**Insurance cover and conditions for scholarship holders at KI**

**Work-based benefits**

If you work in Sweden and have a Swedish social security number, you are insured for work-based benefits, such as:

- pregnancy monetary

- parental benefit at the sickness benefit level and the basic level,

- temporary parental allowance, income-based retirement pension

- sickness benefit etc.

The work-based benefits should all cover some form of income loss and the size of them depends on what income you have or have had. Since fellows do not have a salary with a salary in Sweden, they cannot be covered by the work-based benefits.

**Settlement-based benefits**

If you live in Sweden for more than a year and have a Swedish social security number, you are insured for residence-based benefits, such as:

- parental allowance at the lowest and basic levels,

- child support,

- maintenance;

- housing,

- compensation for certain dental care, etc

You are entitled to these benefits if you are insured in Sweden, which you are if you live here and do not work in another country. To determine if you live in Sweden, the Swedish Social Insurance Agency weighs, among other things, how you live, from which country you receive your income, how long you should be in Sweden and how often you visit other countries. It also matters where your family members live. You cannot be insured at the same time in Sweden and a country within the EU / EEA or in Switzerland.

Postgraduate students with scholarships are not considered to be resident in Sweden (pursuant to Chapter 5, Section 8 of the Social Insurance Code) and are thus not entitled to residence-based benefits. However, KI has taken out insurance for doctoral students through the Chamber of Commerce.

**The scholarship's arrival in Sweden**

When the fellow comes to Sweden, it is important to check current insurance from the home country that applies during their stay at KI. It can be insurance from the university you come from, your own private insurance or, as for EU members, an EU card (European Health Insurance Card, EHIC).

KI should encourage the fellows to keep the insurance from their home country, even if it entails a monthly cost for the fellow in the form of premiums. If there is no insurance cover from the home country, proof that the fellow is insured must be presented.

Scholars who stay in Sweden for more than a year, regardless of citizenship, must register their people here and apply for a Swedish social security number with the Swedish Tax Agency. When you are assigned a Swedish social security number, you are covered by Swedish health care benefits. Scholarships will then have access to fully subsidized health and dental care, ie. pay only patient fee.

Before a social security number is assigned, and when the fellow is staying for less than a year, some insurance can be taken out depending on which country the fellow comes from.

**Insurance for fellows staying here for less than a year**

**EU Card, EHIC**

Scholarships from the EU must have a valid EU card, EHIC, within the EU / EEA or Switzerland.

The EU card gives the fellow the right to emergency medical care when he is in Sweden, which:

- can't wait until it comes back to its home country

- the fellow receives from healthcare providers who are connected to the general health care system in Sweden.

With care that cannot wait until you return to your home country is meant not only emergency care, but also care that is caused by chronic illness. Such care includes sampling and medical checks.

With the EU card, the fellow pays as much for medical and dental care as those living in Sweden. Therefore, the fellow pays the patient fee himself.

**Insurance for foreign visitors, FUB**

FUB applies to foreign visitors, incl. fellows, who have a connection to KI's business and stay here for less than a year (ie do not have a Swedish social security number). The insurance is only valid for 364 days.

FUB is taken out as a group insurance that applies around the clock in Sweden and during travel that takes place directly between the home country and Sweden. The insurance does not apply if the insured is in his home country. Also applies in the Schengen area if the insured has a Schengen visa.

The insurance covers emergency medical and dental care and home transport to the home country if necessary. The insurance does not cover regular checks or medications for illnesses that have occurred before the trip.

The insurance contains invalidity and death capital. In the event of an accidental injury leading to medical disability, an invalidity capital is paid in relation to the medical degree of disability. If the accidental injury leads to death within three years, a basic amount is paid to the estate.

The insurance includes a liability cover if someone claims the visitor for damages for something the visitor did during the visit. It also contains a legal protection if the visitor claims someone for damages.

In addition, the insurance includes a property protection if the visitor gets rid of his private property during the visit. In the event of damage to property, the deductible is always 1500 SEK.

