Corona - Questions and Answers

We are receiving quite a few questions concerning the coronavirus right now from employees on work-related trips and students who are in various parts of the world. What does the insurance provide compensation for? We have compiled some of the most frequently asked questions below, along with some useful information. We also suggest that you read the terms and conditions of the insurance coverage.

General information

If you have general questions about the coronavirus, phone the national information number 113 13.

All information that 113 13 provides is verified by the Public Health Agency of Sweden or another relevant public authority.

You may have the possibility to receive, via the Swedish Social Insurance Agency, what is referred to as the “communicable disease carrier allowance” if you are infected with the virus. Read more from the Swedish Social Insurance Agency’s website.

Check out and follow the travel recommendations on the Swedish Foreign Ministry's website. Read more about what published advice against travel from the Swedish Foreign Ministry means.

If you do not want to travel on an already planned and booked trip, you will need to contact the airline or your travel provider to determine what options you have to cancel or rebook your trip. The insurance from Kammarkollegiet, the Legal, Financial and Administrative Services Agency does not provide reimbursement for these costs.

Students abroad covered by the Student UT insurance

1) I am forced to move my starting date for academic studies due to that the university is closed while the coronavirus is ravaging the community, and then I will have to purchase a new airplane ticket when the school reopens. Can I receive compensation for the rebooking?

Response: The rebooking cost is not reimbursed via the insurance.

2) What should I do if I am in an area with coronavirus infections and want to interrupt my trip/academic studies? Does the insurance provide reimbursement for an airplane ticket home and how do I proceed?

Response: If you are in an area where the infection is prevalent and want to interrupt your trip and go home, we advise you to first contact our Insurance Department at the Legal, Financial and Administrative Services Agency or Falck Global Assistance.

If you have questions about the insurance or need assistance in any way, you can contact Falck Global Assistance tele.: + 46 8 587 717 49 e-mail: fga@se.falck.com

The insurance provides reimbursement for an airplane ticket home.

3) If I am in an area where coronavirus related illnesses are prevalent and want to move within the same country where I am engaged in studies to a more secure area, where the infection is not prevalent, what should I think about and how do I proceed?

Response: If you are in an area where the infection is prevalent and want to move to a different location, you can contact Falck Global Assistance to assist you with travel and accommodations.
4) Can I move to a safe area outside the country where I am engaged in studies while waiting for the prevalence of infection at the location of my studies to calm down?
Response: The insurance is only valid when you suspend your academic studies and go home, or when you move within the country where you are engaged in studies.

5) We have purchased a study trip to northern Italy that is likely to be cancelled. Will the costs of travel be reimbursed if it is cancelled?
Response: The costs of travel are not reimbursed via the insurance.

6) I cannot use my accommodations at the place where I am engaged in studies because the university has closed due to the coronavirus. Can I received compensation for the cost of accommodations?
Response: Costs for unoccupied accommodations will not be reimbursed.

7) What if someone is abroad on exchange studies and is quarantined for at least two weeks in the country that they are studying in? What if someone is quarantined when they return to Sweden?
Response: No reimbursement is paid for ticket costs or additional costs for accommodations. Nor is any compensation paid in the event of being quarantined in Sweden.

8) Are the costs of providing specimens for tests reimbursed without me having any symptoms?
Response: Normally they would not be, however if there was a requirement to do these tests due to that you are located in an area where the infection was prevalent, then it will be reimbursable.

Student IN/FAS/FAS plus

These insurances will apply as usual if the student choose to stay in Sweden and participate in distance education. The trip back to the home country will not be covered by any of the insurances if the student cancel his or her studies or want to participate in distance education in his or her home country. Students are not covered by Kammarkollegiet’s insurances if they are in their home country even if they participate in distance studies at a Swedish university.

More about the insurance Student IN
More about the insurances FAS och FAS plus

Students and visitors in Sweden who are covered by Student IN, FAS, FAS plus or Insurance for Foreign Visitors

1) Regarding students who have been forced to cancel their trip to Sweden due to the coronavirus, can they be reimbursed for the rent paid for housing or unused accommodations costs that they will incur in Sweden?
Response: No compensation is paid for the rent paid for housing nor the cost of accommodations in Sweden.

