Insurance for students who pay tuition fees (FAS)

Many students do not have the opportunity to purchase their own insurance coverage for their stay in Sweden. Sweden has an insurance called FAS available for citizens of countries that are not members of the European Union/European Economic Area and Switzerland who are studying a bachelor’s or master’s level course or programme in Sweden and must pay tuition fees for their studies.

Submitting a claim
After filling out the claim form, the student must also have the university confirm/attest the form before it is submitted to Kammarkollegiet. 
Note that it is not possible to fill in this form electronically. You have to print it on a paper and fill it with a pen.

Terms and conditions
The Terms and Conditions for this insurance provide detailed information regarding coverage. We recommend that you read up on your student insurance - you can find the document below.

What is included?
The following is covered with FAS insurance:
• disability and death benefits
• medical and dental care
• home transport
• third party liability
• legal expenses.
FASplus is also available which provides additional coverage for personal property.

When and where does the insurance policy apply?
This insurance provides coverage for you during the times you are not on campus. This insurance together with the Personal Injury Insurance for all students provides 24-hour coverage in Sweden only and they are both free of charge.
Some students may receive a “short term” Schengen visa for up to 3 months in Europe (not the same as a residence permit/uppehållstillstånd). If you have a Schengen visa, the insurance is valid 24 hours a day in the Schengen area.

Older terms and conditions
Terms and Conditions FAS 2015
Terms and Conditions FAS+ 2015

Submit claim form
Your Claim Form and any additional documentation must be sent to us at Kammarkollegiet through the regular post. Our address is:

Kammarkollegiet
SE-651 80 Karlstad
Sweden