**Student IN collection**

The Student IN insurance collection applies to an exchange student who is studying, researching or practicing in Sweden in accordance with an agreement between KI and a foreign university or university. By assumed is meant registered in LADOK.

The Student IN collection insurance applies from 2020-02-01 also for external students eg. Erasmus students, doctoral students or trainees who are studying or practicing in Sweden without being registered in LADOK and when there is no written agreement between the universities.

**This means that the Student IN collection covers all student categories at KI and that the department should not take out any Individual Student IN insurance.**

The insurance applies to:

- Around the clock

- During the fellow's journey between the home country and Sweden, during theentire education period and two weeks before the start of the studies and two weeks after the end of the studies

- During summer holidays, if the fellow continues to study at the college / university after the summer holidays

- Throughout the Schengen area, provided that the fellow has a valid Schengen visa, issued by the Swedish foreign authority (but the property protection only applies in Sweden). If the fellow has a residence permit, the insurance only applies in Sweden.

The insurance does not apply if the fellow is in the home country.

The insurance covers emergency medical and dental care and home transport to the home country if necessary. The insurance does not cover regular checks or medications for illnesses that have occurred before the trip. The insurance also includes a liability cover if someone claims the fellow for damages. For example, it may be a landlord who claims the

fellow for damages for an injury that has occurred in their accommodation during the insurance period. Then the insurance can help the fellow with legal support and reimburse him for the damages. The insurance also includes legal protection if it is the fellow who claims someone else for damages.

As long as the fellow is in Sweden, the insurance also applies to their belongings. This means that the fellow can seek reimbursement if their things are broken or stolen. In the event of damage to property, the deductible is always SEK 1,500. Otherwise, the insurance applies without deductible.

**Personal injury insurance for students**

The insurance covers students and doctoral students at colleges and universities. The insurance applies in Sweden during school hours and during direct travel between the home and the place where the school time is spent.

In the event of personal injury through accident or illness through infection, compensation for personal injury is paid in accordance with Chapter 5 of the Compensation Act (1972: 207) as if the liability had been incurred. In the case of compensation for loss of income, the rules on calculation of annuity basis are applied in Chapter 41. Sections 8–18 of the Social Insurance Code (2010: 110).

If either a personal injury resulting from an accident or an illness through an infection results in death within three years from the time of the injury, a basic amount is paid to the estate in addition to any amount already paid. In addition, if the deceased own child who at the age of death has not reached the age of 18, - and in addition to compensation for loss of maintenance according to the first subparagraph - shall be paid three basic amounts for each such child and three basic amounts for the other parent for such a child as beneficiaries in accident insurance, provided that the other parent is, or is, the cause of death, custodian.

**Insurance for scholaship holders staying here longer than one year**

**Especially personal injury protection, SPS**

The SPS insurance speaks during the time the fellow participates in activities / assignments, when the fellow is on his way to or from activities provided that he travels directly without stopping along the way. In the event of a traffic accident, you must be covered by the vehicle's traffic insurance instead.

The compensation is paid for, inter alia, following:

- Burning and aching if the fellow has acute problems in connection with the injury

- Lyte and but if the fellow gets scars or permanent problems (eg compensation is lost if you lose a tooth)

- Necessary costs for doctor's visits and medicines in the high-cost protection that are not covered by other insurance

- Loss of income if the fellow gets sick leave due to. Damage

**Health and parental insurance for doctoral students with scholarships**

Scholarships are not counted as illness-based income at the Social Insurance Agency. Doctoral students who finance their studies with a scholarship can therefore not apply for parental benefit or sickness benefit at Försäkringskassan. Instead, they can apply for compensation from the Chamber of Commerce.

The level of compensation is calculated on the basis of the size of the scholarship in accordance with the same principle that the Swedish Social Insurance Agency had calculated compensation for salary. In this way, the scholarship is sufficient the doctoral period, even if it extends over time due to illness or parental leave.

