



To whom it may concern

Detailed information about the Swedish URA-insurance, Terms and Conditions 2024-10-01;

Kammarkollegiet is a Swedish state authority.

One of our assignments is to provide insurance solutions to other Swedish authorities, including universities in Sweden.

We insure state property, buildings, employees, and students, to name a few.

Insurance summary

Coverage	Limitation in amount (SEK, 2025)	Limitation in amount (USD, 2025)	Deductible (2025)
Personal injury cover including Pharmaceutical expenses	No limitation	No limitation	0
Disability and death benefits	22 price basic amounts (SEK 1,300,000)	USD 118,000	0
Visits by close relatives	No limitation	No limitation	0
Travel to a close relative	No limitation	No limitation	0
Medical and dental care including Pharmaceutical expenses	No limitation	No limitation	0
Home transport cover including Repatriation of remains	No limitation	No limitation	0
Baggage delay of more than two (2) hours	SEK 6,000	USD 550	0
Liability cover	SEK 5,000,000	USD 450,000	0
Legal expenses cover	SEK 200,000	USD 18,000	20% of the cost of damage, max. SEK 6,000 / USD 550

Medical and dental care cover and Reimbursement

The insurance reimburses necessary, reasonable and certified costs for emergency or non-planned medical care. **For each such event**, the costs will be reimbursed for a period not exceeding 90 days from the first contact with a care provider.

If it appears that the person will need continued care even after 90 days, it may be relevant to a repatriation, which the insurance covers (Home transport cover). It is Falck and United Healthcare Global with help from the local care provider, who decides whether the repatriation is necessary. A repatriation may also be relevant at an earlier stage.

Kammarkollegiet defines emergency care as follows: medical/dental care needed for an illness that occurs during the stay abroad and medical/dental care is needed as soon as possible, for example stomach ache or a fever.

The insurance covers emergency medical treatment for a person with a chronic illness, pre-existing condition, that deteriorates during their stay abroad. The insurance covers care for mental illness that outbreaks or grow worse abroad.

Maternity care and childbirth

Insurance for maternity care and childbirth is included in the URA-insurance. The insurance reimburses necessary, reasonable cost for maternity care and childbirth. Follow-up care for the mother and check-ups for the child is also included. The pregnancy needs to be reported to Kammarkollegiet.

There is no maximum amount regarding the insurance coverage for emergency or non-elective medical or mental health care. That includes Medical Evacuation and Repatriation as well as maternity care and childbirth. There is no deductible to this insurance.

In case of serious illness, hospital admission, need for transport home or other active assistance in the event of injury abroad, the traveler can contact Falck Global Assistance.

Assistance

Kammarkollegiet cooperate with Falck Global Assistance in case of emergency for our policyholders. Falck Global Assistance cooperate in turn with United healthcare Global when assistance is needed in the US or Canada.

As this specific client is not officially enrolled in UHC, Falck Global Assistance will assist through their local office, Falck Global Assistance US, in issuing the necessary paperwork (Verification of benefits) when this client is in need of medical attention. The medical provider will then receive all the necessary details to proceed with the billing through UHC.

Falck Global Assistance

Tel: +46 8 587 717 49

Fax: +46 8 587 717 62

E-mail: fga@se.falck.com

Falck Global Assistance can be contacted 24 hours a day and *can also leave payment guarantee to all care providers.*

United Healthcare Global

PO Box 30526, Salt Lake City, UT 84130-0526

Electronic payor ID: USN01

Phone: +1 855 659 6672

The insurance is backed by the full faith and credit of the Swedish government.

On behalf of Kammarkollegiet



Fabian Österman
Unit Manager


KAMMARKOLLEGIET