Higher vocational education insurance

There are three insurance plans available for students studying at the higher vocational education level in Sweden: personal injury insurance, third party liability, and Student UT insurance.

Personal injury insurance
This insurance gives the higher vocational education student a personal injury insurance that provides coverage in Sweden for accidents during school time and during the student’s journey from their home to and from school. It is comparable to AFA work-related insurance’s accident coverage.
In some special circumstances, the insurance also covers illness acquired through infection. One example is if the student is infected as a result of studies in a laboratory. This insurance is held and paid for by the Swedish National Agency for Higher Vocational Education.

Third party liability insurance
This insurance covers the higher vocational education student during the time they are participating in work-integrated learning in Sweden, an important component of this type of education. The insurance covers injuries occurred while the student is performing work-integrated learning for a non-government employer. It also covers damages the employer must pay according to the Swedish laws regulating damages, if the higher vocational education student causes damage. This insurance is held and paid for by the Swedish National Agency for Higher Vocational Education.

Student OUT for YH students
Higher vocational education students who study or are on a placement abroad are covered by Student UT - the Swedish State's Insurance during Education Abroad. Students registered at a Swedish university who study or complete 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.
The Student UT Insurance is taken out by the Swedish National Agency for Higher Vocational Education and covers all students who study or complete a placement at institutions, companies or other facilities they have a formal agreement with. You’re covered by the insurance even during your travels to and from the country of destination. The personal injury protection is equal to the protection students have in the general highed vocational education student insurance. The insurance provides coverage 24 hours a day.