

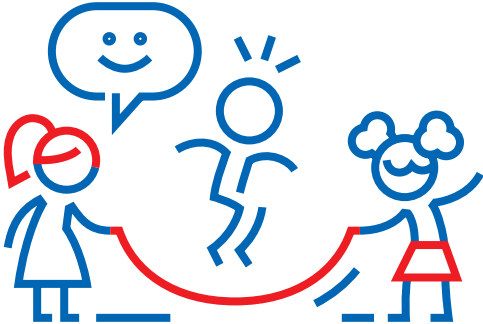
# Insurance statement

## Accident insurance

### The City of Gothenburg

The City of Gothenburg has taken out accident insurance for students, children, young people and other groups within the City of Gothenburg's field of operations.

Insurance number: **2088210** • Insurance period: 1 July 2025 -- 30 June 2026

Who the insurance applies to	When the insurance applies
<p><b>Children aged 0 to 17</b></p> <ul style="list-style-type: none"><li>• Children registered in the City of Gothenburg.</li><li>• Children from other municipalities in municipal activities, individual activities and municipal and independent schools in the City of Gothenburg.</li><li>• Asylum seekers and unaccompanied children and hidden and undocumented children in the City of Gothenburg.</li><li>• Refugees from Ukraine aged 0 to 18.</li></ul>	<p><b>Full-time</b></p>
<p><b>Upper secondary school students from the age of 18</b></p> <ul style="list-style-type: none"><li>• Upper secondary school students in municipal and independent upper secondary and upper secondary special schools in the City of Gothenburg, including students from other municipalities.</li><li>• Upper secondary school students from the City of Gothenburg with schooling in upper secondary and upper secondary special schools in other municipalities.</li></ul>	<p><b>Full-time</b></p>
<p><b>Other insured parties</b></p> <ul style="list-style-type: none"><li>• Participants in municipal adult education and special training for adults within the Utbildningsförvaltningen. Participants who carry out testing and assignments within diving, and work-place-based training, practical training and project work.</li></ul>	<p><b>Business hours</b></p>
<p><b>Definitions</b></p> <p><b>Full-time</b> 24 hours a day</p> <p><b>School/business hours</b> The insurance is valid during the period that the insured party participates in regular school, childcare or equivalent activities operated by the municipality, as well as travel to and from such activities. The insurance is also valid for other activities arranged by the school/business that are approved by the headteacher or equivalent, such as school trips and work experience.</p>	

Insurance item	Insurance amount
Medical disability <50%	15 price base amounts
Medical disability and financial incapacity minimum 50%	30 price base amounts
Remuneration in case of death	1 price base amount
Remuneration in case of death, regardless of cause, for the insured party who at the time of injury had not turned 25	1 price base amount
Medical, dental and travel costs	Necessary and reasonable costs
Clothes and glasses (Applies if the accidental injury resulted in a medical or dental visit)	Maximum 0.25 price base amount
Scar treatment	Injuries Commission's table from level "Clearly prominent"
Burns and pain	According to table
Assistive devices	Necessary and reasonable costs
Additional costs	Necessary and reasonable costs
Medical rehabilitation	Necessary and reasonable costs
Mental crisis insurance	Up to 10 treatments
Infection	5 price base amounts
Disability resulting from suicide attempt for the insured party who at the time of injury had not turned 20.	See medical disability and financial incapacity above.
<p><i>-The insurance applies without excess</i></p> <p><i>-If the sum insured is stated in price base amounts, the compensation is calculated on the basis of the price base amount that applies when the company pays compensation. The price base amount is SEK 58,800 for 2025</i></p> <p><b>The insurance applies worldwide for 12 months.</b></p> <p>Remember that this is not a travel insurance policy. If you are intending to travel outside the Nordic region, you always need separate travel insurance that is also valid for costs resulting from illness abroad and for transport home from abroad in the event of illness and accidents.</p> <p><b>For students who are finishing their education in nursery school, pre-school class, primary and upper secondary school, the insurance applies until 1 September of the current year.</b></p> <p><b>When an accident has occurred</b></p> <p>In the event of an injury, report it to us via:</p> <p>Website: <a href="http://www.lansforsakringar.se/gbgstad">www.lansforsakringar.se/gbgstad</a></p> <p>Click on "Report injury here", on the next page click the red box "Report injury" then enter your details.</p> <p><b>Phone: +46 (0)31-63 80 00</b></p> <p><b>What to do in the event of an injury</b></p> <ul style="list-style-type: none"> <li>• Visit a doctor or dentist that is affiliated with the Swedish Social Insurance Agency</li> <li>• Save all receipts</li> <li>• If you need a taxi to and from school due to the accident, this must be substantiated with a certificate from the attending physician. The certificate must state the period during which the taxi was granted. Before booking taxi journeys to and from school, Länsförsäkringar Göteborg och Bohuslän must be contacted for confirmation. Submit the certificate along with the claim through Länsförsäkringar Göteborg och Bohuslän's website or by e-mail. After receiving confirmation from Länsförsäkringar Göteborg och Bohuslän, you can book the taxis.</li> <li>• In the event of injury, a claim must be lodged with Länsförsäkringar Göteborg och Bohuslän as soon as possible.</li> </ul>	

# Good to know about insurance

## INSURANCE TERMS

**In this insurance statement only a brief description of the insurance policy is provided.** When settling claims, the terms that are set out in the agreement between the City of Gothenburg and Länsförsäkringar Göteborg och Bohuslän shall be applied. Contact us for more information.

