Students registered at a Swedish university who study or have a placement abroad are covered by insurance 24 hours a day. The insurance includes both personal injury and travel protection. This insurance is free of charge.

Submitting a claim
If you are covered by this insurance and are injured, you can make a claim by filling out the Claim Form – Student UT. 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.
Student UT Terms and Conditions 2018

What does the insurance cover?
This insurance provides the following coverage:
• personal injury protection
• medical and dental
• home transport
• visits by family members
• disruption cover
• personal property protection
• baggage delay
• cash assistance
• cover for crisis and disaster
• third party liability
• legal expenses

When and where does the insurance policy apply?
The insurance provides 24 hour coverage in the country of study. You're covered by the insurance even during your travels to and from the country of destination.

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 1500 kr applies. This means that you pay 1500 kr of the damage costs while your insurance covers the rest.

Older terms and conditions
Student OUT - 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