

Student UT

The Swedish State´s Insurance during Education Abroad

Terms and Conditions of Insurance, 01/01/2015



KAMMARKOLLEGIET

All students in Sweden are currently covered by the personal injury insurance (the general student insurance) that is obtained on behalf of universities and colleges within the State insurance system by the Swedish Council for Higher Education (UHR). The insurance applies in Sweden during school hours and during travel to and from the location where the school hours are spent.

The Student UT insurance is applicable to studies abroad. It provides an insurance cover equivalent to the cover of the general student insurance along with travel insurance cover. The cover applies twenty-four hours a day.

These terms and conditions enter into force on 1 January 2015.

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1 Scope, definitions and deductibles

1.1 Who is covered by the insurance?

1.1.1 Group insurance policy

When a university or a college has obtained this insurance as a group insurance, the cover applies to all exchange students who are accepted to, and undertake, higher education, graduate studies or internship abroad. 'Exchange student' refers to a student who studies or undergo internship abroad, in accordance with an exchange or acceptance agreement between the Swedish educational institution and a foreign educational institution, work placement, company or organisation.

In this context 'accepted' means that the student is registered in LADOK or equivalent system.

The studies or internship abroad must count towards (result in higher education credits) the degree programme to which the student has been accepted, and undertakes, in Sweden.

1.1.2 Individual insurance policy

A university, a college or other authority may obtain this insurance for an individual student or doctoral student who will be studying or undergo internship abroad, in cases where this does not occur in accordance with a written agreement between the educational institutions pursuant to section 1.1.1.

The following information must be included in the application:

- the student's name and personal identity number or date of birth
- requested policy term
- invoice address, invoice reference number and contact person at the authority.

1.2 When and where does the insurance policy apply?

The insurance applies during direct travel between Sweden and the country of study, and 24 hours a day in the country during the education period in accordance with the LADOK or equivalent system, as well as two weeks prior to the start of studies and two weeks after the end of studies.

The insurance is also applicable during holidays, as long as the insured person remains in the country where the studies are conducted and the studies continue after the holidays.

The insurance is also applicable during direct travel from one country where studies are undertaken to another, for continued exchange studies in that country.

The individual insurance is applicable 24 hours a day in all parts of the world during the agreed-upon policy term.

1.3 Insurance certificate

Kammarkollegiet provides basic documentation for use as a personal insurance certificate in the form of a card. The university or college issues such certificates to persons who will be covered by the group insurance as defined in section 1.1.1. When signing an individual insurance policy pursuant to section 1.1.2, the certificate will be issued by Kammarkollegiet. Payments cannot be made with the card. The insured person must cover expenses, or contact Falck Global Assistance.

1.4 Definitions

Authority

‘Authority’ refers to the State authority that has taken out the insurance policy.

The insured person

‘The insured person’ refers to the person covered by the insurance.

Start of studies

‘Start of studies’ refers to the start of term, course or time when teaching at the educational institution begins. Introductory courses, language

courses and similar preparatory activities arranged by Swedish educational institutions are included in the education period.

End of studies

'End of studies' refers to the end of term or course when the teaching or internship period is concluded. The examination or test period directly connected with the study or internship period is included in the education period.

Family member

- Spouse
- Registered partner
- Cohabitant registered at the same address as the insured person
- Children
- Grandchildren
- Siblings
- Parents
- Maternal/paternal grandparents
- Mother and father-in-law¹
- Daughter and son-in-law²
- Step-mother and step-father³

1) Parents of spouse, registered partner or cohabitant, as referred to above.

2) Spouse, registered partner or cohabitant, as referred to above, of a child.

3) Spouse, registered partner or cohabitant, as referred to above, of a parent.

Cohabitant

'Cohabitant' is as defined in the Swedish Cohabitees Act (2003:376).

Base amount

'Base amount' refers to the price base amount as defined in Chapter 2, Section 7 of the Social Insurance Code.

