

Insurance at SLU

1. Employees

As a government employee, you are covered by an occupational group life insurance policy. Most government employees are also insured against personal injury in connection with work. You are also covered by business travel insurance from the Legal, Financial and Administrative Services Agency (Kammarkollegiet).

Life insurance

As a government employee, you are covered by an occupational group life insurance policy. In the event of your death, your next of kin (spouse/partner and children) will receive a one-off lump sum payment and help with costs towards your funeral <https://www.spv.se/Privatperson/Statlig-tjanstepension/Handelser-i-livet/Dodsfall/Om-du-dor-nar-du-ar-statligt-anstalld/> (in Swedish only).

Your life insurance policy starts on your first day at SLU. It also applies during your annual leave, illness and leaves of absence.

The policy is valid for as long as you are an SLU employee. The policy includes post-cover if you leave your position before you turn 65. The post-cover is valid:

- for 180 days
- up to 2 years if unemployed
- up to 2 years if you are receiving parental benefits
- for the duration of any illness

The policy does not cover employees who were receiving more than 50% sickness compensation at the start of their employment, or who are receiving full sickness benefit.

Remember to tell your next of kin that you have life insurance.

Personal injury insurance

Most government employees are insured against personal injury in connection with work. Occupational injuries and illnesses are those that were caused by an accident or other injury in the workplace. Accidents on the way to and from work can also be included.

Contact your manager if you have an accident or are injured at work. You and your manager must report the occupational injury.

[Report using the IA system](#)

If you cannot work as a result of your injury, you will need to register your sick leave. The Swedish Social Insurance Agency (Försäkringskassan) will assess whether it is an occupational injury. If you are ill, the same procedures apply as for "regular" illness. As with regular illness, your employer will reimburse you for certain costs for medical and dental treatment.

As a government employee, you might be entitled to compensation through the Compensation for Personal Injury Agreement. You can receive compensation for loss of income, aches and pains,

disfigurement and injuries. You can also be reimbursed for costs incurred as a result of the occupational injury, for example damaged clothing or glasses. Make sure to save all receipts.

The personal injury insurance also covers accidents and injury incurred when working from home. [Read more](#).

You can apply for reimbursement through the Compensation for Personal Injury Agreement either directly through the IA system, or via [AFA's website](#), where you will also find more information about the occupational injury insurance policy.

Business travel insurance

The Traffic Injuries Act stipulates that compensation must be paid for road traffic accidents on the way to and from work. Therefore, it is important that you report the accident to your own insurance company.

A separate business travel insurance policy covers all international and domestic business travel. This policy covers accidents, theft, luggage and legal costs.

Notify [Kammarkollegiet](#) of any injury during travel.

To be considered business travel, it must be directly linked to the traveller's duties at SLU and be approved by the university. Read more about [business travel](#) on the Division of Human Resources' pages.

Those who are travelling to Russia for business must have a business visa. Kammarkollegiet issues this document. Processing time is approximately 7 working days.

Those travelling within the EU will need to take their **European Health Insurance Card (EHIC)** with them. This can be ordered from the [Swedish Social Insurance Agency](#).

[Kammarkollegiet](#) has created an insurance app, *försäkrad på resan*. It is a good idea to install the app before departure. The app has information that might be useful in the event of an accident.

2. Students, scholarship holders, visiting research fellows, students on placement etc.

SLU has a number of insurance policies that cover non-employees [Legal Affairs | Staff web \(slu.se\)](#):

a) **Insurance for students:**

Personal injury insurance for students

Students at public universities and higher education institutions are insured during university hours and during direct travel to and from their home from the university/place where their class will be held. The insurance covers personal injury and, in some cases, illness caused by infectious diseases.

You can be reimbursed for medical costs, prescription medicines, physiotherapy, travel related to your medical treatment and other costs. You can also receive compensation for aches and pains. If your injury becomes permanent (medical invalidity), the insurance policy will reimburse you for loss of income, disfigurement and injuries as well as any costs and other inconveniences. Please note that the policy is only valid in Sweden.

Accident reports need to be submitted via a special form that can be downloaded from Kammarkollegiet's website. Staff at the department or the Division of Educational Affairs can sign the form to confirm that the injured person is a student at SLU and that the accident took place during university hours or direct travel to and from their home to the university/where their lesson will be held.

Student IN

Government insurance policy for international students in Sweden.

Many international students in Sweden are unable to take out their own insurance policies for illness and injury incurred during their leisure time. The Student IN policy provides international students with coverage for healthcare costs. It also contains accident coverage in the form of a fixed payment in the event of invalidity or death. It also offers liability and legal protection. Student IN provides 24-hour coverage in Sweden.

