokes and similar, as well as diseases caused by bacteria, viruses or other contagion, unless these have arisen in connection with a sudden and unintentional occurrence involving external force against the body. The term also includes disease or injury caused by biological or chemical substance, if it is likely that someone wilfully spread the biological or chemical substance with the intention of infecting or injuring persons. If the disease or injury is not discovered until after the term of insurance has expired, a medical expert opinion shall form the basis of the standpoint on the matter of whether the disease or injury shall be assumed to have befallen the insured during the term of insurance.

Injuries caused by chewing or biting are not considered accidental injuries.

For more information, see www.kammarkollegiet.se

Special personal injury coverage (SPS)

Stockholm University has an insurance policy through Kammarkollegiet (Insurance Policy 01/07/2016, 899-4014-16) for persons who, without being employed, visit or participate in activities at the university and who have a Swedish national identity number.

This insurance applies, for example, to visitors, retired professors, project participants etc. The insurance provides personal injury coverage in terms of tort that is equivalent to the accident cover in the work injury insurance.

The insurance is valid in Sweden during work hours/service period and during direct travel between the workplace/place where the assignment is carried out and the home used during the work/assignment.

Accident

An accident refers to a bodily injury caused by a sudden and unintentional occurrence involving external force against the body.

Force against the body is equal to the bodily impact of smoke, gas, chemicals, heat, cold or radiation. Despite the involuntariness requirement, sudden an occurrence involving external force against the body in connection to work, training, work placement or exercise that the insured person has participated in voluntarily shall also be considered an accident when it is an unintentional and unexpected result of the activity. The same applies to injury or illness that occurs in connection to practising injection or sampling within the scope of medical education. Damage caused by overloading or wear or injuries caused by chewing or biting are not considered an accident. The same applies to heart attacks, strokes and similar, as well as diseases caused by bacteria, viruses or other contagion, unless these have arisen in connection with a sudden and unintentional occurrence involving external force against the body.

Insurance coverage

In the event of a personal injury due to an accident or infectious illness that the insured person has incurred during the insurance period, compensation for the personal injury will be paid in accordance with Chapter 5, Sections 1 and 2 of the Tort Liability Act (1972:207), as if there was a liability for damages (see appendix 1).

Loss of income

When it comes to compensation for loss of damage, the provisions on calculation of annuity set out in Chapter 41, Sections 8–18 of the Social Insurance Code (2010:110), which limit the compensation for loss of income to 7.5 price base amounts per year. These provisions are not applied to sick leaves shorter than 31 days.

Assault cover

Personal injury in connection to assault will entitle the insured person to compensation to the extent that they do not, within reasonable time considering the injury and the need for compensation, receive damages from the offender, the latter's insurance company or other party. Damages from the offender or others shall however be paid no later than within three years after the claim to Kammarkollegiet.

Death

If a personal injury from an accident or infectious illness results in death within three years from the time of the injury, one statutory base amount will be paid out to the estate. If the deceased has any children who at the time of death have not yet turned 18 years old, three statutory base amounts will also be paid out to each such child and three statutory base amounts to the other parent of such children as the beneficiaries of the accident insurance, provided that the other parent is or becomes the child's custodian due to the death. Compensation in the event of death as detailed above will be paid out in addition to compensation for loss of maintenance allowance and for a family member's personal injury, in accordance with Chapter 5, Section 2 of the Tort Liability Act.

Dental injury

Compensation will be paid for necessary and reasonable costs in connection to accidental dental injury. Implants or veneers will only be compensated provided that the treatment is of such a nature that it is covered by the public dental care coverage. The insured person or the treating dentist shall contact Kammarkollegiet for a reasonability assessment before initiating treatment. The insurance only covers permanent treatment.

Health and parental insurance for doctoral students with stipends

The insurance (terms and conditions from 01/07/2016, Ref. no: 899-6206-15) is mandatory and covers doctoral students who have had to give up their stipend due to long-term illness or parental leave. The insurance is not valid for postdocs.

The insurance consists of three parts

- Sickness benefit
- Parental benefit
- Temporary parental benefit

Where possible, the regulations and concepts of the Social Insurance Code are applied in the policy. The structure of the insurance policy in part also follows that of the Code.

The insurance does not confer entitlement to compensation if the doctoral student is entitled to equivalent compensation under any other insurance cover. For those whose studies are partially funded through stipends, the benefits in this insurance are limited to that proportion which consists of stipends. Compensation under the policy is not taxable. The insurance utilises Compensation Qualifying Income – CQI – rather than SGI. CQI corresponds to the stipend annually received by the doctoral student.

The amount of compensation is dependent on the insured's Compensation Qualifying Income (CQI) and the extent to which his or her work capacity is reduced. An insured person's CQI also constitutes the basis for calculating parental benefit at the sickness benefit level and temporary parental benefit.

