

The Swedish State's Insurance during Education Abroad

(STUDENT UT)

Insurance Terms and Conditions,
1 January 2011



KAMMARKOLLEGIET

GRUNDAT 1539

All students in Sweden are currently covered by the personal injury insurance (the general student insurance) that is obtained on behalf of universities and colleges within the State insurance system by the Central Student Grants Committee. The insurance applies in Sweden during school hours and during travel to and from the location where school hours are spent.

This insurance applies to education abroad. It provides, on the one hand, an insurance cover equivalent to the cover of the general student insurance and, on the other hand, travel insurance cover. The cover applies twenty-four hours a day.

These terms and conditions enter into force on 1 January 2011.

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1. Persons covered, scope and deductibles

1.1 Group insurance for exchange students

When a university or a college has obtained this insurance as a group insurance, the cover applies to all students and postgraduates who are accepted to, and undertake, higher education or graduate studies at the university or college and who study or undergo training abroad in accordance with a written exchange or acceptance agreement between the Swedish educational institution and a foreign educational institution, company or other institution that accept students or trainees. In this context, 'accepted' means that this person has been registered in LADOK or equivalent system.

Scope in time and place

The cover applies 24-hours a day in the country of study during the period in which the studies or training take place, in such country for a period of two weeks prior to and two weeks after such period and during direct travel between the country of study and the student's residence in Sweden or the city in which studies are conducted in Sweden. The insurance also applies during holidays while the insured is staying in the country where he/she is studying and the studies will continue after the holiday.

The insurance is also valid during a direct journey from the land of study to another country to continue studies in the new country.

1.2 Individual insurance

A university, college, or other authority may obtain this insurance for an individual student who will be studying or undergoing training abroad where such does not occur in accordance with an agreement pursuant to section 1.1.

The application must contain the following information:

- the student's name and personal identification number;
- the desired period of insurance;
- the country and city in which the studies or training will be undertaken; and
- invoicing address, invoice reference and contact person at the governmental authority.

Scope in time and place

The insurance cover applies world-wide, 24-hours a day, during the period of insurance.

The lowest invoice amount is SEK 200.

1.3 Insurance certificate

Kammarkollegiet provides basic documents for personal insurance certificates in the form of a plastic card. The university or college issues the certificate to the person who will be covered by the group insurance as defined in the section 1.1. When a personal insurance policy is executed pursuant to section 1.2, the certificate will be issued by Kammarkollegiet. Payments cannot be made with the card. The insured should pay costs him/herself or contact Falck TravelCare.

1.4 Deductibles

The insurance applies without deductibles (excess) except for *2.6 Property cover*, for which the deductible is SEK 1,500.

2. Insurance cover

2.1 Personal injury cover

In conjunction with personal injury as a result of an accident or in the event of illness through infection which has affected the insured during the term of the insurance, compensation will be paid for personal injuries in accordance with Chapter 5, sections 1 and 2 of the Swedish Tort Liability Act (SFS 1972:207) as though liability in damages had existed. As regards issues concerning compensation for loss of income, the rules concerning the calculation of life annuity contained in Chapter 41, sections 8-18 of the Social Insurance Code (2010:110) shall apply.

Compensation for personal injuries in accordance with Chapter 5, sections 1 and 2 of the Swedish Tort Liability Act covers the cost of medical care, loss of income, damages for pain and suffering as well as disability or other statutory injury. Compensation in accordance with section 2 of the above act also includes burial expenses, loss of maintenance, as well as personal injury for a person with a very close relationship with the deceased individual.

Personal injuries in connection with assaults are compensated in the event the insured does not receive compensation from the assailant, the assailant's insurance company, or other source within a time considered reasonable, taking into account the injury and the need for compensation, however, not later than three years following the notification to Kammarkollegiet. The compensation may be reduced where the insured has been negligent.

