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 Central Student Grants Committee. The insurance applies in Sweden during school hours and during travel to and from the location where school hours are spent.

The purpose of this insurance is to fulfill the minimum required level of the obligatory insurance coverage for eligible candidates who have received a Community grant to study in an Erasmus Mundus Action 1, Action 2 and Action 3 project.

*These terms and conditions enter into force on 1st January 2010.*
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1. Persons covered and scope, time and location

1.1 Group insurance for Erasmus Mundus

The purpose of this insurance is to fulfill the minimum required level of the obligatory insurance coverage for eligible candidates who have received a Community grant to study in an Erasmus Mundus Action 1, Action 2 and Action 3 project.

In the context of this insurance candidates to receive the obligatory insurance coverage by the Consortium are:

- EMMC student scholarship holders,
- EMJD doctoral candidates with a stipend
- All Action 2 and Action 3 student grant recipients on all academic levels
- A university may obtain this insurance for Candidates for whom insurance coverage provided by the consortium is NOT obligatory:
- EMMC scholar scholarship holders and EMJD doctoral candidates with an employment contract

The participant in the Erasmus Mundus programme is insured during their stay in the 27 European Union countries, the EEA/EFTA countries (Iceland, Liechtenstein and Norway), the countries that are candidates for membership of the European Union (Croatia, FYROM, Turkey) as well as the countries of the Third Country Partners/associated members identified by the Consortium as study destinations.

The cover includes all worldwide travel required for the participation in the Erasmus Mundus Programme. Reasons for travel may be: departure to the destination where the action will take place, travel between the participating higher education institutions, return trip home following completion of the action or during the academic breaks within the specific eligibility period of the action, preparatory meetings, mid-term evaluation meetings, final evaluation meetings, courses, conferences, seminars, research, cultural and intercultural sessions.
In the event of a return trip home during the period covered by his/her EM scholarship; the participants shall also receive cover for medical costs and urgent dental care. This coverage must be guaranteed for periods up to 4 weeks.

Cover will take effect by the time the grant holder starts their journey to participate in the Programme (maximum two months prior to the start of the specific actions eligibility period for which the grantee is enrolled) and will be valid until two months after the end of the same action, unless there is a prior change to the EM grantee status. For Action 2 the time is maximum one month.

Notes
The end of the action is understood as the last official activity in the context of the action; for Action 1 this is usually the graduation ceremony.

Change in status is considered to be taking up an activity other than that for which the grant has been awarded such as: work, training, holiday.

Kammarkollegiet provides basic documents for personal insurance certificates in the form of a specific insurance card indicating the name of the insured person. The university or college issues the certificate to the person who will be covered by the group insurance as defined in the section 1.1.
2. Deductibles

The insurance applies without deductibles (excess).

3. Medical and Dental care

The insurance cover out-patient and hospital expenses as a result of sickness, pregnancy, childbirth or accidents arising during the period of cover. It has provision for direct payment of all hospitalization costs. 100% cover is provided in respect of:

- doctors’ fees
- medicines, examinations and analyses prescribed by a physician
- urgent dental care following an accident
- all hospital expenses and surgical fees (including advances on hospital expenses)
- repatriation in the event of serious illness or accident

The Cover is total in respect of these services. Pregnancies at stage less than 6 months, at the moment of departure from the home country to participate in the action, is not excluded from cover. Pregnancies at stage 6 months is excluded from cover.

Notes

There is no exclusion for non-permanent and non-chronic mental disorders.

For urgent dental care without accident the amount covered is up to a maximum of 250 EUR per year. Urgent dental care includes treatment that makes the tooth without pain and infection to fill in gaps between visible teeth and to make chewing possible.

Instructions

In the case of serious illness, admission to hospital or need for other active assistance in event of injury, contact shall be made with Falck TravelCare

Phone: +46 8 587 717 49, Fax: +46 8 505 939 13,
E-mail: assistance@falcktravelcare.com
4. Cover in the event of Death

Cover is provided around the clock and does include death during the period of cover following accident, whether or not it is attributable to the trans-national Erasmus Mundus activity.

Cover in the event of death is included, in all cases, even suicide:
- Transport of the mortal remains to the place chosen by the deceased’s family
- Funeral and laying-out costs
- The cost of the coffin

Instructions
In the event of requirement for transport or other active assistance in the event of death contact shall be made with Falck TravelCare.

5. Permanent invalidity

In the event of accidental injury which results in medical disability, a disability payment shall be paid in proportion to the degree of medical disability. In conjunction with a medical disability of less than 50 per cent, the payment shall be calculated upon 5 times the statutory base amount. In conjunction with at least 50 per cent medical disability, the amount shall be calculated upon 10 times the statutory base amount.

Notes
The insurance provides round-the-clock cover against partial or full disability of a permanent nature resulting from an accident. The cover is not restricted to a disability directly attributable to the performance of the trans-national Erasmus Mundus activity.

Accidental injury means bodily injury caused by a sudden and unintentional occurrence involving external force against the body. A bodily injury in connection with an assault is normally regarded as accidental injury. However,
strain or normal injuries are not regarded as accidental injury. This also applies to heart attacks, cerebral haemorrhages, and suchlike, as well as illnesses caused by bacteria, viruses, or other infectious matter which are not caused or arise in connection with a sudden and unintentional occurrence involving external force against the body.