In the case of illness, the following applies:

- The fellow is entitled to sickness benefit if his work capacity is reduced by at least a quarter.

- The fellow can receive sickness benefit for 25, 50, 75 or 100 percent of a day.

- If the fellow is on sick leave more than seven days in a row, a medical certificate is required.

- If the fellow is on sick leave for an extended period, he / she will apply for compensation for the entire period in the Chamber's e-service.

- If the fellow is temporarily ill, this person sends an email to the Chamber College the day he falls ill or at the latest the day after and reports to the sick

In the case of parental leave, the following applies:

- Parental allowance is paid for 480 days for a child. Of these, compensation is based on his scholarship 390 of the days. The other 90 days, the remuneration is SEK 180 per day.

- The grantee can apply for parental allowance for 25, 50, 75, or 100 percent of a day.

- When the fellow knows that he or she must be parental leave for a longer period, the fellow applies for compensation.

In the case of temporary parental leave / child care (WAB), the following applies:

- The grantee can apply for compensation for temporary parental leave when he or she is at home for the care of children (mothers) or in connection with a child's birth or adoption. The grantee can also take out temporary parental leave when a child has died.

- The fellow can apply for temporary parental leave for 25, 50, 75 or 100 percent of a day.

- If he is at home with a sick child, a medical certificate is required after seven days.

- Temporary parental leave can be taken for a maximum of 120 days per child and year.

**Scholarships at the basic and advanced level**

Scholarships at undergraduate or graduate level that are accepted for higher education at KI or another university are covered by Student IN.

**Postdoctoral fellows**

Postgraduate students admitted at KI are approached by the Swedish Chamber of Commerce's SPS.

This insurance provides protection equivalent to the protection that employees have in the event of work injuries.

The insurance is indicated when the doctoral student has registered in Sweden and assigned a Swedish social security number. Before that, notify the insurances that exist for fellows staying here for less than a year, such FUB men also the EU card, EHIC.

In addition to the above personal injury insurance, the College of Health and Parental Insurance applies as an annual, compulsory group insurance for all doctoral students, regardless of whether they are registered and assigned a Swedish social security number or have stayed in Sweden for less than a year.

KI continues to pay supplementary scholarships during the absence. absence.

Information on how to report absences can be found on the Kammarkollegiet website.

**Postdoctoral fellowships**

Postdoctors who stay in Sweden for less than a year and have not been assigned a Swedish social security number are covered by the insurance FUB and the EU card, EHIC.

Postdoctors who have been resident in Sweden for more than a year and have been assigned a Swedish social security number are covered by SPS.

Postdoctoral fellows with scholarships can apply for residence-based benefits at the Social Insurance Office. The right to compensation based on living in Sweden is decided by the Swedish Social Insurance Agency.

**Other conditions**

**Accident insurance during leisure time**

The grantee has his own responsibility to take out private accident insurance during his stay in Sweden.

Those covered by the insurance FUB (those who do not have a Swedish social security number) are valid for a maximum of 364 days, have a certain accident insurance cover and a property protection. FUB also reimburses necessary and reasonable additional costs for transport to the home country in case the fellow is affected by a serious illness or extensive

personal injury during the insurance period. The same applies to the home transport of the deceased.

If the fellow has a Swedish social security number, most insurance companies offer the home country of the insured due to. that the insured suffered serious illness or extensive personal injury during the insurance period. the same applies to the home transport of the deceased.

If the fellow is covered by the insurance Student IN, there is a property protection throughout the insurance period in Sweden accident insurance that can be taken out during your stay in Sweden.

**Relatives of fellows**

Accompanying relatives are not covered by the insurance policies applicable to fellows. However, the institution may take out individual insurance policies that may apply to relatives, such as FUB. Relatives of EU citizens must also have a valid EU card.

**Life insurance**

The fellow with a Swedish social security number has his own responsibility to take out private life insurance during his stay in Sweden.