In the event that the injured person dies as a result of an accident or illness due to infection within three years from the insured event, in addition to any amounts already paid, one statutory base amount shall be paid to the estate. In the event the deceased had children who, at the time of the deceased's death, have not attained the age of 18 years, in addition to compensation for loss of support in accordance with the first paragraph, a further amount of three times the statutory base amount shall be paid to each such child and three times the statutory base amount shall be paid to the other parent of such a child as beneficiary under accident insurance provided that the other parent is or becomes a guardian as a result of the death.

In the event of dental injury through accident, necessary and reasonable expenses are compensated. For implant treatment or dental onlays, compensation is only payable on condition that the treatment is of such a kind as is compensated by the general dental insurance scheme. The insured or the dentist carrying out the treatment shall contact Kammarkollegiet to obtain an assessment of legitimacy prior to the treatment being started. The insurance only offers compensation for permanent treatments. Injury in the event of chewing or biting are not deemed to be accidental injury and are not compensated in accordance with this section.

Instructions

In the event of serious illness, admission to hospital, a need for home transport, or of any other active emergency assistance outside the Nordic countries, contact shall be made with:

Falck TravelCare

Phone: +46 8 587 717 49

Fax: +46 8 505 939 13

E-mail: assistance@falcktravelcare.com

Falck TravelCare can be contacted 24 hours a day.

Assaults must be immediately reported to the local police authority. The insured must produce evidence of such report. In the event that Kammarkollegiet so requests, the insured shall file a claim for damages against the assailant. In such context, Kammarkollegiet shall compensate the insured for all costs which are not compensated by another party.

The insured must exercise normal care, avoiding if possible, dangerous places and situations and otherwise do what may reasonably be required to avoid being the victim of an assault. In the case of negligence, the compensation will normally be reduced by one half, if circumstances do not show that such negligence was minor or insignificant for the insured event. Where the negligence has been particularly gross, compensation may be completely withheld. The same applies if the insured was under the influence of alcohol, sleeping medication, narcotics, or other intoxicants, or committed an intentional act which, pursuant to Swedish law, may lead to at least the imposition of day fines.

Definitions

An **accident** means bodily injury caused by a sudden and unintentional occurrence involving external force against the body.

Injury resulting from scheduled physical training or work practice in the healthcare profession or other vocational education that includes extensive physical strain is considered to be an accident even if the requirement for external force is not met.

Force against the body includes the effects of smoke, gas, chemical substance, heat, cold or radiation. The same applies for changes in pressure and other effects on the body resulting from diving exercises.

Despite the requirement for unintentionality, accidents also include sudden events involving external force against the body that occur in a work situation, training, work practice or exercise that the insured participates in voluntarily, if the event is an undesired and unforeseen consequence of the activity. The same applies for injury or illness resulting from practicing injections or taking samples in connection with training to be a nurse.

Other wear or strain injuries, and dental damage caused by chewing or biting, are not considered to be accidents. Strain or normal injuries are not treated as accidents. This also applies to heart attacks, cerebral haemorrhages, and such-like, as well as illnesses caused by bacteria, viruses, or other infectious matter which are not caused or arise in connection with a sudden and unintentional occurrence involving external force against the body.

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

Statutory base amount means the statutory base amount pursuant to the Social Insurance Code (2010:110).

Exceptions

The personal injury cover pursuant to this policy shall only apply to the extent that equivalent compensation cannot be paid through collective agreements regarding compensation in conjunction with industrial injury or through other insurance equivalent thereto, through auto insurance, or 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.

In cases of injury where a right to a life annuity exists pursuant to the Social Insurance Code (2010:110), the industrial injury annuity shall be co-ordinated with compensation paid pursuant to this insurance. The aforesaid shall also apply to compensation in accordance with the Group Life Insurance for Doctoral Candidates Ordinance (SFS 1988:245).

This insurance only compensates costs to the extent such cannot be compensated pursuant to the Social Insurance Code (2010:110), any other Act, or any other insurance.