Compensation Qualifying Income is the annual income in money that an insured person may be expected to receive in the form of a stipend. This does not include compensation for literature, insurance, accompanying family members, etc.

Compensation Qualifying Income can not be more than 7.5 base amounts for sickness benefits and 10 base amounts for parental benefit at sickness benefit level. In order for it to be possible to establish a person's Compensation Qualifying Income, it is necessary for him or her to have been admitted as a doctoral student at a Swedish state university or university college and not be an full time employee. Also in order for it to be possible to establish the Compensation Qualifying Income, it is necessary for some portion of the insured's annual income to derive from stipends for the pursuit doctoral studies

Sickness benefit

An insured person is entitled to sickness benefit in the event of illness that reduces the doctoral students work capacity by at least one quarter. Sickness benefit may not be granted for any period before the illness has been notified to Kammarkollegiet.

Sick leave longer than 7 days requires a Swedish doctor's certificate. Sickness benefit can be granted for days in a sickness period as long as the insured fulfils the requirements for entitlement to sickness benefit within the period specified below. Sickness benefit at the normal level is granted for a maximum of 364 days.

Sickness benefit at the continuation level is granted for a maximum of 550 days. The insurance has a waiting period (one day) for which sickness benefit is not paid and it is granted for a maximum of 914 days.

Reduced work capacity

Sickness is equated to a state of incapacity caused by an illness for which the insured has received sickness benefits.

In determining whether the insured is sick, occupational, economic, social and related conditions should be disregarded.

In assessing whether the work capacity is reduced, it shall be considered whether the insured, due to their illness, has such a capacity that they are able to continue their doctoral studies.

Parental benefits

Parental benefits are granted in the following forms:

- Parental benefit to take care of a child in connection with the birth or adoption of a child and
- temporary parental benefit in special situations in which a person refrains from doctoral studies in order to take care of a child or in connection with the death of a child and
- parental child care for a continuous period of not more than 30 days.

Parental benefits apply only to the insured and can not be transferred to anyone else. Benefits awarded on condition that the insured doctoral student takes out parental benefits from Försäkringskassan when possible.

Temporary parental benefit

Entitlement to temporary parental benefit is enjoyed by an insured parent who refrains from carrying out doctoral studies and whose stipend is reduced in connection with the birth of a child or its need of care or in connection with the death of a child.

Temporary parental benefit is granted only to the parent who is a doctoral student (the insured) and cannot be transferred to another custodian.

Temporary parental benefits is granted for a maximum of 120 days per child and year.

Care of children under the age of 12

A parent is entitled to temporary parental benefit to take care of a child under the age of 12 if the parent needs to refrain from carrying out doctoral studies in connection with:

- Illness or contagious infection in the child,
- illness or contagious infection in the child's ordinary carer,
- a visit to the community preventive child health services, or
- a care requirement arising as a result of the child's other parent visiting a doctor with another child of either parent, provided that the latter child is covered by the provisions of temporary parental benefit.

Special provisions for children younger than 8 months

In the case of care for a child younger than 240 days, temporary parental benefit as above is granted only if childcare arrangements are of a permanent nature. Beyond this, compensation is granted only if the child is being cared for in hospital or is receiving equivalent care in the home. In the case of care for a child 240 days or older, temporary parental benefit as above is not granted for any period for which parental benefit would otherwise have been granted. However, this does not apply if the child is receiving hospital care. Equated with hospital care is temporary care in transitional housing for children covered by Section 1 of the Act (1993:387) concerning Support and Service for Persons with Certain Functional Impairments.

Children under the age of 12 with special needs

A parent of a sick or disabled child under the age of 12 is entitled to temporary parental benefit when the parent needs to refrain from carrying out doctoral studies in connection with:

- a) A visit to an institution in order to participate in the child's treatment or in order to learn how to take care of the child,

- b) participation in a course arranged by a healthcare authority for the same purpose as stated in a),
 - c) a visit to a doctor because the child suffers from a serious illness,
 - d) a visit to a doctor as part of the child's treatment or
 - e) participation in treatment that is prescribed by a doctor for the same purpose as stated in d)
- . Temporary parental benefit is granted for a total of no more than 60 days for each child and year.

If the parent needs to refrain from carrying out doctoral studies stated above, temporary parental benefit is granted for no more than another 60 days for each child and year.

Children aged 12 or over, but under the age of 16

A parent is entitled to temporary parental benefit to take care of a child aged 12 or over, but under the age of 16, if it has been confirmed that the child is in need of special supervision or care due to:

- Illness
- cognitive disability or
- other disability.

In the case of a period for which parental benefit would have otherwise been granted, a parent is entitled to temporary parental benefit only if the child is being cared for in hospital.

For more information, go to www.kammarkollegiet.se