Accident

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

Injuries during scheduled physical training or during placement in healthcare professions or other education programmes with a practical focus with high physical exertion are considered accidents, even if the external force requirement is not met.

Force against the body caused by smoke, gas, chemical substances, heat, cold and radiation are considered equivalent to 'external force to the body'. The same applies to pressure changes and other forces affecting the body during dive training.

Despite the requirement that occurrences must be unintentional, accidents also include sudden occurrences of external force to the body that arise in connection with work, training, vocational placement or exercises which the insured person participates in voluntarily, if the incident is an unwanted and unforeseen result of the activity. The same applies to injuries or illness resulting from training in injection or sample-taking as part of healthcare and medical training.

Other strain or abrasion injuries, and dental injuries related to chewing or biting are not considered as accidents. The same applies to heart attacks, cerebral haemorrhages and similar, as well as illnesses caused by bacteria, viruses or other infectious matter, which have not occurred or arisen in connection with a sudden and unintentional occurrence involving external force against the body.

Illness through infection

'Illness through infection' refers to the same thing as occupational injury through infection in Section 5 of the Ordinance (1977:284) concerning occupational injury insurance and state injury insurance.

Emergency medical care

Medical care for symptoms that appear suddenly during the policy term, for which the insured person must seek medical attention within a few days. 'Emergency medical care' carries the same meaning as the term 'immediate medical care' in Section 4 of the Health and Medical Services Act (1982:763).

Emergency dental care

Emergency dental care resulting in the patient becoming free of pain and infection, provisionally filling in any visible gaps and ensuring there is an adequate chewing surface. 'Emergency dental care' carries the same

meaning as the term 'immediate dental care' in Section 6 of the Dental Care Act (1985:125).

Personal property

'Personal property' refers to property that the insured person is carrying, has borrowed from a private individual, or purchases or rents during the journey for personal use.

1.4 Deductibles

No deductibles apply to this insurance, with the exception of item 2.6 Property cover, where the deductible is SEK 1,500.

2 Insurance cover

2.1 Personal injury insurance

In the event of a personal injury which the insured received during the policy term, compensation is paid for personal injury in accordance with Chapter 5, Sections 1 and 2 of the Tort Liability Act (1972:207) as if liability in damages had been established. Regarding compensation for loss of income, the regulations for calculating life annuity data in Chapter 41, Sections 8–18 of the Social Insurance Code (2010:110) are applied.

Compensation for personal injury in accordance with Chapter 5, Sections 1 and 2 of the Tort Liability Act (1972:207) encompasses, e.g., medical expenses, loss of income, pain and suffering as well as disfigurement or other permanent disability. Compensation in accordance with Section 2 of the aforementioned act also comprises funeral costs, loss of maintenance as well as personal injury for a person with a very close relationship with the deceased individual.

Compensation for personal injury in connection with assault will be paid in the event that the insured person does not, within a period that is reasonable in view of the nature of the injury and the need for compensation, receive compensation from the assailant, the assailant's insurance company or other source, although no later than three years after notification to Kammarkollegiet. If the insured person has been negligent, the compensation may be reduced.

If a personal injury due to accident or infection leads to death within three years from the incident, one base amount will be paid to the estate in addition to any already paid amounts. If the deceased has children who at the time of death are younger than 18 years of age, in addition to the compensation for loss of maintenance in accordance with the first paragraph, three base amounts are paid to each such child, and three base amounts to the other parent of such a child as the beneficiary of accident insurance, provided that the other parent is, or as a result of the death becomes, the child's custodian.

In the event of a dental injury due to accident, compensation is paid for necessary and reasonable expenses. As far as implant treatments or veneers are concerned, the insurance only covers costs if the treatment is

of the kind for which costs are reimbursed under the Swedish national dental insurance system. The insured person or the treating dentist is to contact Kammarkollegiet for a reasonability assessment prior to the commencement of treatment. The insurance only covers one permanent treatment. Injury resulting from chewing or biting is not considered an injury caused by an accident, and will not be compensated in accordance with this section.