This insurance will not pay compensation for injury not documented in a patient's journal, notes, doctor's certificate or comparable document used within the healthcare system.

This insurance will not pay compensation for insults.

2.2 Medical and Dental care

The insurance pays for necessary and reasonable costs for **emergency** medical care and dental care abroad when the insured suffers from an injury or illness during the policy term. In respect of each event, such costs shall be paid for a period not exceeding ninety days commencing the first contact with a care advisor.

The insurance pays for necessary and reasonable costs for **emergency** medical care in connection with pregnancy and delivery abroad. The insurance covers costs for abortions in the country of study. If abortion cannot be performed in the country of study, contact Falck TravelCare or Kammarkollegiet. Costs for emergency medical care in connection with pregnancy shall be paid without limit in time. Necessary and reasonable costs for medical care at delivery are paid both for the mother and the child. The aforesaid shall also apply to costs for medical care after delivery for a period not exceeding ninety days.

Original copies of receipts must always be provided to confirm payment of medical fees. The insurance only covers medicines prescribed by a doctor.

Emergency dental care involves relieving the patient of pain and infection, provisional filling of holes and ensuring a functional biting area.

Exceptions

The insurance does not cover visits to a doctor for symptoms or illnesses that the insured person had prior to travelling abroad. If the insured person's health deteriorates swiftly while outside Sweden, the insurance covers medical care until the condition stabilizes even if treatment will continue.

The insurance does not cover additional costs in connection with health-care. Examples of additional costs include telephone calls, taxi costs, unused tickets, etc. Examples of other measures that are not covered include health check-ups, vaccinations, planned checks during pregnancy and other planned medical or dental checks. Tests for sexually transmitted diseases are not covered as emergency care when there are no symptoms or other indications of infection.

Remuneration is not given for treatment by a chiropractor, naprapath or other practitioner outside the public healthcare system. Chiropractic treatment will be remunerated if prescribed by an authorized doctor.

Notes

“Emergency medical care or dental care” means the same as *immediate medical care* in section 4 of the Swedish Health and Medical Services Act (SFS 1982:763), and *immediate dental care* in section 6 of the Swedish Dental Services Act (SFS 1985:125).

Invoices from, for example, a hospital must always be addressed to the insured person and not to Kammarkollegiet.

Instructions

Sweden currently has an agreement on sickness benefits with the Nordic countries, with other countries in the EU/EES, Switzerland and with certain other countries covered by a convention.

A student who travels to one of these countries shall have a **certificate/card (EU Card) from Försäkringskassan [Social Insurance Office]** showing that he or she is a member of the scheme so that he or she can receive, without question, medical care in accordance with existing agreements i.e. without other expense than the fee payable by the patient. The certificate/card provides the insured party with the right to the medically necessary sickness benefits such as hospital care, medical treatment, dental treatment, medicines etc. provided within the state medical care system of the country concerned.

If the insured has paid the entire medical care costs and is entitled to reimbursement of part, or all of, the costs he/she may apply for repayment from the Social Insurance Office. The original receipt and invoice must always be enclosed with the application to the Office. The application is examined by the Social Insurance Office, which then makes a decision on reimbursement. The insured party must obtain the Social Insurance Office’s decision before the Kammarkollegiet examines the question of compensation for emergency medical and dental care. The Social Insurance Office’s decision shall be enclosed with the medical claim report to the Kammarkollegiet.

In the case of serious illness, admission to hospital or need for other active assistance in event of injury (e.g. in the event that healthcare shall involve major costs), contact shall be made with:

Falck TravelCare

Phone: +46 8 587 717 49

Fax: +46 8 505 939 13

E-mail: assistance@falcktravelcare.com

2.3 Home transport cover

The insurance pays necessary and reasonable additional costs for travel or transport to Sweden by the insured party due to he or she being affected by serious illness or extensive injury during the insurance period. The same applies to the home transport of the deceased. **Assessment of whether transport home is necessary shall always be made by the doctor involved in the treatment on site together with a doctor representing Falck TravelCare.**

Costs for transport home arranged by a party other than Falck TravelCare will not be reimbursed.

