


KAMMARKOLLEGIET

Claim Form – Personal injury

Student and doctoral

 Qualified professional training (KY)
 National Police College (PHS)

This is how you fill in the form electronically.

You can fill in this form electronically, but we need your signature so you have to print the form and send it to us by mail. To accelerate the decision from Kammarkollegiet (The Legal, Financial and Administrative Services Agency), make sure you fill in and sign the form correctly. Please note that the form has to be printed on white paper.

University College/Education Organiser	Institution/Equivalent	Term	Student Doctoral	KY PHS
The insured's surname and first name		Personal ID No. (year, month, day, no.)		
Address in Sweden		Postal code and place in Sweden		
Telephone, residence (including dialling code) In Sweden	Telephone, mobile		E-mail	

Manner of payment

Payment should be made to*:			
Bank Account	Clearing no.	Account no.	State the bank and place
PlusGiro no./personal account:			
* Unless otherwise stated, the compensation will be paid through postal cheque.			

Date of injury	Time	Place of injury
The event of injury took place during:		
<input type="checkbox"/> School hours <input type="checkbox"/> Another time <input type="checkbox"/> During travel between my residence and the location where school hours are spent.		
Did you take the quickest route between your residence and the school?		
<input type="checkbox"/> Yes <input type="checkbox"/> No		
Deviation/reason and time of the delay		

The insurance policy's terms and conditions are available at www.kammarkollegiet.se/insurance. Don't forget to check that everything is correctly filled in.

www.kammarkollegiet.se/insurance

Injured part of the body and the nature of the injury:		
Has this part of the body been injured before? Yes No		If Yes, when? How?
Period of sick leave: Copies of journals and sick leave certification are enclosed		
State the care provider you have/had contact with (care provider's name, doctor, department and address)		
Hospitalised: Commencing Up to and including		
Name of the hospital and department		
Has medical treatment concluded? Yes No		Risk of permanent difficulties? (e.g., pain, restriction of movement) Yes No
Is there any private medical/accident insurance? Yes No	Have you submitted a claim to such? Yes No	Insurance companies
Medical care expenses:	Amount	All expenses must be verified through an original receipt. We compensate for not more than up to the high-cost card.
Lost income:	Amount	The actual income loss verified through certificates from employer and the Social Insurance Office.

Detailed description of the course of events at the time of the accident and other information (e.g. witness details)

Fill in if a motor vehicle was involved in the accident

Type of vehicle (passenger car, lorry, etc.)	Registration no.	Is the injury/damage reported to the motor/vehicle insurance company?	If "yes", state the claim number
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University College's certification

It is hereby certified that the claim relates to a person who has been accepted and is engaged in university college, or qualified professional training.	
It is hereby certified that the claim relates to a person who has been accepted and is engaged in graduate studies.	
It is further hereby certified (where so possible) that the injury occurred during school hours* or during direct travel between my residence and the location where the school hours are spent	
Signature	University College/Education Organiser
Name in print	Position
Telephone/fax	Place and date
<i>*School hours means all hours within the University College's premises and areas, except when the stay is occasioned by an activity of a recreational nature arranged by a party other than the University College, and all other hours in which the student participates in activities arranged by the University College.</i>	

The injured party's signature

I certify that the information provided is correct and issue the following power of attorney to Kammarkollegiet: I hereby consent to the national social insurance office or other insurance institution, as well as doctors and medical care providers which I have engaged or may engage, providing Kammarkollegiet with all the information regarding my health status necessary for the assessment of my compensation claims. This power of attorney also covers the right to obtain from authorities necessary information for the assessment of my entitlement to compensation.	
Date	Signature

The claim is to be sent together with the authority's certification to: Kammarkollegiet, 651 80 Karlstad

Information appendix, personal injury insurance for students

Compensation for personal injury which is sustained in Sweden after 1 July 2000 (student), after 1 January 2003 (qualified professional training, KY) and pursuant to agreement (National Police College, PHS).

1. Who may receive compensation?

Compensation shall be paid for personal injury which relates to a person who is accepted and is engaged in University College studies, graduate studies, or qualified professional training. The insurance shall apply in respect of personal injuries which are sustained during school hours or during direct travel between the student's residence and the location where the school hours are spent.

"School hours" means all hours within the University College's premises and areas, except when the stay is occasioned by an activity of a recreational nature arranged by a party other than the University College, and all other hours in which the student participates in activities arranged by the University College.

2. When may compensation be paid?

Compensation shall be paid in the event of personal injury as a result of **accident** or illness as a consequence of infection.

Accident means bodily injury caused by a sudden and unintentional occurrence involving external force against the body. Strain or normal wear and tear are not treated as accidents. This also applies to heart attacks, cerebral haemorrhages, and suchlike, as well as illness caused by bacteria, viruses, or other infectious matter which are not caused or arise in connection with a sudden and unintentional event involving external force against the body.

Illness as a consequence of infection has the same meaning as work-related injury as a consequence of illness as set forth in section 5 of the Industrial Injury Compensation and Government Personal Injury Protection Ordinance (SFS 1977:284).

