



Norsk Studentorganisasjon (NSO) and Bafo Broker AS have been working together to develop "The Student Insurance" (Studentforsikringen). NSO represents approximately 230 000 students, and The Student Insurance is especially fitted for students and their financial situations.

Students are not covered under the Work Environment Act. If you become disabled while being a student, you will receive close to minimum pension from the Norwegian Government. The Student Insurance is a product that will ensure good coverage if accidents were to happen.

The Student Insurance includes three main products; Accident insurance (personal accident insurance, home insurance, travel insurance), disability insurance, and life insurance. The Student Insurance is voluntary for students. The products are described below.

For international students studying in Norway:

To be able to buy the Student Insurance, you have to:

1. *Attend one of the following university/college:*

- Arkitektur- og designhøgskolen I Oslo (AHO)
- Universitetet I Bergen (UiB)
- Kunst- og designhøgskolen I Bergen (KhiB)
- Bergen arkitekthøgskole (BAS)
- Det teknologiske menighetsfakultet (MF)
- Kunshøgskolen I Oslo (KhiO)
- Norges idrettshøgskole (NiH)
- Westerdals Oslo ACT
- Norges musikkhøgskole (NMH)
- Universitetet I Oslo (UiO)
- Universitetet I Stavanger (UiS)
- Norges miljø- og biovitenskapelige universitet
- Handelshøgskolen BI (avdeling Nydalen)
- Høgskolen Diakonova (HD)
- VID høgskolen
- Høgskolen I Oslo og Akershus (HiAk)
- Høgskolen I Bergen (hiB)
- Nord Universitetet
- Høgskolen I Hedmark (HH)
- Høgskolen I Lillehammer (HiL)
- Høgskolen I Molde (HiM)
- Høgskolen i Sørøst-Norge
- Høgskolen i Østfold (HiØ)
- Høgskolen Stord/Haugesund (HSH)
- Høgskolen i Sogn og Fjordane (HSF)
- Høgskolen i Volda (HVO)
- Lovisenberg Diakonale Høgskole (LDH)
- Norges Handelshøgskole (NHH)
- NLA høgskolen (NLA)
- Norges Teknisk-Naturvitenskaplige universitet (NTNU)
- Universitetet i Agder (UiA)
- Norges arktiske universitet (UiT)
- Norges Dansehøgskole (NDH)
- Dronning Mauds Minne Høgskole (DMMH)

2. *Pay the semester fee at the university/college you are attending*

3. Be a member of the Norwegian National Insurance Scheme (Norsk folketrygd)

How to become a member of the Norwegian National Insurance Scheme

Where are you from?

Outside the EØS-area:

Students from a country outside EØS-area, who are legally in Norway, can apply for a voluntary membership of the Norwegian National Insurance Scheme if they stay in the country between three and twelve months.

If you move to Norway to stay for at least 12 months, you will be a member of the Norwegian National Insurance Scheme from arrival date, provided that you are in the country legally.

Within the EØS-area:

Students from a country within the EØS-area, who are legally in Norway, will not be able to apply for a voluntary membership. This is due to the restrictions of the EØS treaty. However, if you work besides your studies you become a member of the Norwegian National Insurance Scheme the day you start working.

Go to www.nav.no and find detailed information about how to become a member of the Norwegian National Insurance Scheme. Contact NAV directly for further questions and if you would like to apply for voluntary membership.

Please note:

Even though the insurance requires that you are a member of the Norwegian National Insurance Scheme, the insurance company can, in most cases, make exceptions for people from the Northern Countries. However, we have to seek approval from the insurance company in each individually case. Therefore, please contact us at e-mail forsikring@student.no or phone 23 11 35 86 for consideration.

For people outside the Northern Countries, the insurance company can, in most cases, not deviate from the rule of being a member of the Norwegian National Insurance Scheme. However, we also ask that you contact us in these situations so we can evaluate each case.