If a student dies, an accident report about their death must be filled in and signed by SLU before being sent to Kammarkollegiet. The student's next-of-kin can also fill in the report, however it will need to be signed by SLU before Kammarkollegiet can begin processing the case. Use the regular Student IN accident report form.

Contact the Division of Educational Affairs for more information. The terms and conditions of the policy are available from Kammarkollegiet.

Student OUT

Government insurance policy for studies abroad.

The Student OUT insurance policy applies during studies abroad. It provides both insurance cover on a par with the general student insurance policy, and travel insurance. Student OUT provides 24-hour coverage in the country of study.

The Division of Educational Affairs oversees the administration of insurance coverage for both incoming and outgoing students via agreements they arrange. Insurance policies for other students travelling abroad as part of a course (including placements, independent projects/degree projects) will be arranged by the department coordinating the course.

Contact the Division of Educational Affairs for more information. The terms and conditions of the policy are available from Kammarkollegiet.

FAS+

Fee-paying students at SLU are covered by personal injury insurance as well as an insurance policy for fee-paying students (FAS+). This applies regardless of whether students are funding their tuition privately or with a scholarship. FAS+ is valid throughout the Schengen area and provides coverage for accidents, medical and dental care, liability and legal protection. Contact the Division of Educational Affairs for more information. <http://www.kammarkollegiet.se>

b) Insurance for international visitors:

This insurance policy meets the requirements for certain groups or individuals who have links to a public authority and who lack suitable insurance and cannot – or need not – arrange the insurance cover themselves.

1. International visitors to SLU: A visitor is someone who will participate in SLU's activities, either through employment lasting less than one year, or as a non-employee who will be staying for less than one year.
2. International students and doctoral students covered by CSN's general personal injury insurance, but who are not covered by the Student IN or FAS+ policy.
3. Foreign nationals who are not employed by SLU but who are conducting their postdoctoral qualification at the university. This insurance policy covers people in this group for a maximum of 2 years.

SLU has selected who will be covered by this policy. For example, an **international student on placement** is covered by this policy, whereas a **Swedish student on placement** is not (a Swedish student on placement at SLU will need to be insured by the place sending them to SLU for their placement; it is essential that their host department checks whether the student has their own insurance coverage. Alternatively, the department can take out and pay for **Special personal injury insurance** from Kammarkollegiet). SLU has not signed the collective *Special personal injury insurance* policy on a central level. However, departments and units may take out this policy if necessary.

c) Doctoral students funded by scholarships:

Doctoral students who are supported by scholarships are covered by the Doctoral students insurance policy. The policy covers periods when the doctoral student loses their scholarship due to absence from studies, or if their studies are delayed significantly due to illness or parental leave. Doctoral students will not be entitled to compensation from this policy if they have taken out other insurance that entitles them to equivalent benefits.

The terms and conditions of the policy are available from Kammarkollegiet.

d) Business travel insurance:

The business travel insurance policy can also cover guest researchers and scholarship holders etc. However, make sure to carefully read the terms and conditions, as the policy contains a number of exceptions. If a person is not covered by the Business travel insurance, the department can take out a policy for them. In this case, contact Kammarkollegiet.

The insurance covers all international and domestic travel on behalf of a public authority. To be considered business travel, it must be directly linked to the traveller's duties at SLU and be approved by the university.

3. Other insurance at SLU

Business insurance

Business insurance covers property, consequential damage and liability. It is signed centrally. Contact Kammarkollegiet as soon as possible following such incidents.

Government vehicle insurance

This is a motor third-party liability insurance policy taken out centrally. The policy is based on details from the vehicle register as of 1 February each year. There is no excess. Additional insurance coverage can be taken out by departments/equivalent. Departments are responsible for their own

vehicles. Remember to report any vehicle damage/incidents to Kammarkollegiet as soon as possible. It is always a good idea to keep insurance claim forms in the vehicle.

SLU insurance with Kammarkollegiet

The university may not take out insurance policies with any provider other than Kammarkollegiet. I.e., insurance policies cannot be taken out with private insurance companies. SLU has several policies with Kammarkollegiet. All insurance matters are dealt with by Kammarkollegiet in Karlstad, tel. +46 54 22 12 00 (switchboard). For in-depth information about the terms and conditions, procedures in the event of injury etc., visit Kammarkollegiet's website: www.kammarkollegiet.se

The following Kammarkollegiet insurance policies have been taken out by SLU:

- Business insurance
- Government vehicle insurance
- Business travel insurance
- Personal injury insurance for students
- Insurance for international visitors
- Student IN
- Student OUT
- FAS+
- Sickness and parental insurance for doctoral students funded by scholarships

Contact Anna Jarmar at the Legal Affairs Unit with any questions related to Kammarkollegiet's insurance at SLU. Contact the Division of Educational Affairs for information about insurance for students.