

## Insurance Statement | Personal Accident Insurance

For children and teenagers in Gothenburg | 2018-07-01 – 2019-06-30

The municipality has purchased personal accident insurance for students, children, teenagers and other groups within the boundaries comprising the metropolitan area of Gothenburg. This statement outlines the scope and limitations of the insurance policy.

A Personal Accident is an involuntary physical injury to the insured, suffered through a sudden external event (impact to the body). Personal accident does not cover illness.

### Guidelines when injured

- Seek immediate help or assistance from a doctor or dentist
- Make sure to keep all receipts
- Any transport by taxi to and from school premises must be approved and authorized with a certificate signed by a doctor. The certificate should also state for which period of time the transportation by taxi is approved for. Protector must be informed of the transportation by taxi upon being approved. The taxi certificate and claim can be sent to Protector by email or through our homepage. Upon Protector's approval, the taxi may be ordered.
- In case of injury, a claim should be filed with Protector without undue delay.

Whom the Insurance covers	When the insurance is valid
<b>Children aged 0-17 years old</b> <ul style="list-style-type: none"> <li>- Children registered as citizens of Gothenburg.</li> <li>- Children from other municipalities covered by municipal or private childcare.</li> <li>- Children attending public or private schools in Gothenburg.</li> <li>- Asylum children or children without identity/nationality documentation in Gothenburg.</li> </ul>	Full time 24/7 – school hours, leisure, and working hours
<b>High School Students 18 years and above</b> <ul style="list-style-type: none"> <li>- Students in public or private schools, students from other municipalities inclusive.</li> <li>- High school students from the city of Gothenburg attending school in neighboring municipalities.</li> <li>- Asylum children or children without identity/nationality documentation in Gothenburg.</li> </ul>	Full time 24/7 – school hours, leisure, and working hours For students dropping out of school the insurance is valid until 1 September that respective year.
<b>Others Insured</b> <ul style="list-style-type: none"> <li>- Attendees in and by Utbildningsförvaltningen regarded as higher education i.e. high school level, Särsvux, students completing internships, university level students and equivalent.</li> <li>- Local employees managing public affairs within the municipality not covered by LAF.</li> </ul>	Part time, in addition to being valid during movement to and from one of the affiliated educational institutions/activities.
Insurance Category	Insurance sum
Medical disability	15 <sup>1</sup> base amount <sup>2</sup>
Economic disability	15 <sup>1</sup> base amount <sup>2</sup>
Pharmaceuticals, dental claims- and travel expenses	Without limitation
Additional costs	Necessary and justified
Utilities replacement	Necessary and justified
Medical rehabilitation	Necessary and justified
Personal belongings	Limited to 0,25 base amount <sup>2</sup>
Pain and suffering	In accordance with table in terms and conditions
Scars compensation	In accordance with table in terms and conditions
Death benefits	1 base amount <sup>2</sup>
Trauma insurance	Up to 10 treatments
<sup>1</sup> Disability above 50 % calculated up to 30 base amounts <sup>2</sup> The base amount is 45 500 kronor for 2018	

## **Part time / School hours**

The insurance is valid during ordinary school hours, during lectures or equivalent, as well as transportation to and from school premises. Furthermore the insurance policy covers other activities organized by schools such as PRAO, APU, and other activities related to the curriculum. Even when a student is present on school grounds in relation to his or her education the insurance policy is valid: leisure activities, sports, outings, field trips, and any other activities organized or approved by the school's principal or equivalent.

## **Full time**

School hours, leisure, and vacations.

## **Medical Expenses**

The insurance covers necessary costs related to medical care, medicine, treatment, and other products aiding recovery. Costs may not arise any later than up to 5 years after the injury took place. Hospital treatment will also be reimbursed. The costs are only covered for care that is also reimbursed by general insurance or equivalently financed by public funds.

## **Transportation costs**

The insurance covers travel costs in connection with care and treatment. Compensation is also provided for special transportation needs so that the injured party may participate in school activities – this is only valid if authorized and confirmed by a doctor. Costs may not arise any later than up to 5 years after the injury took place. Travel expenses are reimbursed with up to the maximum amount of deductibles as outlined in the National Insurance Act and must be approved in advance by Protector.