## ACCIDENTAL INJURY

Accidental injury refers to physical injury that affects you involuntarily through a sudden external event. An external event refers to physical bodily violence from an outside source. The accidental injury must have required medical treatment. Injuries due to frostbite, heat stroke, sunstroke, complete hamstring tear, torsional stress of the knee and infection due to tick bites count as an accidental injury.

## MENTAL CRISIS INSURANCE

Included if you suffer an acute mental crisis in connection with

- severe accidental injury
- assault, threat, robbery or rape (a police report is required).

Compensation is provided for reasonable costs of up to ten sessions with a licenced psychologist/psychotherapist or other person trained to provide counselling. The treatment must be assigned or approved by Länsförsäkringar Göteborg och Bohuslän. The insurance does not apply to mental ill health due to bullying.

## DISABILITY/INCAPACITY AS A RESULT OF ACCIDENTAL INJURY

**Medical disability** refers to permanent future impairment of bodily function. **Financial incapacity** refers to the permanent future reduction in the injured party's capacity to work by at least 50%.

Compensation may be provided for medical disability or financial incapacity. A final assessment can only be made once the injury has healed and the doctor has assessed the condition to be stationary. Compensation is provided amounting to the proportion of the insurance amount commensurate with the degree of disability/incapacity.

## MEDICAL, TRAVEL AND DENTAL COSTS

Compensation is provided for necessary and reasonable costs for care or treatment that a doctor prescribes in order for the injury to heal. Compensation is provided by Länsförsäkringar Göteborg och Bohuslän for pre-approved costs for dental injuries. However, compensation is provided for emergency treatment without prior notification. Dental injuries caused by chewing or biting are not covered. Compensation is provided for necessary travel for medical care and treatment. If you have to use a special means of transport while receiving medical treatment as directed by your doctor in order to carry out your professional or school work, compensation may be provided for additional costs for travel between your home and regular workplace or school.

## REMUNERATION IN CASE OF DEATH

There is an entitlement to remuneration in case of death if the accidental injury results in the death of the insured party within three years of the time of the accident. The insured party, who at the time of injury had not turned 25, is entitled to remuneration in case of death, regardless of cause. It applies from birth, provided that the child was alive at birth and has been issued a personal identity number.

## CLOTHES, GLASSES ETC.

If the accidental injury resulted in a medical or dental visit, compensation will be provided for personal clothing, helmets, glasses, hearing aids and other disability aids worn at the time of the accident that were damaged. If the damaged item can be repaired, compensation will be provided to cover the cost of repair.

## SCAR TREATMENT

Compensation is provided if the scar is at least clearly prominent, according to level B in the table, no sooner than one year after the accidental injury. A condition for compensation is that the injury required medical treatment.

## BURNS AND PAIN

Compensation is provided according to the table in the event the acute healing time exceeds 30 days.

## COMPENSATION FOR ASSISTIVE DEVICES

Compensation can be provided for costs that are not compensated elsewhere for assistive devices prescribed by a doctor which may alleviate a disability. Länsförsäkringar Göteborg och Bohuslän must approve the costs beforehand.

## MEDICAL REHABILITATION

Compensation can be provided for measures that have been prescribed by doctors for the purpose of returning to work or studies.

## ADDITIONAL COSTS

If the accidental injury has required medical or dental treatment, compensation is provided for unavoidable additional personal costs during the acute illness as a result of the accidental injury occurring. No compensation is provided for lost earnings.

## INFECTION

The insurance covers infection with HIV and hepatitis B and C as a direct result of an accidental injury.

# Offer of supplementary health insurance

Children are our most precious things. Despite this, our cars and homes are often better insured than our children. We offer you supplementary City of Gothenburg accident insurance with an insurance policy that also covers, for example, disability caused by illness<sup>2</sup>.

## Illness is the most common reason for disability

The insurance that your child receives through the City of Gothenburg applies only in the event of an accident, but the most common cause of disability in children is illness. For example, this includes metabolic diseases or sense organ diseases.

## Insurance amount

The basic amount for disability is 10 price base amounts<sup>1</sup>.

## How compensation is calculated for medical disability

Compensation for **medical disability** is provided as a percentage of your chosen insurance amount. Medical disability of 20% or higher also provides additional compensation, see the terms. The maximum possible compensation is 300% of the insurance amount.

## How compensation is calculated for occupational incapacity

Compensation for **financial incapacity** is provided as a percentage of your chosen insurance amount. Medical disability of 10% or higher also provides additional compensation for financial incapacity, see the terms. The maximum possible compensation is 140% of the insurance amount.

## Other compensation that can be provided

- Medical and travel costs in the event of illness
- Hospital visits and emergency care compensation
- Rehabilitation and assistive devices
- Cost subsidy
- Remuneration in case of death

The insurance has limited validity for certain diseases.

## Health declaration

When you apply for health insurance, we perform a medical risk assessment. In most cases the child can get health insurance, but we make exceptions for pre-existing illnesses and conditions when you apply for the insurance. This is why we need to know so much about your child's health. Completing the health declaration gives us knowledge about your child that allows us to assess which insurance we can offer you.

1) The price base amount is SEK 58,800 in 2025

2) The insurance can be taken out up to and including 18 years of age

## For more information and registration

Please read more at [www.lansforsakringar.se/gbgstad](http://www.lansforsakringar.se/gbgstad)

Call +46 (0)31-63 80 00 for more information or to receive a health declaration and registration form by post.