Statutory base amount means the price base amount pursuant to the National insurance Act (2010:110).

6. Third-party liability cover

In the event that the scholarship holder is subject to a claim in damages due to an event which has occurred during the policy term, Kammarkollegiet undertakes vis-à-vis the scholarship holder to:

1. Investigate whether liability in damages exists.
2. Negotiate with the other party.
3. Represent the scholarship holder in proceedings before courts of law or arbitral proceedings and, in such context, pay the litigation or arbitration costs which the scholarship holder incurs or is required to pay and which cannot be received from the other party or a third party.
4. Pay the damages that the insured is liable to pay according to applicable tort law, however, not exceeding EUR 1,000,000.

Notes
The insurance cover is not limited to claims against the scholarship holder as a private person. This entails that the cover also includes claims against the insured as a scholarship holder.

Scholarship holders have round-the-clock cover against financial consequences of third party liability, by virtue of the legislation or case-law of the host country, occasioned by physical or material damage to third parties.

In all cases, this cover extend to the scholarship holders host higher education institutions where the scholarship holders action may devolve third-party liability to them.
Instructions
Kammarkollegiet shall not be bound by the scholarship holders undertaking in advance to compensate any loss, admission of liability in damages, or approval of compensation claims. Where claims are made, the scholarship holder shall refer to the liability insurance with Kammarkollegiet. The scholarship holder should note the name, address, and telephone number of witnesses and other persons who can provide information regarding the event.

7. Theft and loss of documents
Scholarship holders are insured against the risk of theft and loss of the following documents: identification documents (e.g. identity card, passport, etc.) and travel tickets.

8. Visits by relatives
In the event of the scholarship holders death, life-threatening injury or illness abroad, reasonable costs for not more than two relatives’ travel from the scholarship holders country and lodging in connection with a visit will be compensated. The same shall apply for a visit to attend a funeral conducted abroad. Contact should be made with Falck TravelCare. See section 3 above for phone and fax numbers and the e-mail address.

9. Disruption cover
In the event of a disruption to a foreign stay due to:
- a relative’s serious injury or life-threatening illness;
- a relative’s death; or
- substantial damage to property;
- war, war-like civil disturbances, or natural disasters in the country of stay;
the scholarship holders necessary and reasonable additional costs for home travel as well as, where applicable, reasonable costs for a new outbound journey which is undertaken within the originally planned period for the stay abroad will be compensated.
Instructions
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 shall be utilised. If necessary, rebooking may take place.

The insurance covers a maximum of two homeward journeys per relative. The relative’s serious injury must be authenticated by a medical certificate.

Definitions
“Relatives” includes:

- Spouse
- Registered partner
- Cohabitant registered at the same address as the scholarship holder
- Child(ren)
- Grandchild(ren)
- Sibling(s)
- Parents
- Maternal/paternal grandparents
- Step-parents\(^1\)
- Step-daughter or step-son\(^2\)
- Step-mother or step-father\(^3\)

\(^1\) Parents of spouse, registered partner or cohabitant as referred to in the above.
\(^2\) Child’s spouse or registered partner or cohabitant of child as referred to in the above.
\(^3\) Parent’s spouse or registered partner or such common-law spouse of the parent as foreseen above.
10. Notification of loss

A notification of loss form is contained on Kammarkollegiet’s website: www.kammarkollegiet.se.

A notification must be signed by both the insured and the hosting university or college.

In addition, the party requesting compensation shall:

1. in the event of theft or assault, enclose proof, issued by the local police in the location where the loss occurred, that a report has been lodged;
2. in the event of injury, theft, or loss that has occurred during transportation or in a hotel, enclose proof, issued by the transportation company or the hotel, that a report has been lodged;
3. submit detailed requests for compensation and enclose receipts or other vouchers;
4. if the same damage/loss is covered by other insurance, or if compensation has been paid from other, inform Kammarkollegiet thereof; and
5. at the request of Kammarkollegiet, provide information and submit medical certificates and other documents that Kammarkollegiet requires to adjust the claim, and also co-operate so that the damaged property can be inspected.

Comments

In the event that contact is made with Falck TravelCare due to damage/loss, the notification of damage/loss must in all cases be sent to Kammarkollegiet, even where the insured has no claims to make for compensation under the insurance. The same applies where the scholarship holder has received medical or dental treatment abroad and in such context has referred to the Swedish State Erasmus Mundus Insurance or to Kammarkollegiet.
11. Other insurance

This insurance shall not apply to the extent that the scholarship holder can receive compensation from another.

12. Limitations period

The right to compensation will cease three years after the date of the loss if a notification of loss has not been received by Kammarkollegiet prior to such date. The general limitation rules shall otherwise apply. In the matter of liability cover, the date of damage/loss is considered to be the day on which a claim in writing is made vis-à-vis the scholarship holder. In other cases, the date of damage/loss is the day on which the event occurred, on which the insurance event is based.

13. Subrogation

To the extent Kammarkollegiet has paid compensation in an insurance case, Kammarkollegiet shall be subrogated the scholarship holder rights against any party liable for the loss.