Instructions

In case of serious illness, hospital admission, need for transport home or other active assistance in the event of injury abroad, contact:

Falck Global Assistance
Tel: +46 85 87 71 749
Fax: +46 85 05 93 913
E-mail: fga@se.falck.com
Falck Global Assistance can be contacted 24 hours a day.

Assaults are to be immediately reported to the local police authority. The insured person must produce evidence of such a report. At Kammarkollegiet's request, the insured person is to file a claim for damages against the assailant. Kammarkollegiet will then be responsible vis-à-vis the insured for all costs that are not compensated by another party.

The insured person must exercise normal caution, i.e. if possible avoid dangerous places and situations and otherwise do what may reasonably be expected to avoid assault or other injury. In cases of negligence, the compensation is usually reduced by half, unless circumstances indicate that the negligence was minor or of minor significance in the insurance matter. If the negligence has been particularly gross, compensation may be completely withheld. The same applies if the insured person was under the influence of alcohol, sleeping medication, narcotics, or other intoxicants, or committed an intentional act that may lead to at least the imposition of a day-fine according to Swedish law.

Exceptions

The personal injury insurance of this insurance policy is only applicable to the extent that equivalent coverage cannot be obtained through a collective agreement regarding compensation in the event of occupational injury, or through other corresponding insurance, such as third party

liability insurance, or in accordance with liability regulations for railway, airline or other facility operators, for whom damage liability is regulated through law.

In case of injuries where there is a right to life annuity in accordance with the Social Insurance Code (2010:110), the occupational injury annuity is coordinated with the compensation covered by this insurance. The same applies to compensation in accordance with the Ordinance (1988:245) on Group Life Insurance for Doctoral Students.

This insurance only covers costs to the extent that they cannot be compensated in accordance with the Social Insurance Code (2010:110), other act or other insurance.

The insurance will not pay compensation for an injury not documented in medical journals, certificates or the equivalent in the healthcare system.

The insurance will not pay compensation for insult.

2.2 Medical and dental care cover

The insurance reimburses necessary, reasonable and certified costs for **emergency** medical care or dental care if the insured person suffers illness or accident during the policy term. For each such event, the costs will be reimbursed for a period not exceeding ninety days from the first contact with a care provider. There is no maximum amount regarding the insurance coverage for emergency medical or dental care.

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 (27+6). The insurance may then cover costs for more than 90 days. Necessary and reasonable costs for care in connection with delivery are compensated for both mother and child. The same applies to costs of post-delivery care for up to 90 days.

The insurance covers abortion costs in the country where studies are conducted. If the abortion cannot be performed in that country, contact Falck Global Assistance or Kammarkollegiet.

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

The insurance will cover certified costs of telephone calls to Kammarkollegiet and Falck Global Assistance.

Exceptions

The insurance does not cover medical consultations for symptoms or illnesses that the insured person had before travelling abroad. If the condition of the insured person deteriorates suddenly during their stay abroad, the insurance will cover medical care until the condition is stabilised, even if treatment of the illness continues.

The insurance does not cover additional costs in connection with medical care or dental care. Examples of such additional costs include taxi costs, unused tickets, etc. The insurance does not cover health examinations, vaccinations, planned check-ups during pregnancies and other planned medical/dental care. Tests for venereal diseases, without symptoms or other indication of actual infection, will not be covered as emergency medical care.

Compensation will not be paid for treatment by a chiropractor, naprapath or other care provider outside the general health services. Chiropractic treatment will **however** be compensated, provided it has been prescribed by a licenced physician.

Invoices from hospitals and similar institutions must not be addressed to Kammarkollegiet, but directly to the insured person.

