

Insurance information - Collective Accident Insurance

Insurance policy number O110SE210
Insurance period 2020-01-01—2020-12-31
Policy holder Stockholms stad

Stockholms stad has taken out accident insurance for children, pupils, young persons and other groups within the municipality. The insurance information provides a brief description of the scope of the insurance. It is always the insurance policy and the complete Swedish insurance terms and conditions that are used in the event of a loss adjustment.

An accidental injury is a body injury that the insured party suffers involuntarily through a sudden external event, violence to the body from the outside. This insurance is not valid for illness.

Reporting a loss

Any loss shall be reported direct to Crawford & Co and be sent to:
Crawford & Co AB
Kommunolycksfall
Box 6044
171 06 Solna
Email: sterik.olycksfall@crowco.se
Tel: 08-508 29926

Measures in the event of a loss

Please see a doctor or dentist who is affiliated to the Social Insurance Agency. Please save all receipts. Any need for a taxi to and from school due to the accident shall be confirmed by a certificate from the doctor providing treatment. The certificate shall show the period for which a taxi has been granted. Before the taxi journeys to and from school are ordered, Crawford & Co shall be contacted for confirmation. Please send in the certificate in conjunction with reporting the loss. Taxi journeys may be ordered following confirmation from Crawford & Co.

Activity period

The insurance is valid for accidental injury occurring during the activity period when participating in leisure activities, practical experience, education, care or other occupation for which Stockholms stad is responsible:

- Participants within leisure activities arranged by the municipality or an independent actor, such as playground activities, open pre-school, after-school centre, leisure club and youth club.
- Participants within municipal or independent adult education, including SFI.
- Participants within labour market activities according to SoL.
- Participants within daytime and occupational activities according to SoL/LSS.
- Camps within leisure activities arranged by Stockholms stad.
- Refugees and asylum-seekers participating in introduction programmes.
- Participants within activities within Jobbtorg Stockholm.
- Camp activities according to LSS.
- Children and young persons within care programmes within Socialtjänsten.
- Contact families and contact persons according to SoL/LSS/LVU.
- Participants and assistants within access support according to the Code relating to Parents, Guardians and Children.
- Participants in supervision according to LSS.
- Volunteers who carry out voluntary work by agreement on behalf of Stockholms stad.
- Persons participating in practical experience and education arranged by Stockholms stad.
- Participants within activities within Samordningsförbundet Stockholm stad.
- Persons appointed in accordance with the electoral law, and other contractors engaged in the implementation of general elections.

24 hours per day

The insurance is valid for the groups below in the event of accidental injury occurring any time 24 hours per day:

- All children in pre-school and educational care (= family daycare), pre-school class and primary, secondary and special schools who are registered in Stockholms stad or another municipality and who participate in activities for which Stockholms stad is responsible, irrespective of whether the activities are operated by the municipality or an independent actor.
- All children and pupils who are registered in Stockholms stad but to attend another municipality's pre-school and educational care (= family daycare), pre-school class and primary, secondary and special schools, irrespective of whether the activities are operated by the municipality or an independent actor.
- Paperless children and asylum-seeking children and children who are staying in Sweden with a time-limited residence permit and children who are EU citizens and diplomats' children who live in Sweden and are enrolled for education for which Stockholms stad is responsible. Children refers to persons who have not turned 18 years and persons who are completing upper secondary education started before their 18th birthday.
- Persons living in housing according to SoL/LSS/LVU.
- Persons living in housing with special services according to SoL/LSS.
- Persons living in Homes for Care and Living (HVB), or family homes, arranged by Stockholms stad or by another.
- Persons living in short-term home/short-term family according to SoL/LSS.

Scope of the insurance and maximum compensation amount per insured person

The total compensation amount for all insured persons is limited to KSEK 500 000 per year.

Medical costs	Necessary and reasonable costs
Dental injury costs	Necessary and reasonable costs
Travel costs	Necessary and reasonable costs
Additional costs	1 personal basic amount for social security purposes (pbb)
Personal possessions damaged in conjunction with the accident	0.25 pbb
Rehabilitation costs	Necessary and reasonable costs
For a medical disability degree up to and including 50 %	15 pbb
For a medical disability degree above 50 %	30 pbb
For an economic disability degree up to and including 50 %	15 pbb
For an economic disability degree above 50 %	30 pbb
Technical aids	1 pbb
Compensation for death	1 pbb
Compensation for disability and injury	According to table
Compensation for pain and suffering	According to table
Compensation for disfiguring scars	According to table
Crisis therapy	Maximum 10 treatment appointments
Compensation for HIV or hepatitis infection	5 pbb
Hospital care	SEK 100/day for maximum 90 days

Activity period

The time the insured party is participating in insured activities, and journeys to and from the activities.

24 hours per day

24 hours per day, including leisure time and holidays.

Medical costs

The insurance pays compensation for necessary and reasonable costs for medical care, medicines, treatment and technical aids to heal the injury. The costs shall have arisen within five years of the time of the injury.

Compensation is also paid for hospital care. The costs are only compensated where care is given that is also compensated by general insurance or is otherwise financed through public funds.

Dental injury costs

The insurance pays compensation for necessary and reasonable costs for treatment of teeth or dentures damaged in the mouth. The costs shall have arisen within five years of the time of the injury.

The costs must be approved by Crawford & Co before the treatment begins. If the final treatment of the injury must be deferred, it may be compensated if the insured party has not yet turned 25 years.

Travel costs

The insurance pays compensation for travel costs in conjunction with care and treatment. Compensation is also paid for journeys with special means of transport in order to enable participation in schoolwork if a doctor has prescribed this. The costs shall have arisen within five years of the time of the injury. Travel costs are compensated for at most in the self-financed amount for journeys while ill stated in the National Insurance Act and shall be approved in advance by Crawford & Co.

Damaged clothes and glasses

If the accidental injury should lead to the insured party needing medical treatment, compensation is paid for the cost of possessions normally worn on the body.

Additional costs

If the accidental injury has entailed medical treatment, compensation may be paid for the insured party's necessary and unavoidable additional costs arising during the acute healing period as a result of the accidental injury.

Disability

Compensation may be paid for medical or economic disability. The final assessment can be made only when the injury has healed and the doctor has assessed that the condition has stabilised. Compensation is paid in such a proportion to the insured amount as corresponds to the degree of disability determined.

Technical aids

If the accidental injury is expected to lead to permanent disability, compensation is paid for technical aids.

Death

If the insured party dies as a result of the accidental injury within three years of the accident, or during the insured period irrespective of cause up to the age of 25 years, compensation is paid to the estate of the insured party.

General

Condition	A 600:3 Collective Accident Insurance
Excess	The insurance is valid without an excess
Basic amount for social security purposes 2020	SEK 47 300
Stays outside Sweden	The insurance is valid for stays outside Sweden for at most 60 consecutive days
Compensation from another	Compensation is paid for costs to the extent they are not compensated from another source. Costs compensated by another according to a separate law or statute, international convention, collective agreement or other compensation institute that may be invoked for the insured case are not compensated by this insurance.