Co-ordination shall take place with industrial injury annuities and group life insurance in respect of doctoral students.

This insurance shall not apply in respect of injuries in respect of which compensation may be paid:

- pursuant to the private or state collective agreements regarding compensation in the event of industrial injury (TFA and PSA);
- pursuant to provisions regarding liability for persons who conduct railroad or air traffic operations or operate an establishment at which liability for injuries is specifically regulated by law; or
- pursuant to the Motor Traffic Injuries Act (SFS 1975:1410). Injuries sustained as a result of motor vehicle traffic shall be adjusted by the insurance institution with which the vehicle is insured.

3. What type of compensation may be paid?

A. Pain and suffering

Compensation can be considered as "a plaster on the wound" and is intended, among other things, to compensate to a certain degree your personal suffering and discomfort during the period of recovery. Please note that emergency illness period continues until the injury has healed or no further improvement can be observed or expected. Therefore, the emergency illness period may terminate during the ongoing sick leave. Compensation will depend upon the degree of injury and the manner in which it has been treated. In order to be able to calculate the compensation you are entitled to, we require copies of the journals from the care providers you visited as a result of the injury. The compensation amount for pain and suffering is set forth in the tables which are established by the Road Traffic Injuries Commission. The compensation is paid in a lump sum amount.

B. Deformity and disability

Where the injury results in permanent medical invalidity, compensation may be paid for deformity and disability as well as discomfort in general. It is the nature and extent of the injury, the age of the injured person, and the degree of medical invalidity which determines the amount of the compensation. A calculation is made pursuant to the Road Traffic Injuries Commission's tables and compensation is paid in a lump sum amount. Assessment may take place not earlier than one year after the date of injury. In order to be able to calculate the compensation you are entitled to, certifications are needed from the doctors who have treated the injury. We also require copies of the journals from the care providers you have visited as a consequence of the injury. When assessing the degree of medical invalidity, we receive assistance from doctors who are experts within their respective fields. The assessments are conducted employing commonly accepted provisions in the insurance industry.

C. Dental injury

Compensation for treatment expenses may be paid for injuries which are sustained as a result of an accident. Contact us before treatment is commenced to receive a reasonability assessment. The Social Insurance Office's opinion/assessment must be attached in conjunction with extensive treatment. Compensation for deformity and disability may be paid in conjunction with dental injury which has resulted in a healthy tooth being lost or damaged in such manner that it must be replaced with a bridge or crown.

D. Cosmetic deformity

Where the injury has caused scars or other permanent changes in appearance, deformity compensation for scars may be paid in accordance with tort law rules. The assessment will be based upon colour photographs taken not earlier than one year after the final treatment. The photos must clearly show the cosmetic deformity's location and appearance.

E. Expenses

Necessary, reasonable and injury-related expenses may be compensated in accordance with tort law rules where such are not compensated by another party. Receipts must be submitted in original. Examples of expenses might be: home assistance (first speak with your municipality as to whether you need home assistance), a portion of the expenses for medical care, dental care, hospital care, physio therapy, etc. which is not paid by the Social Insurance Office. We only compensate treatment approved by the Social Insurance Office.

Ask for what is commonly referred to as a high-cost card and save all receipts.

F. Lost income

In certain cases, compensation may be paid for lost income. During sick leave, we pay the difference between the salary you would have received had the injury not been sustained and the compensation you receive from the Social Insurance Office and/or employer. In order to make the calculation, we require certifications from the Social Insurance Office and the employer. You may maintain study support during the period in which you are on sick leave and cannot study at all. A condition is that you report sick to the Social Insurance Office. You must do so also where you are not insured for sickness benefits. Even if you are entitled to sick pay from your employer during the first fourteen days of sick leave, you must report to the Social Insurance Office in order to maintain the study support. Also notify CSN (Central Student Grants Committee).

G. Death

Compensation may be paid for funeral expenses, loss of maintenance and special death compensation.

4. Miscellaneous

H. Power of attorney

If you wish to have our assistance in obtaining journals, we request that you fill in the power of attorney. See form.

I. Taxation

General compensation (i.e. for pain and suffering and deformity and disability) is tax-free. Compensation for income loss is taxable. We deduct 30% for preliminary tax unless otherwise stated, and submit statements of income to the tax authority.

J. Excess

Insured person's excess upon each event of injury is SEK 500.

K. Limitations period

An injury claim must be received by Kammarkollegiet within three years from the date of injury.

L. The National Claims Adjustment Board

We usually consult the National Claims Adjustment Board (Sw. skaderegleringsnämnd) in respect of all matters where the degree of medical invalidity exceeds 10 %. The Board ensures that the compensation complies with the norms which are applied by insurance companies and the courts.

Members of the Board are appointed by the Government and include both lawyers and insurance experts.

M. Own insurance

If you have private accident insurance or are insured through a trade union, you may report the injury to your insurance company, which might have the possibility to provide additional compensation in respect of, among other things, medical invalidity.