Instructions

Sweden currently has agreements regarding medical care benefits with the Nordic countries, with other EU/EEA countries, Switzerland and with a number of Convention countries.

If the insured person is travelling to such a country, they must bring a **certificate/insurance card (European Health Insurance Card) from the Swedish Social Insurance Agency (Försäkringskassan)** to show that the person is registered with the agency, in order to be guaranteed medical care in accordance with the agreements, i.e., without any costs other than a patient fee (where applicable). The certificate/card entitles the insured person to medically necessary health benefits, such as hospital care, medical care, dental care, medicines etc. that are included in the general health services of the country in question.

If the insured person has paid all the medical expenses, and is entitled to reimbursement for part or all of this sum, they may apply for such

reimbursement from Försäkringskassan. Original receipts and invoices must always be enclosed with the application to Försäkringskassan. The application is examined by Försäkringskassan, which then makes a decision on reimbursement. The insured person must obtain the decision from Försäkringskassan before Kammarkollegiet can examine the question of compensation for emergency medical and dental care. Försäkringskassan's decision must be enclosed with the insurance claim form sent to Kammarkollegiet.

In case of serious illness, hospital admission, need for transport home or other active assistance (for example if the care is expected to entail major costs), contact:

Falck Global Assistance
Tel: +46 85 87 71 749
Fax: +46 85 05 93 913
E-mail: fga@se.falck.com
Falck Global Assistance can be contacted at any time of day.

2.3 Home transport cover

The insurance reimburses necessary and reasonable additional costs incurred for transport of the insured person to Sweden due to serious illness or extensive personal injury during the policy term. The same applies to home transport of a deceased person. **The assessment of whether home transport is necessary is always made by the treating local physician in consultation with a physician from Falck Global Assistance.**

Costs of home transport arranged by a party other than Falck Global Assistance or Kammarkollegiet will not be reimbursed.

If the insured person's place of residence is in a country other than Sweden, the insurance may reimburse transport there, if the cost is the same as transport to Sweden.

When home transport is required, **always contact Kammarkollegiet** or:

Falck Global Assistance

Tel: +46 85 87 71 749

Fax: +46 85 05 93 913

E-mail: fga@se.falck.com

2.4 Visits by family members

In the event the insured person suffers a fatal, life-threatening or serious injury or illness abroad, compensation will be paid for reasonable travel and accommodation costs for no more than two family members to visit on one occasion. The same applies for a visit to attend a funeral conducted abroad. The journey must always be approved in advance by Kammarkollegiet or Falck Global Assistance.

2.5 Disruption cover

In the event of a disruption to a stay abroad due to:

- a family member's serious injury or life-threatening illness;
- death of a family member;
- substantial damage to the insured person's private property in Sweden;
- major outbreak of a serious contagion; or
- war, war-like civil disturbances, or natural disasters in the country of stay;

the insured person is compensated for necessary and reasonable additional costs for travel to Sweden and, where applicable, reasonable costs for a new outbound journey which is undertaken within the originally planned period for the stay abroad.

Instructions

The journey home must begin at least 48 hours before the journey home that was originally booked. Compensation for a new outbound journey to the country of study will only be paid if at least 14 days of study remain.

If a new outbound journey will not be undertaken within the originally planned period for the stay abroad, travel documents issued for the homeward journey are to be utilized. If necessary, new travel arrangements may be booked.

The insurance covers a maximum of two return journeys per family member. The serious accident or life-threatening illness of a family member must be certified by a medical certificate.

A return journey to Sweden refers to a journey to the place of residence (where the insured person is registered). Other travel expenses to the family member's home/funeral/hospital in a different location will not be reimbursed.

The insurance is also applicable when travelling home to attend the funeral of a family member who has died prior to the insured person's departure.

2.6 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 per claim. The property cover is applicable throughout the policy term. The deductible is SEK 1,500 per claim.