Instructions

If there is a requirement for transport back to Sweden, **contact must always be made with Kammarkollegiet** or with:

Falck TravelCare

Phone: +46 8 587 717 49

Fax: +46 8 505 939 13

E-mail: assistance@falcktravelcare.com

2.4 Visits by relatives

In the event of the insured's death, life-threatening injury or illness abroad, reasonable costs for not more than two relatives' travel on one occasion from the home location and lodging in connection with a visit will be compensated. The same shall apply for a visit to attend a funeral conducted abroad. This journey must always be approved in advance by Kammarkollegiet or Falck TravelCare. See section 2.3 above for telephone and fax numbers and the e-mail address.

2.5 Disruption cover

In the event of a disruption to a foreign stay due to:

- a relative's serious injury or life-threatening illness;
- a relative's death;
- substantial damage to property;
- war, war-like civil disturbances, or natural disasters in the country of stay;

the insured's necessary and reasonable additional costs for home travel to Sweden as well as, where applicable, reasonable costs for a new outbound journey which is undertaken within the originally planned period for the stay abroad will be compensated.

Instructions

The journey home shall begin at least 48 hours before the ordinary journey home that was previously booked. Compensation for a new outbound journey to the country of study will only be paid if at least 14 days of study remain.

If a new outbound journey will not be undertaken within the originally planned period for the stay abroad, travel documents issued for the homeward journey shall be utilized. If necessary, rebooking may take place.

The insurance covers a maximum of two homeward journeys per relative. The relative's serious injury must be authenticated by a medical certificate.

A journey home to Sweden means a journey to the home town (the place where the insured is registered). Compensation is not paid for other expenses for travel to the relative/funeral/hospital, in another town.

The insurance covers a journey home for the funeral of a relative who dies before an outbound journey to the country of study.

Definitions

Family member includes:

- Spouse
- Registered partner
- Cohabitant registered at the same address as the traveller
- Child(ren)
- Grandchild(ren)
- Sibling(s)
- Parents
- Maternal/paternal grandparents
- Parents-in-law*
- Daughter-in-law and son-in-law**
- Step-mother and step-father***

* Parents of spouse, registered partner or cohabitant as referred to in the above.

** Child's spouse or registered partner or cohabitant of child as referred to in the above.

*** Parent's spouse or registered partner or such common-law spouse of the parent as foreseen above.

2.6 Property cover

Damage to, or loss of, personal property accompanying the insured or acquired during the journey is compensated at an amount not exceeding SEK 20,000. Property cover applies throughout the term of insurance in Sweden. The deductible is SEK 1,500.

Restrictions concerning insurance amounts:

- property attractive to thieves, see below, maximum of SEK 10,000,
- valuable documents (tickets, passport, etc.) maximum of SEK 5,000, and
- cash maximum of SEK 2,000,

Property attractive to thieves:

- articles made in whole, or in part, of precious metals, genuine pearls and precious stones,
- antiques and works of art, pocket and wrist watches, and
- cameras, projectors, binoculars, musical instruments, mobile phones and other electronic communication equipment, GPS equipment, computers, portable memory sticks, hand-held computers, tape recorders, record players, CD players, DVD players, amplifiers, speakers, radios, TVs, videos, TV games and accessories to the aforementioned items (including tapes, cassettes and discs).