## **Dental costs**

The insurance covers necessary costs for treatment of teeth, and/or tooth prosthesis damaged in the oral cavity. Costs may not arise any later than up to 5 years after the injury took place.

## **General**

*Policy number:* 366154-4.1  
*Policy Wording:* Collective personal accident insurance for municipalities PS210 GBG from 01.07.2018.  
*Deductible:* The insurance is valid without deductibles  
*Base amount 2018:* 45 500 kr

*Outside of Nordic Countries:* The insurance covers visits outside the Nordic countries for a maximum of 12 months. Compensation is provided for costs to the extent that they are not reimbursed from other sources.

*Compensation other sources:* Compensation will not be paid if the claim is already covered by law, international conventions, collective agreements, or other institutions providing compensation.

*Claims:* Tel: +46 (0)8-410 637 27  
Homepage: Claims may be directly reported to [www.protectorforsakring.se](http://www.protectorforsakring.se)  
E-mail: [skador@protectorforsakring.se](mailto:skador@protectorforsakring.se)

**Alternatively by post**  
Protector Försäkring  
Västra Trädgårdsgatan 15  
111 53 Stockholm

The costs have to be approved by Protector before treatment. If final treatment is delayed, protector will still cover the patient on the grounds of being under 25 years of age.

## **Damages to clothing, spectacles, hearing aids etc.**

Should a personal accident cause the injured party to seek medical treatment by a doctor, full compensation is provided for any damaged clothing, spectacles, hearing aids etc.

## **Additional Costs**

If the inflicted accident requires medical treatment, the injured party will be compensated with necessary and unanticipated additional costs as a result of the injury during the critical recovery period.

## **Medical Rehabilitation**

Compensation is provided for costs associated with rehabilitation in regards to examination, treatment and care.

## **Technical assistance/aid**

If the injury is expected to lead to a permanent disability, compensation will be provided for technical assistance/aid.

## **Disability Compensation**

Compensation may be paid for medical or occupational disability. Final evaluation must be undertaken when the injury has healed and the doctor determines the physical condition to be stable.

## **Death**

Regardless of cause of death, 0-25 years of age. If the insured dies due to accidental injury within 3 years of the accident or during the policy period regardless of cause, compensation is paid for funeral.

# Extend the cover to protect your children

Children are the dearest thing we have. Despite this our cars and homes are often better insured than our children. We offer you to supplement City of Gothenburg's personal accident insurance with insurance that also covers disability caused by illness.<sup>3</sup>

## Illness is the leading cause of disability

The insurance cover protecting your child through the City of Gothenburg is only valid for physical accidents. The most common cause of disability in children is illness. This may involve, for example metabolic diseases or diseases of the sense organs.

## Insurance sum

Insurance sum for disability is 15 base amounts<sup>2</sup>. The highest level of indemnity is 30 base amounts.

## Disability is calculated as follows

- The degree of medical disability under 50 percent
  - Compensation is calculated based on the sum insured
- The degree of medical disability 50 percent and above
  - Compensation is calculated based on the sum insured x 2
- At 50 percent permanent disability compensation is payable at 50 percent of the sum insured
- At 75 percent permanent disability compensation is payable at 75 percent of the sum insured.
- If the disability is permanent, compensation is accordingly payable at 100 percent of the sum insured.

## Price

The price of this insurance is SEK 351 annually.

## Other benefits included

- Medical and travel expenses in case of sickness
- Hospitalization and emergency aid compensation
- Rehabilitation
- Contribution of costs
- Death benefits

## Declaration of health

When you apply for health insurance, we do a medical risk assessment. Illnesses that your child already carries as well as specified illnesses will not be covered by the insurance. In most cases the child will be covered by health insurance, however, present illnesses will be excluded from the cover. Because of this we need to know as much as possible about your child's medical condition. When you fill in the health declaration form we can properly assess what type of insurance cover we can offer you.



<sup>1</sup> The price is valid for insurance purchased between 2018-07-01 and 2019-06-30

<sup>2</sup> The base amount for 2018 is 45 500 kr

<sup>3</sup> The insurance may be purchased up to the age of 18

## For more information and registration

Please visit our homepage [www.protectorforsakring.se/gbgstad](http://www.protectorforsakring.se/gbgstad)

Call 08-410 637 00 to receive a health declaration and the registration form will be sent to you by postal services.