Insurance during education abroad (Student OUT)

Are you a student at a university and studying or doing an internship abroad? Then your university can order an insurance policy with us.

The insurance is provided at no cost to you and provides cover 24 hours a day.

What applies when the Swedish Ministry of Foreign Affairs advises against travel?

The insurance is not valid in countries where the Ministry of Foreign Affairs advises against all travel.

If the Ministry of Foreign Affairs advises against all travel to a specific area of a country, the insurance will not apply in that part of the country. The above applies when such advice from the Ministry of Foreign Affairs has been issued prior to the travel. If the insured has started their outward journey before the advice against travel has been issued, the insurance will continue to apply during a transitional period (a max. of 30 days), allowing the insured to leave the country and return to Sweden.

In exceptional situations, Kammarkollegiet may grant a leniency to this 30-day rule. Kammarkollegiet must be notified as soon as the insured is aware that they are not able to travel back to Sweden within the transitional period of 30 days.

Terms and Conditions of Insurance

The Terms and Conditions of Insurance state what applies and what you can apply for compensation for.

Terms and Conditions of Insurance 2021

Old Terms and Conditions of Insurance 2018
Submit a claim

1. Download and fill out the claim form.
   Claim form - Student OUT
   The university will also need to fill out and sign the form. Keep in mind that if you seek compensation for expenses that you have incurred, you will need to submit the receipts.

2. Send in the filled in and signed form by e-mail:
   forsakring@kammarkollegiet.se or via post:
   Kammarkollegiet
   SE-651 80 Karlstad

What do I need to do to obtain the insurance?

As a student, you cannot order the insurance by yourself. Contact your university and they can order the insurance for you.

Where and when is the insurance coverage applicable?

The insurance coverage applies:
• 24 hours a day, 7 days a week.
• During your journey between Sweden and the country where you will attend a university, throughout the entire period of attendance at that university, plus two weeks before the start of studies and two weeks after the conclusion of the studies. If you are going on a break or a gap after your academic studies, you will need to arrange and purchase your own insurance with a private insurance company.
• During the summer school break, if you continue to study at the University after the summer break.

The insurance provides no coverage:
• When you are travelling from the country you are studying in to another country. The exception is if you are travelling to another country with your academic supervisor or class for study purposes. Contact us if you know you are going to go on such a trip.
• The insurance is not valid in countries where the Ministry of Foreign Affairs advises against all travel. If the Swedish Ministry of Foreign Affairs advises against all travel to a specific area of a country, the insurance will not apply in that part of the country.

What does the insurance cover?

The insurance coverage applies and you can obtain compensation if:
• you become ill or have an accident resulting in an injury. For example it covers emergency medical and dental care, and repatriation to Sweden if this becomes necessary.
• you become injured while participating in extreme sports such as diving, rock climbing and surfing.
• you suffer a life-threatening injury, life-threatening illness or die. The insurance also covers travel cost for two relatives to travel to you in such cases.

The insurance provides no coverage for:
• regular medical check-ups nor medications for illness/conditions that have arisen prior to the travel.

Liability protection for compensation for damages

The insurance includes liability protection in the event that you become liable to pay compensation for damages. For example, it may be a landlord who demands compensation for damage that has occurred in your accommodations during the time you are
enrolled at a university or doing an internship.

Legal expenses cover when you claim compensation for damages

The insurance includes a legal expenses cover if it is you who are claiming compensation for damages from someone else.

Insurance for your personal property

The insurance also covers your personal property. This means that you can apply for compensation if your belongings are accidentally damaged/broken or stolen. The insurance covers damage and loss to personal property in an amount up to SEK 25,000.

In the Terms and Conditions of Insurance you will see exactly what you can apply for compensation for.

What is the deductible for the insurance?

The insurance has no deductibles (or co-payments), except for damage to property. If your belongings are damaged or lost, the deductible is SEK 1,500.

Keep in mind that if you seek compensation for expenses that you have incurred, you will need to submit the receipts.

There is also a deductible in the Legal expenses cover.

What to do in need of emergency?

You choose for yourself which doctor you want to go to in the country where you are an exchange student. In the first place, you should pay the charge/doctor’s fee yourself, save the receipt and submit it to us when you report your damage.

If you want help booking an appointment with a doctor, or if the treatment proves to be prolonged or expensive, contact Falck Global Assistance. They are available to assist you around the
clock every day of the year.
Falck Global Assistance

Telephone: +46 8-587 717 49

Fax: +46 8 587 717 62

E-mail: fga@se.falck.com
Obtain more information about Falck Global Assistance from their website

Do I need to bring an insurance certificate with me?

It is not a requirement to bring an insurance certificate, but if for some reason you need a certificate, you can turn to your contact person at your Swedish university.

However, when travelling within the EU/EEA countries, you must take a European Health Insurance Card (EHIC) with you. You can order this from the Swedish Social Insurance Agency.

The Swedish Social Insurance Agency’s website (in Swedish)

What if I’m going to study or do an internship in the United States?

Universities in the United States may have special requirements attached to your insurance coverage. Universities often require foreign studies to fill in a “waiver” form. If needed, Kammarkollegiet can provide you with assistance in dealing with
the waiver and with any additional documents concerning the insurance requirements. In some cases, you will be required to purchase the insurance offered by the University in the USA, as sometimes they may not recognise and accept our insurance.

For those who are ordering insurance for students travelling abroad to study

You who are an authorised administrator at a university or other state authority can order the Student OUT insurance. If you order a group insurance policy the insurance will cover all exchange students going abroad to study or to do internship at a university, a company or other organisation that the University has an agreement with. You can also order a group insurance policy for other types of studies abroad or internships for students. For example, it could be for all your students who go on Minor Field Studies to carry out their degree project abroad.

For those students who are not covered by a group insurance policy, you can order individual insurance policies. Individual insurance policies may refer to one or more named persons.

Order group insurance

Order individual insurance

Order insurance certificate