2) Should we arrange a course for foreign visitors in Sweden which will cover what to do when one of the participants becomes ill with symptoms that may be coronavirus related?
Response: The insurance provides reimbursement for emergency medical care and it is important
to follow the instructions from the health care provider when making contact with them.

3) Should we arrange a course for foreign visitors in Sweden which will cover what the other participants should do if one of the participants becomes ill with symptoms that may be coronavirus related?

**Response:** If a decision is made by a medical officer for communicable disease control to impose a quarantine, the costs of care while in quarantine can be paid for by the insurance. No compensation will be paid for any other quarantine voluntarily arranged (self-isolation) in a hotel, training centre/conference centre or similar location.

4) Should we arrange a course abroad with participants from a number of different countries which will cover what to do when one of the participants becomes ill with symptoms that may be coronavirus related?

**Response:** The insurance provides reimbursement for emergency medical care and it is important to follow the instructions from the health care provider when making contact with them.

5) Should we will arrange a course abroad with participants from several different countries which will cover what the other participants should do if one of the participants becomes ill with symptoms that may be coronavirus related?

**Response:** If a decision is made by a medical officer for communicable disease control or the public authorities in the country to impose a quarantine, the costs of care while in quarantine can be paid for by the insurance. No compensation will be paid for any other quarantine voluntarily arranged (self-isolation) in a hotel, training centre/conference centre or similar location.

6) How does the insurance apply if I become infected with the coronavirus in Sweden?

**Response:** The insurance applies as usual and provides reimbursement for emergency medical care and, in severe cases, a repatriation to one's home country.

Employees covered by the Statens tjänstereseförsäkring (Swedish State Business Travel Insurance) or Travel Insurance

1) A conference an employee on work-related travel planned to attend was cancelled. The public authority claims compensation from the Swedish State Business Travel Insurance for travel costs.

**Response:** The public authority cannot obtain compensation from the Swedish State Business Travel Insurance.

2) A conference an employee on work-related travel planned to attend was cancelled. The passenger claims compensation from the Swedish State Business Travel Insurance for travel expenses (flights and hotel stays).

**Response:** Travel costs are not reimbursed via the insurance.

3) A person who is on a work-related travel and wants to interrupt their trip and go home earlier due to concerns about the coronavirus.

**Response:** Concern alone about the virus is not sufficient enough to travel home at the expense of the insurance.

4) What applies in the case where one is quarantined during a work-related trip abroad? Does the insurance cover the extra costs that will be incurred with this? Does it also cover any additional
costs that the family at home will incur when a family member does not come home?

**Response:** Expenses for hotel stays and related is something that the employer is required to pay for; it may be regarded as an extended work-related trip, and no compensation will be paid by the insurance. Nor does the insurance provide cover or compensation for additional costs for the family at home.

5) If one gets home on their own and incurs additional costs associated with this, does the insurance nevertheless still apply?

**Response:** We suggest that you contact Falck in order to obtain their information and advice in connection with travel to Sweden or nearby city/country, however, it is not obligatory to contact Falck due to that you need to act very quickly in certain situations. We can reimburse costs incurred even if Falck has not been contacted before taking the required measures.

Seconded individuals covered by URA or UVA

1) I am concerned about my health and that of my family’s while we are staying in a country affected by the coronavirus. Whom do I contact for assistance?

**Response:** Contact your employer for information about your posting abroad.

State insurances and distance education at Swedish universities

How will the State insurances applies to students who conduct distance education because of the Covid-19 corona virus?

**Response:** The **Personal injury insurance** for students will only apply to these circumstances:

- During school hours and/or internship hours in Sweden.
- In the university´s premises.
- At a learning center when the student participate in an online education with a teacher.
  
  This insurance will not apply when the student is at:

- Home.
- A library outside the university´s premises.

  The **Personal injury insurance** will not apply when a student choose to study or participate in online education at home. Accidents in the student´s home will not be covered by this insurance. Please get in contact with your own insurance company in case of an accident.