Guide to student insurance

There are a number of different types of insurance available for both students studying in Sweden and Swedish students studying abroad. Below is a guide with information on the different insurances for your situation. You can find more in-depth information for each insurance at the links provided in the menu.

If you’re a student studying at a university in Sweden

Students studying at the bachelor’s (first cycle), master’s (second cycle) or doctoral (third cycle) level, who are registered at a Swedish university, are covered for personal injuries with an insurance called Personal Injury Insurance for Students. This insurance provides coverage during your time at school and on placement. You are also covered during your commute to and from your school or placement (unless a vehicle is involved, then you are covered by the vehicle’s insurance). This insurance is free and you are covered automatically – there are no special papers you need to sign.
Your time at school means the time you spend at your university’s facilities and grounds. The one exception is when you are participating in activities arranged by someone other than your university. The insurance does not cover your leisure time so it’s important to sign up for a private accident insurance that covers the times you aren’t in school. The deductible for this insurance if you should be injured and submit a claim is 500 kr.

If you're an international student who has come to Sweden to study

Higher education students - this includes doctoral students who are not employed - who are registered at a Swedish university are covered by Personal Injury Insurance for Students during their school and placement time. This includes their commuting time to and from school, unless a vehicle is the method of transportation.
If you are an exchange student, you are also covered by the insurance Student IN. This insurance provides medical and dental coverage, home transport, personal property coverage, third party liability and legal protection. It provides coverage in Sweden or if you have a Schengen Visa in the Schengen area 24 hours a day, 7 days a week. The deductible is only for personal property coverage and is 1,500 kr. This insurance is free – contact your university for more information.

If you're required to pay tuition fees in Sweden

Higher education students - this includes doctoral students who are not employed - who are registered at a Swedish university are covered by Personal Injury Insurance for Students during their school and placement time. This includes their commuting time to and from school, unless a vehicle is the method of transportation.
Students who pay tuition fees in Sweden are also covered by an insurance called FAS or FAS+. Contact your university to find out which insurance is best for you. FAS has medical and dental coverage, home transport, third party liability and legal protection.

If you’re going to be studying abroad

If you’re a registered student at a Swedish university and will be studying or placed abroad through an exchange agreement or other type of agreement, you are covered by an insurance
called Student UT. Student UT provides 24 hours a day, 7 days a week coverage in the country where you’re studying or on a placement. This insurance provides medical and dental coverage, home transport, personal property coverage, third party liability and legal protection. Contact your university to find out if you’re covered by this insurance during your time abroad.

If you’re an Erasmus Mundus student
Students participating in Erasmus Mundus have an insurance called - not surprisingly - Erasmus Mundus. This insurance includes medical and dental coverage, home transport and stolen documents. It provides 24 hours a day, 7 days a week coverage during the entire time you participate in an Erasmus Mundus programme, even during your travels to your home country for breaks. There is no deductible for this insurance.

Falck Global Assistance for Student UT och Erasmus Mundus
If you are in need of emergency assistance when abroad – for example if you’re admitted to the hospital or need home transport – our assistance company, Falck Global Assistance, can help you.
They are available 24 hours a day, 7 days a week and can be reached at the following:
Telephone: +46 8 587 71749
Email: fga@se.falck.com

Contact

If you wish to contact us with your questions, we can best be reached by email:
forsakring@kammarkollegiet.se
You can also contact us by telephone from 9-15 CET, Monday to Friday:
+46 54 22 12 00
Or by regular post:
Kammarkollegiet
651 80 Karlstad