



Insurance coverage due to Covid-19

Questions have been raised about which insurance cover applies to employees and students in the event that they are infected in their work / studies and later become ill in Covid-19 (verified or strong suspicion).

Employees working at Karolinska Institutet

The Terms and Conditions (Villkorsavtalet) - Sickness allowance supplement

Employees who are absent due to illness receive sick pay from days 1 - 14. The Karolinska Institutet makes deduction of salary as usual. An employee can subsequently apply for compensation from the Swedish Social Insurance Agency (försäkringskassan) for the first day of illness in the case of illness.

From day 15, the sickness case will be transferred to the Swedish Social Insurance Agency and, according to the terms of the agreement, sickness benefit supplement will be paid by 10%, but not longer than the day of sickness 365.

PSA Insurance

Employees who suspect they have been infected by the coronavirus (SARS-CoV-2) in their work and have developed clear symptoms for Covid-19 should report this to AFA as a work injury. To date, AFA Insurance has not received any such case, so the issue has not yet been tried. If AFA accepts it as work injury, it is the contract for personal injury compensation (PSA) that governs the entire case. PSA insurance can, after a decision by AFA, pay compensation for sweating and pain, and if necessary, lute and men.

In the event of suspicion of illness or personal injury caused by the work, the nearest manager shall report it to the Social Insurance Agency. The case should also be reported in KI's incident reporting system for employees.

Region KI employees who also work at the hospitals in Stockholm

AGS Insurance

Employees who suspect they, in the hospital environment, have been infected by the corona virus (SARS-CoV-2) in their work and have developed clear symptoms for Covid-19 should report it to AFA.

The AGS insurance for employees in the municipality and region applies to employees who have been employed for at least 90 days. Compensation can be paid for up to and including the month before the age of 65.

The Stockholm region pays sick pay for 90 days and from day 91 and as long as up to sick day 360. When the Social Insurance Office pays sickness benefit by about 80 percent, AGS insurance pays daily allowance with about 12 percent of the sickness benefit paid.

TFA Insurance

The notification is made to AFA, which assesses the incoming notification provided that the case has been approved by the Swedish Social Insurance Agency.

The TFA insurance can provide compensation for permanent incapacity for income loss and costs. If the complaint persists, compensation can be paid for medical disability. In the municipality and region, compensation can be paid for income loss during sick leave, as well as for burning and pain.

Students at Karolinska Institutet who carry out studies and / or VFU

Personal injury insurance through the Chamber of Commerce

Students who suspect they have been infected by the coronavirus (SARS-CoV-2) in their studies / VFU and developed clear symptoms for Covid-19 should report it to Kammarkollegiet as an accident or illness caused by studies or work practice.

The students are covered by the "personal injury insurance for students". The insurance applies to accidents and illness. 'Illness through infection' means the same as occupational injury through infection in § 5 of the Ordinance on occupational injury insurance and state personal injury protection.

Currently, Covid-19 is not included in the Annex on Infectious Diseases that can be classified as occupational injury if infected in conjunction with studies and in Business Integrated Learning (VIL), eg. VFU or laboratory work. KI has made a request to the Ministry of Social Affairs for this to be changed urgently.

To date, the Chamber has not received any such case, so the matter has not yet been tried.

In case of suspicion of illness or accident arising in connection with work-based internship, the course manager at Karolinska Institutet must make a notification to the Social Insurance Office.

The matter should also be reported in KI's incident reporting system for students.

Students performing work in the health care sector

Students who work in the health care sector must have an employment and are then covered by the AGS and TFA insurance at Region Stockholm.

Students who do volunteer work in health care

Students who perform work as volunteers in the health care are not considered employees or students, which is why private accident and illness insurance applies.