The insurance does not apply to the following:

1.	Damage to, or loss of, cash, documents of value, articles made in whole or in part of precious metals, genuine pearls and precious stones, cameras or computers with accessories, electronic equipment, mobile phones, or other delicate property or property attractive to thieves, if such property has been left for transportation, registration or other form of storage.
2.	Damage or functional failure of technical equipment caused by weather conditions (e.g. damage due to moisture, sand) or without connection to any external damaging event.
3.	Damage caused through wear and tear, superficial damage such as dents or scratches without substantial effect upon the use.
4.	Damage or loss which can be compensated through other insurance policies or by transportation companies, hotels, or suchlike.
5.	Damage to sports equipment occurring while in use.
6.	Damage to, or loss of, motor-driven vehicles, boats, aircraft, mobile homes or trailers, goods in transit, or animals.
7.	Purchases or withdrawals made through use of a stolen or lost bankcard.
8.	Consequential damage arising as a result of loss of property, e.g. costs for telephone calls, travel, exchanging locks, travel by taxi, food or accommodation.
9.	Property belonging to a Swedish school (under Swedish authority), or foreign school, company or other legal entity.
10.	Property that was forgotten, lost or misplaced even if the property was then stolen.

Notes

Delicate property or property attractive to thieves should be carried as hand luggage. One should be aware that thefts out of checked in, locked suitcases do occur. Kammarkollegiet shall assume title to lost property which Kammarkollegiet has replaced. In the event the article which has been replaced is found, the insured shall notify Kammarkollegiet thereof.

Instructions

The insured must produce evidence of a report pursuant to the following. Thefts shall be immediately reported to the local police authority. Thefts from a hotel shall also be reported to the hotel. Damage to, or loss of, transported baggage must be reported to the transportation company. The liability of, or undertakings or offers from, the hotel and transportation company shall be sought and utilized in the first instance.

Normal caution

The insured must exercise normal caution, i.e. handle and maintain the property in a safe manner and otherwise do what is reasonably necessary to avoid being the victim of theft or other damage. All windows and doors must be closed and locked if no-one is home. Leaving money in a hotel room, leaving a bag or technical equipment unsupervised or leaving property attractive to thieves in a car, are usually regarded as negligence. The insured shall lock money, valuable documents and travel documents in a safe or similar if he/she is in a hotel.

In cases of negligence, the compensation is usually reduced by one half if the circumstances do not establish that the negligence has been minor or insignificant for the occurrence of the insured event. The same applies if the insured does not make a police complaint or does not attempt to limit the damage. If the negligence has been particularly gross in nature, if, for example, a bag has been left unsupervised during a visit to a restaurant or hotel dining room, the right to compensation may be withheld completely.

Compensation and valuation rules

Upon the occurrence of property damage, repair costs which are proven will be compensated in an amount corresponding to the property's value prior to the damage.

In the event of a loss, the property's value prior to the loss will be compensated.

Original receipts for the lost or damaged item shall always be sent to Kammarkollegiet.

The property is valued in the following way.

A. Newer property – where less than a year has elapsed from the purchase date. Where repurchase of an item occurs within six months compensation is made as per the cost of buying an equivalent item as new from a retail outlet.

Where repurchase does not occur within six months compensation is payable at 70% of the current price as new.

B. Older property – where more than a year has elapsed from the purchase date. Compensation is paid after a percentage deduction from the current price as new for equivalent property as specified in the table below.

No compensation will be paid for items older than 6 years. For watches, however, compensation of 20% of the value will be paid for items older than 6 years.

C. For articles of consumption such as make-up, perfume, medicines, personal hygiene articles, underwear, compensation is payable at 50% of the price as new.

D. For property items that are not found in the table below, the property's value prior to the loss consists of the repurchase price of the property less deductions for age and use. The deduction for age and use is ten per cent per year starting from one year after purchase of the property item, however, up to a maximum of seventy per cent.