Limitations to the stated insured amount:

- property liable to be stolen, see below, maximum value SEK 10,000
- valuable documents (tickets, passports etc.) maximum value SEK 5,000 and
- cash, maximum value SEK 3,000.

Property liable to be stolen:

- objects made entirely or partly from precious metal, real pearls and precious stones;
- antiques and works of art, pocket and wristwatches; and
- cameras, projectors, field glasses and telescopes, musical instruments, mobile telephones and other electronic communication devices, GPS equipment, computers, laptops, CD players, DVD players, amplifiers, speaker systems, radio and

television sets, video game consoles, as well as parts and accessories for these items.

The insurance does **not** apply to the following:

1. Damage to, or loss of, cash, travel documents, articles made in whole or in part of precious metals, real pearls and precious stones, antiques, works of art, cameras, mobile phones, tablet computers, computers or other electronic equipment with accessories, alcoholic beverages or other delicate or valuable property liable to be stolen, **if such property has been left for transportation, registration or other form of storage.**
2. Functional failures that occur, unrelated to any external damaging event. Damage or functional failure caused by climate or environmental impact (e.g. dampness, impact of sand, rust or dirt).
3. Damage through wear and tear, superficial damage such as dents or scratches, which has no substantial impact on functionality.
4. Damage or loss that can be compensated through other insurance, transportation companies, hotels, or similar.
5. Damage to sports equipment while in use.
6. Damage to, or loss of, a motor-driven vehicle, boat, aircraft, mobile home or trailer, goods in transit, or injury to or loss of an animal.
7. Purchases, withdrawals or exploitation with the use of a stolen, cloned or lost debit card, credit card, SIM card, or similar.
8. Apps or media files for computers, mobile phones, tablet computers, or similar.
9. Consequential loss or damage due, for example, to loss of property, such as costs of telephone calls, travel, changing locks, taxi journeys, food or lodging.
10. Property belonging to a Swedish higher education institution (a Swedish public authority), a foreign higher education institution, a company or other legal entity.
11. Property that has been left behind, lost or misplaced, even if this has led to the theft of such property.

Note

Delicate articles and valuable property liable to be stolen should be carried as hand luggage. The insured person should keep in mind that theft from checked-in, locked bags does occur. Kammarkollegiet will assume title to lost property which Kammarkollegiet has replaced. If any property that has been replaced is found, the insured person must notify Kammarkollegiet thereof.

Instructions

The insured person must attach certification that a report has been filed, pursuant to the following: Thefts are to be immediately reported to the local police authority. Thefts from a hotel must also be reported to the hotel. Damage to, or loss of, transported baggage is to be reported to the transportation company. In the first instance, any liability, undertakings, or offers on the part of the hotel or transportation company are to be called upon and claimed.

Duty of care

The insured person must exercise normal caution, i.e. must handle and keep the property safely and otherwise do what can reasonably be expected to avoid theft or other damage/loss. All windows and doors must be closed and locked if no-one is at home. Leaving money in a hotel room, leaving a bag or technical equipment unsupervised or leaving property liable to be stolen in a car, will usually be regarded as negligence. The insured person must lock money, valuable documents and travel documents in a safe or similar when staying in a hotel.

In cases of negligence, the compensation is usually reduced by half, unless circumstances indicate that the negligence was minor or of minor significance in the insurance matter. The same applies if the insured has not reported the loss to the police or attempted to mitigate the loss. If the negligence has been particularly gross in nature, for example, if a bag has been left unsupervised during a visit to a restaurant or hotel dining room, the right to compensation may be withheld completely.

Compensation and valuation rules

In the event of damage to property, proven costs of repair will be reimbursed with an amount corresponding to the property's value prior to the damage.

In the event of loss, the market value of the property prior to the loss will be reimbursed.

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

The property is valued in the following way, with a deductible of SEK 1,500:

A. Newer property – where less than a year has elapsed from the purchase date. Compensation is payable at 100 % for the repurchase of equivalent property.

