Insurance certificate

Personal Accident Insurance – 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.

Period of insurance: 1 July 2026 – 30 June 2027

This insurance certificate provides a summary of the insurance cover.
The insurance is governed by the applicable policy terms and the agreement between the City of Gothenburg and Zurich Insurance.

Who the insurance applies to and when

Full-time cover (24 hours a day)

Children aged 0 to 17:

- Children registered in the City of Gothenburg.
- Children from other municipalities in municipal activities, individual activities and municipal and independent schools in the City of Gothenburg.
- Asylum seekers and unaccompanied children and hidden and undocumented children in the City of Gothenburg.
- Refugees from Ukraine aged 0 to 18.

Upper secondary school students from the age of 18:

- 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.
- Upper secondary school students from the City of Gothenburg with schooling in upper secondary and upper secondary special schools in other municipalities.

School/activity time

Other insured parties:

- Participants in municipal adult education and special training for adults within the Utbildningsförvaltningen. Participants carry out testing and assignments within diving, and work- place-based training, practical training and project work.

For students completing compulsory school, adapted school or upper secondary school, the insurance applies until 1 September of the year they leave school

What is an accident?

An accident is a bodily injury caused by a sudden and unforeseen external event.
The accidental injury must have required medical treatment.
The following are also considered accidents:
- complete hamstring tear, torsional stress of the knee,
- drowning, sunstroke, heat stroke, frostbite and infection due to tick bites.

Scope of cover

Insurance item	Insurance amount
Medical disability <50%*	15 price base amounts
Medical disability and financial incapacity ≥ 50%	30 price base amounts
Medical, dental and travel costs	Necessary and reasonable costs
Personal belongings (e.g. clothing, glasses, etc.)	Maximum 0.25 price base amount
Scarring	According to Trafikskadenämndens table - from level "Clearly prominent"
Pain and suffering	According to Trafikskadenämndens table
Assistive devices	Necessary and reasonable costs
Additional expenses	Necessary and reasonable costs
Medical rehabilitation	Necessary and reasonable costs
Infection (HIV and hepatitis)	5 price base amounts
Crisis cover	Up to 10 treatments
Death benefit	1 price base amount

* 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.

The price base amount for 2026 is SEK 59,200.
If the amount is expressed in price base amounts, the compensation is calculated based on the price base amount applicable in the year in which the injury occurred.

The insurance applies without any deductible.

In the event of a claim

Claims are most easily reported via Zurich's claims portal: www.nordic.zurich.com/sv-se
Claims can also be reported by telephone, email or post.

Our opening hours are weekdays 08:15–17:00.

Email: kommunolycksfall@zurich.com
Telephone: 08-579 332 91
Postal address: Zurich Insurance Europé AG, Sweden Branch, Box 5069, 102 42 Stockholm

If you suffer an accident

- Seek medical or dental care from a provider affiliated with the Swedish Social Insurance Agency.
- The claim must be reported to Zurich as soon as possible.
- Keep all receipts for expenses related to the injury.
- If taxi transport to and from school or activities is required due to the accident, this must be supported by a certificate from the attending physician. The certificate must state the period for which taxi transport is granted.
- Zurich must be contacted for confirmation before taxi transport is arranged. The certificate should be submitted together with the claim notification via Zurich's website or by email.
- Taxi transport may be arranged once confirmation has been received from Zurich.

Explanations

Full-time
Full-time means that the insurance applies 24 hours a day, all year round.

School and activity time
School and activity time means the time when the insured person participates in activities arranged by the City of Gothenburg, for example: lessons and breaks, internships and education, study visits, school trips and other activities under the supervision of a responsible leader.

The insurance also applies during travel to and from such activities.

Medical expenses
Compensation is paid for necessary and reasonable costs for medical care, treatment and medication prescribed to treat the injury.

Dental injury
Compensation is paid for necessary and reasonable costs in connection with dental injury. Treatment must generally be approved by the insurer in advance. Damage caused by chewing or biting is not covered.

Travel expenses
Compensation is paid for necessary and reasonable travel expenses in connection with medical care and treatment prescribed by a physician or dentist. Compensation may also be paid for travel between home and school or the regular workplace if prescribed by a physician.

Additional expenses
Compensation is paid for necessary additional costs arising as a result of the accident during the acute treatment period.

Personal belongings
The insurance provides compensation for damage to clothing and other personal belongings if the accident required medical treatment. Mobile phones and other personal electronic devices are not covered.

Medical disability
Refers to a permanent reduction in bodily function as a result of the injury. The degree of disability is determined in accordance with industry-standard tables.

Financial disability
Refers to a permanent reduction in working capacity of at least 50% due to the injury.

Pain and suffering
Compensation may be paid for pain and suffering if the accidental injury results in absence from school or work for at least fourteen (14) days. The compensation is determined in accordance with the tables of the Swedish Traffic Injury Board.

Crisis cover
Compensation may be paid for psychological treatment due to

- an accidental injury treated by a physician,
- assault, robbery, rape or other violent act (police report required)

Assistive devices
Compensation may be paid for assistive devices prescribed to alleviate a permanent condition resulting from the injury.

Medical rehabilitation
Compensation is paid for rehabilitation aimed at restoring or improving the functional ability after the injury.

Infection
The insurance covers infection with HIV and hepatitis arising from needle sticks or cuts affecting the insured during education or internships.

Scarring
Compensation is paid for visible scars and other physical changes following an injury. Assessment is made in accordance with the tables of the Swedish Traffic Injury Board – from level “Clearly prominent”.

Death benefit
Compensation is paid if the insured person dies as a result of an accidental injury. Compensation for death due to illness or any cause other than an accident applies to insured persons who have not reached the age of 25 at the time of death. This applies from birth, provided that the child was alive at birth and has been issued a personal identity number.