Compensation as percentage of current price/value

Item	Age					
	0-1 year	1-2 years	2-3 years	3-4 years	4-5 years	5-6 years
Spectacles	100	60	50	40	20	20
Watches	100	85	75	65	55	40
Bicycles	100	85	65	55	45	40
Skiing and golf equipment	100	85	65	50	40	20
CD's, DVD's, DVD films, TV games	100	50	50	50	40	30
Cameras	100	75	65	50	40	30
Radio, Stereo, TV	100	75	65	50	40	30
DVD player, Video camera	100	75	65	50	40	30
Digital camera, Digital video, Camera, GPS	100	60	55	40	30	20
Mobile phone	100	60	55	40	30	20
PC	100	60	55	40	30	20

Technical equipment bought via www.blocket.se, tradera.se or similar internet website will be compensated for up to a maximum of SEK 2,000. A receipt or bank statement confirming purchase must always accompany a claim.

2.7 Baggage delay

In the case of more than 12 hours' delay of registered baggage in conjunction with outbound journeys from Sweden, hygiene items and clothes will be compensated up to a maximum of SEK 1,500. Original receipts must be produced in connection with these costs.

Instructions

The insured must produce evidence of the delay issued by the transportation company. The liability of, or undertaking or offers from, the transportation company shall primarily be sought and utilised.

2.8 Cash assistance

If the insured, due to theft or other compensable damage, is in immediate need of money, up to a maximum of SEK 10,000 in suitable currency may be transferred from:

Falck TravelCare

Tel: +46 85 87 71 749

Fax: +46 85 05 93 913

E-mail: assistance@falcktravelcare.com

Notes

A disbursement from Falck TravelCare shall not be regarded as compensation for damage but as a loan from Kammarkollegiet to the insured. The loan will be deducted from the compensation in conjunction with claims adjustment. Accordingly, in certain cases, the insured may be liable to repay the difference between the loan and compensation to Kammarkollegiet.

2.9 Cover for crisis and catastrophe

In the event that the insured suffers an acute psychological crisis in connection with an assault, threat, severe illness or accident in the country of study, the insurance may cover 5 sessions of treatment by a psychologist, counselor or similar. If further treatment is required, contact Kammarkollegiet or Falck TravelCare.

In the event of assault or accident, compensation may be paid for counseling in Sweden. For other compensation in the event of assault, see 2.1.

In the event that the insured is visiting in a country affected by a natural catastrophe or warlike troubles and due to this she/he must extend his/her stay or change form of accommodation, compensation may be paid for reasonable and necessary additional costs for food and accommodation.

The maximum amount of compensation is SEK 5,000. Original receipts must be produced.

2.10 Liability cover

In the event that the insured is subject to a claim in damages due to an event which has occurred during the policy term, Kammarkollegiet undertakes regarding the insured to:

1. Investigate whether liability in damages exists.
2. Negotiate with the other party.
3. Represent the insured in proceedings before courts of law or arbitral proceedings and, in such context, pay the litigation or arbitration costs which the insured incurs or is required to pay and which cannot be received from the other party or a third party.
4. Pay the damages that the insured is liable to pay according to applicable tort law, however, not exceeding SEK 10,000,000.

The insurance does **not** apply to the following:

1. Claims in damages against the insured as owner, user, or driver of motor-driven vehicles, boats, or aircraft.
2. Damage which is covered by an employer's vicarious liability.
3. Damage which has occurred in connection with the perpetration by the insured of a criminal act which, according to Swedish law, is punishable by imprisonment.

The insurance does, *however*, apply to claims in damages from a third party other than the car rental agency/car owner against the insured as a driver of a

rental or loaned vehicle abroad, provided the claim is not covered by the car's third party insurance or other equivalent insurance.

Notes

The insurance cover is not limited to claims against the insured as a private person. This entails that the cover also includes claims against the insured as a student or a student trainee.

Instructions

Kammarkollegiet shall not be bound by the insured's undertaking in advance to compensate any loss, admission of liability in damages, or approval of compensation claims. Where claims are made, the insured shall refer to the liability insurance with Kammarkollegiet. The insured should note the name, address, and telephone number of witnesses and other persons who can provide information regarding the event.