B. Older property – where more than a year has elapsed from the purchase date. Compensation is paid after a percentage deduction from the current price as new for equivalent property as specified in the table below.

No compensation will be paid for property over 6 years old. For watches, however, compensation of 20% of the value will be paid for items older than 6 years.

C. For consumable items such as cosmetics, perfume, drugs, hygiene articles and underwear, compensation is paid for 50 per cent of the price as new.

D. For property not included in the table below, the property's value prior to the loss or damage consists of the repurchase price minus deductions for age and use. Deductions for age and use are made at 10 per cent per year, from the start of the second year after purchase, up to a maximum of 70%.

E. Precious metal, real pearls and precious stones are compensated at 100% for the repurchase of equivalent property. However, the maximum compensation amount is SEK 10,000.

Compensation as percentage of current price/value:

	Age					
Property	0–1 years	1–2 years	2–3 years	3–4 years	4–5 years	5–6 years
Spectacles	100	60	50	40	20	20
Watches	100	85	75	65	55	40
Bicycles	100	85	65	55	45	40
Skiing and golf equipment	100	85	65	50	40	20
CDs, DVDs, video games	100	50	50	50	40	30
Cameras	100	75	65	50	40	30
Radio, stereo, TV	100	75	65	50	40	30
DVD player	100	75	65	50	40	30
GPS	100	60	55	40	30	20
Mobile telephones	100	60	55	40	30	20
Computer	100	60	55	40	30	20
Clothes, shoes, boots, suitcase, handbag, walletbackpack, sunglasses	100	60	50	40	30	20

Technical equipment purchased at blocket.se, tradera.se or similar website will be compensated with no more than SEK 2,000. A receipt or bank statement certifying the purchase must always be attached to the insurance claim.

2.7 Baggage delay

In the case of more than 8 hours' delay of registered baggage in conjunction with outbound journeys from Sweden, costs of hygiene products and clothes will be reimbursed up to a maximum of SEK 1,500. Such costs must be verified with original receipts.

Instructions

The insured person must attach certification of the delay from the transportation company. In the first instance, any liability, undertakings, or offers on the part of transportation company are to be called upon and claimed.

2.8 Cash assistance

If the insured person is in immediate need of money, due to theft or other compensable damage/loss, up to SEK 10,000 in suitable currency can be transferred from:

Falck Global Assistance
Tel: +46 85 87 71 749
Fax: +46 85 05 93 913
E-mail: fga@se.falck.com

Note

A disbursement from Falck Global Assistance is not to be regarded as compensation for damage/loss, but a loan from Kammarkollegiet to the insured person. Upon adjustment of the claim, the loan will be deducted from the compensation. Accordingly, in certain cases, the insured person may be liable to repay Kammarkollegiet the difference between the loan and the compensation.

2.9 Cover for crisis and disaster

If the insured person is in a country affected by a natural disaster or war-like disturbances, and due to these circumstances is forced to extend their

stay or alter their accommodations, compensation may be paid for necessary and reasonable costs for domestic travel to a more secure area, including food and accommodation.

Compensation may be paid up to a maximum total of SEK 5,000. Costs must be verified with original receipts.

In the event that the insured person suffers an acute psychological crisis in connection with personally suffering or witnessing an assault, threat, severe illness, accident or natural disaster, the insurance may cover up to five sessions of treatment by a psychologist, counsellor or the equivalent. If further assistance is required, contact Kammarkollegiet or Falck Global Assistance.

In the event of assault, compensation may be paid for crisis counselling in Sweden. For further compensation in the event of assault, see section 2.1.

2.10 Liability cover

In the event that the insured person is subject to a damage claim due to an event that has occurred during the policy term, Kammarkollegiet undertakes vis-à-vis the insured to:

1. investigate whether any damage liability exists;
2. negotiate with the other party;
3. represent the insured person in court or arbitration proceedings and to pay the litigation or arbitration costs that the insured incurs or is ordered to pay, and which cannot be obtained from the other party or a third party;
4. pay the damages that the insured person is liable to pay according to applicable tort law, although not exceeding SEK 10,000,000.

