Insurance for exchange students in Sweden (Student IN)

Are you a student at a university? Then your university can order an insurance policy from us. The insurance is ordered by the university and there is no charge to you.

Terms and Conditions of Insurance

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

These Terms and Conditions of Insurance are applicable as of 01/07/2021:

Terms and Conditions of Insurance 2021

These Terms and Conditions of Insurance are applicable until 30/06/2021:

Old Terms and Conditions of Insurance 2018

Submit a claim

1. Download and fill out the form.
   Exchange students in Sweden Claim form
   The University or higher education institution 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 completed and signed form by e-mail: forsinkring@kammarkollegiet.se or by 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.

Who does the insurance cover?

The insurance applies to exchange students studying, researching or doing an internship in Sweden under an agreement between a Swedish and a foreign university.

You who pay tuition fees to study in Sweden are instead covered by Insurance for students who pay tuition fees (FAS).

Insurance for students who pay tuition fees (FAS)

Where and when is the insurance coverage apply?

The insurance coverage applies:

• 24 hours a day, 7 days a week.
• During your journey between your home country and Sweden, throughout the entire period of studies and two weeks before the start of studies and two weeks after the conclusion of the studies. (Please note that this applies if the University has ordered group insurance policy for all exchange students. If the University has ordered an individual insurance policy for you, then the period of insurance cover might look a bit different).
• During the summer school break, if you continue to study at the University after the summer break.

The insurance does not apply:

• When you are in your home country
What does the insurance cover?

The insurance covers:

- emergency medical and dental care and repatriation/emergency evacuation to one's home country if necessary.
- The insurance includes personal liability cover if someone demands compensation for damages from you. For example, it may be a landlord who demands compensation for damages for an injury that has occurred in your accommodations during the term of the insurance. Then we can assist you with legal support and reimburse you for the compensation for damages you have been obligated to pay.
- The insurance includes a legal assistance coverage if it is you who are claiming compensation for damages from someone else.
- As long as you are in Sweden, your insurance also covers your personal property. This means that you can apply for compensation if your belongings are accidentally damaged/broken or stolen.
- In the event of property damage, the deductible is always SEK 1,500.

The insurance does not cover:

- Regular medical check-ups nor medications for illness/conditions that have arisen prior to the travel.

In the Terms and Conditions of Insurance you will see exactly what you can apply for compensation for.
When do I need an insurance certificate?

When you apply for a visa or a Swedish residence permit, you may need an insurance certificate. In this case, you can approach your contact at your Swedish university.

What do I do if I need urgent medical care?

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.

To those of you who will be ordering insurance for incoming students

You who are an authorised administrator at a university or other state authority can order the Student IN insurance. The insurance may be ordered as a group insurance policy for all foreign exchange students who come from educational institutions with which you have an exchange agreement. You can also order group insurance for other student categories, such as students who come to you for academic studies.
or an internship and who are not covered by the insurance for exchange students. This might be free-movers, for instance. 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 personal insurance

Order insurance certificate