2.11 Legal expenses cover

If the insured as a private person makes a claim for damages due to an event which has occurred during the policy term and which has a connection with the activities which led to the insurance cover being obtained, the insured's reasonable costs for legal counsel shall be compensated provided the costs cannot be paid by the other party, any third party, or by legal aid. In addition, where applicable, the litigation costs which the court orders the insured to pay to the other party will be compensated.

The insured shall preferably retain a member of the Swedish Bar Association as counsel. In the event of a dispute abroad, the insured shall retain the services of counsel determined by Kammarkollegiet.

The claim must be in excess of SEK 15,000.

The maximum compensation amount is SEK 200,000.

3. Notification of loss

A notification of loss form is contained on Kammarkollegiet's website: www.kammarkollegiet.se. A notification must be signed by both the insured and the Swedish university or college. The university or college must enclose a copy of the cover note with respect to a personal insurance policy. If the student is covered by the group insurance, a copy of the exchange or acceptance agreement in accordance with section 1.1 shall be enclosed.

In addition, the party requesting compensation shall:

1. in the event of theft or assault, enclose proof, issued by the local police in the location where the loss occurred, that a report has been lodged;
2. in the event of injury, theft, or loss that has occurred during transportation or in a hotel, enclose proof, issued by the transportation company or the hotel, that a report has been lodged;
3. in the event of delay of registered baggage, enclose proof issued by the transportation company;
4. submit detailed requests for compensation and enclose receipts or other vouchers;
5. if the same damage/loss is covered by other insurance, or if compensation has been paid from other, inform Kammarkollegiet thereof; and
6. at the request of Kammarkollegiet, provide information and submit medical certificates and other documents that Kammarkollegiet requires to adjust the claim, and also co-operate so that the damaged property can be inspected.

Comments

In the event that contact is made with Falck TravelCare due to damage/loss, the notification of damage/loss must in all cases be sent to Kammarkollegiet, even where the insured has no claims to make for compensation under the insurance. The same applies where the insured has received medical or dental treatment abroad and in such context has referred to the Swedish State Insurance during Education Abroad or to Kammarkollegiet.

4. General terms and conditions

4.1 Other insurance

With the exception of payments in the event of disability and death, this insurance only compensates damage or costs to the extent such cannot be compensated by other insurance.

4.2 Limitations Period

The right to compensation will cease three years after the date of the loss if a notification of loss has not been received by Kammarkollegiet prior to such date. As regards section liability cover, the date of the loss means the date on which a demand has been made against the insured. In other events, the date of the loss means the date of the event which forms the basis for the insured event.

4.3 Subrogation

To the extent Kammarkollegiet has paid compensation to the insured or the State authority, Kammarkollegiet shall be subrogated to such party's rights against the party liable for the loss.

4.4 Repayment of Premium

Where a personal insurance policy has been terminated by the State authority, the premium shall be repaid with respect to the period following termination. However, amounts of less than SEK 200 shall not be repaid. Changes to the insurance terms and conditions of a policy which has commenced, e.g. a change in the number of insured persons, shall not entail any right to repayment of premium.

4.5 Premium Adjustment

Premium adjustment shall be applicable to group insurance policies where the annual premium amounts to at least SEK 10,000 pursuant to the following: The annual premium shall be adjusted each year prior to a new insurance term taking into consideration the claim costs pursuant to the following:

- 70 percent of the premium is compared to the claim costs
- In the event the claim costs are higher, the next year's premium is increased by the difference in percentage terms, however, not more than 15 percent
- In the event the claim costs are lower, the next year's premium is reduced accordingly, however, under no circumstances to less than 50 percent of the original premium.

The reconciliation shall take place two month's prior to the new term. The final comparison period is three years, although such will initially be 10, 22, and 34 months respectively.



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651 80 Karlstad

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www.kammarkollegiet.se/forsakringar