The insurance does **not** apply to the following:

1. damage claims against the insured person as owner, user, or driver of a motor vehicle, a boat, or an aircraft;
2. damage claims covered by the vicarious liability of the employer
3. damage/loss that has occurred in connection with the perpetration by the insured of a

criminal act that is punishable by imprisonment according to Swedish law.

However, the insurance does cover damage claims from a third party other than the car rental company/car owner, against the insured person as the driver of a rented or borrowed car, provided that the claim is not covered by the car's third party liability insurance or other equivalent insurance.

Note

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

The insurance also covers damage claims against the insured person within the relationship between the insured person as a tenant and a landlord.

Instructions

Kammarkollegiet is not bound by any advance undertaking on the part of the insured person to compensate any loss, admit liability in damages, or approve compensation claims. Where claims are made, the insured person is to refer to the liability insurance with Kammarkollegiet. The insured should note the name, address, and telephone number of witnesses and other persons who can provide information regarding the event.

2.11 Legal expenses cover

If the insured, as a private person, makes a damage claim against another party due to an event that has occurred during the policy term, the insured person will be compensated for reasonable costs of legal counsel, unless these can be obtained from the other party or a third party. In addition, when applicable, any litigation costs that a court may order the insured to pay to the other party will be reimbursed.

The insured is primarily to retain a Swedish attorney as counsel. In the event of a dispute abroad, the insured person is to retain the services of counsel appointed by Kammarkollegiet.

The claim must exceed SEK 15,000.

The maximum compensation amount is SEK 200,000.

3 Insurance claim

Insurance claims must be submitted on a special form, which can be obtained from the Kammarkollegiet website www.kammarkollegiet.se. The insurance claim must be signed by both the insured person and the Authority. In addition, the party requesting compensation must:

1. in the event of theft or assault, enclose proof that a report has been filed with the local police;
2. submit a detailed compensation claim and enclose receipts or other certificates;
3. if the same damage/loss is covered by other insurance, inform Kammarkollegiet thereof; and
4. at the request of Kammarkollegiet, provide information and submit medical certificates and other documents requested by Kammarkollegiet to adjust the claim, and assist in the inspection of the damaged property.
5. if the same damage/loss is covered by other insurance, or if compensation for the damage/loss has been paid by a third party, inform Kammarkollegiet thereof; and

Instruction

In the event that contact is made with Falck Global Assistance due to damage/loss, an insurance claim form must always be sent to Kammarkollegiet, even where the insured has no claims to make for compensation under the insurance. The same applies where the insured person has received medical or dental treatment abroad and in this context has referred to this insurance or to Kammarkollegiet.

4 General terms and conditions

4.1 Other insurance

This insurance compensates damage/loss or costs only to the extent that they cannot be compensated under other insurance, Ordinance or Act.

4.2 Limitations period

The right to compensation will cease three years after the date of the damage/loss if no claim has been received by Kammarkollegiet prior to such date. In the matter of liability cover, the date of damage/loss is considered to be the day on which any claim is made vis-à-vis the insured person. In other cases, the date of damage/loss is the day on which the event occurred, on which the insurance event is based.

4.3 Subrogation

To the extent Kammarkollegiet has paid compensation in respect of an insurance event, Kammarkollegiet is to be subrogated the insured person's rights against the party liable for the damage/loss.

4.4 Policy term and termination

Unless otherwise specified, the insurance term for a group insurance policy is twelve months. Unless either party has given notice of termination of the insurance not less than one month prior to the end of the term, the insurance will be extended for another twelve months. A personal insurance policy can be terminated by the Authority with immediate effect.