THE STUDENT INSURANCE

ACCIDENT INSURANCE

- This comes in a package of three, and includes personal accident-, home-, and travel insurance
- You can buy a single coverage or family coverage

Alternativ	Single	Familie
Pris	kr 1 446	kr 2 130

The insurance is for:

- The single coverage is for the main insured
- The family coverage is for the main insured, spouse, and children under 20 years old with the same address in the Norwegian national register as their parents

The insurance is delivered by Tryg

Travel insurance

- Cover travels all over the world up to 45 days
- No requirement of staying overnight
- Students are covered while being at the university/college

Main coverage	Single	Family
Illness / medical expenses	Unlimited	Unlimited
Repatriation	Unlimited	Unlimited
Recall from trip	Unlimited	Unlimited
Personal liability	10 000 000	10 000 000
Trip interruption	1 200 pr day – maximum 60 000	1 200 pr day – maximum 60 000/insured
Personal Luggage	50 000	50 000/insured
Legal assistanse outside Norge	20 000	20 000
Emergency evacuation	Unlimited	unlimited
Cancelation	60 000	60 000/insured
Luggage delay	2 000	2 000/insured

Deductible: NOK 500 for personal luggage and NOK 1 000 for cancellation. NOK 2 000 for repeated theft of/damage to mobile phone.

Home insurance

- Home insurance covers your place of residence regardless if that address is registered in the Norwegian national register
- It covers loss and damages of your private household effects and movable property. Thus, all loose objects that you take with you if you move

Main coverage	Single	Family
Fire, lightning, explotion	200 000	500 000
Water damage	200 000	500 000
Expenses for stay outside home after damage	80 000	80 000
Food in freezer	15 000	15 000
Theft and vandalism	200 000	500 000
Theft and vandalism in private shed/garage	30 000	30 000
Money / bonds	20 000	20 000
Theft of bike/bike hanger	5000 + 5000	5000 + 5000
Theft of computer and computer equipment	200 000	200 000
Personal property - outside area	10 000	10 000
Reconstruction of notes and data etc	10 000	10 000
Legal assistance	100 000	100 000

Accident insurance

	Single	Family	
	Main insured	Main insured	Spouse Children

Medical disablement	750 000	750 000	750 000	250 000
Death by accident	50 000	50 000	50 000	25 000
Medical expenses	25 000	25 000	25 000	25 000
Bone fracture	5 000	5 000	5 000	5 000

- Medical disablement:
 - The insurance pays out if you become permanently medical disabled as a result of an accident
- Death by accident:
 - If death is a direct result of an accident, the compensation will be up to NOK 50 000 for main insured and spouse. For children under 15 years old, the compensation will be up to NOK 25 000
- Medical expenses:
 - The insurance will compensate medical expenses that are not covered by other insurance. It covers medical expenses related to the accident for maximum two years after the accident occurred up to NOK 25 000
- Bone fracture:
 - NOK 5000 will be paid out as a one-time amount for fractures that occurs as a result of an accident

DISABILITY INSURANCE

The insurance is delivered by Tryg.

- You can choose between coverage of NOK 500 000 or NOK 1 000 000
- The cost depends on age and coverage

Coverage	NOK 500 000	NOK 1 000 000
Under 30 years	936	1 872
31 - 39 years	1 472	2 943
40 – 60 years	3 064	6 128

LIFE INSURANCE

The insurance is delivered by Tryg.

- You can choose between coverage of NOK 500 000 or NOK 1 000 000
- The cost depends on age and coverage

Coverage	NOK 500 000	NOK 1 000 000
Under 30 years	152	304
31 - 39 years	187	374
40 – 70 years	576	1 152

Complete conditions for coverage described above is in Norwegian and can be obtained at www.student.no under "studentforsikringen", or by contacting Forsikringskontoret at 23 11 35 86 or forsikring@student.no.

We reserve the right to make changes in the insurance coverage as well as possible misprint in the information above.