International students studying in Sweden are covered by insurance 24 hours a day. The Personal Injury Insurance covers students while on the university’s premises. The Student IN insurance is a complement to the Personal Injury Insurance.

Submitting a claim
If you are covered by one of our accident insurances for students and are injured, you can make a claim by filling out our Claim Form – Personal Injury. The form must be signed by you and your institution and then sent by regular mail to Kammarkollegiet. Based on your application, we make a decision regarding the amount of compensation you will receive.

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.

What is covered?
This insurance provides coverage for the following:
- disability and death benefits
- medical and dental care
- home transport
- personal property coverage
- third party liability
- legal expenses

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 provide 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.

Deductible
There is no deductible for this insurance, with one exception. If your claim involves the damage to or loss of personal property, a deductible of 1,500 kr applies. This means that you pay 1,500 kr of the damage costs while your insurance covers the rest.

Older terms and conditions
Student IN, Terms and Conditions 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