4.5 Repayment of premium

If a personal insurance policy has been terminated by the Authority, the premium is to be repaid with respect to the period following termination. However, amounts of less than SEK 200 will not be repaid. Effectuated changes to the terms and conditions of a policy, e.g. a change

in the number of insured persons, do not entail any right to repayment of premium.

4.6 Premium adjustment

Premium adjustment is applicable to group insurance policies where the annual premium amounts to at least SEK 10,000.

The premium is adjusted annually, prior to each new policy term, in respect of the claims incurred pursuant to the following:

- 70% of the premium is compared to the claims incurred;
- should the claim costs be higher, the following year's premium is increased by the percentage difference, though by no more than 15%;
- should the claim costs be lower, the following year's premium is reduced accordingly, though under no circumstances to less than 50% of the original premium.

The reconciliation takes place two months prior to the new term. The final comparison period is three years, although such will initially be 10, 22, and 34 months respectively.

Verification of insurance policy benefits for Student OUT

- The insurance covers in/outpatient emergency medical and dental care, repatriation of remains and expenses associated with medical evacuation.
- Pre-existing conditions are covered in case of emergency and non-elective care.
- There is **no limitation in amount** regarding medical care, dental care, repatriation and medical evacuation.
- There is **no deductible** to the insurance regarding medical care, dental care, repatriation of remains, expenses associated with medical evacuation, emergency mental health care, in/out patient.
- The insurance covers inpatient and outpatient care for mental illness.
- The insurance covers inpatient and outpatient emergency care for alcoholism and substance abuse.
- The insurance covers drugs on prescription.
- What is *emergency care*? Kammarkollegiet defines emergency care as follows: medical/dental care needed for an illness that occurs during the stay abroad and medical/dental care needed as soon as possible. The insurance covers also emergency medical treatment for an student with a chronic illness that deteriorates during their stay abroad.

The insurance Student OUT is backed by the full faith and credit of the Swedish government.

Kammarkollegiet cooperate with Falck Global Assistance in case of emergency for our policyholders. Falck Global Assistance cooperate in turn with Europ Assistance when assistance is needed in the US or Canada. Falck Global Assistance and Europ Assistance can set a payment guarantee to the hospital if needed, and the hospital can send the invoice to Falck Global Assistance.

Contact information to Falck Global Assistance: Phone: +46 8 587 717 49 E-mail: fga@se.falck.com Contact information to Europ Assistance: PO Box 230, 266 Elmwood Avenue, Buffalo, NY, 14 222 Phone: 00 1 905 669 4333 For terms and conditions in English please visit: www.kammarkollegiet.se.

Incident/Injury
What should the insured person do?

For full terms and conditions, refer to each respective coverage in Student UT.

Emergency medical and dental care	<p>Should the insured person need to seek medical attention or dental care in case of an emergency, they may:</p> <ol style="list-style-type: none"> 1. Cover the expense out of pocket and save all receipts for costs regarding to medical/dental care and medicines. The insured person must then, within 3 years of the date of damage/loss, submit an insurance claim to Kammarkollegiet along with all original receipts, or 2. Contact Falck Global Assistance tel: +46 8 587 717 49 or fga.se@falck.com. They can assist in scheduling an appointment with a doctor/dentist, provide payment guarantees etc. 3.
Hospitalisation	<p>In the event of acute illness, injury or accident that requires hospitalisation, contact Falck Global Assistance.</p>
Home transport	<p>If the insured person wants to return home due to illness or accident, they must always contact Falck Global Assistance or Kammarkollegiet prior to the return journey.</p>
Personal injury insurance/Assault	<p>If the insured person has an accident, an insurance claim form must always be submitted to Kammarkollegiet. In case of assault, a police report must also be</p>

Liability cover	If the insured person receives a damage claim, they must contact Kammarkollegiet.
Legal expenses cover	If the insured person makes a damage claim against another party, they must contact Kammarkollegiet.