Surnames, name: __________________________________________
Student number (Matrikelnummer): ____________________________

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II. Obligatory insurances for participants of the Erasmus+ programme
III. Declaration of Consent

I. General information on health, overseas health, accident and liability insurance

A) Information on health and overseas health insurance

- General (stays abroad for study and internship purposes):

If you have a state family insurance or a private student insurance, the European insurance card (EHIC) of your German insurance company covers the costs for the basic medical care.

**Important:** In some cases, the European insurance card or a private insurance is not sufficient, especially with high treatment costs, special medical interventions, in cases of a medically necessary return transport or protection in case of a pandemic. The German state insurance will only cover the amount of costs that would have arisen in Germany. Treatment costs higher than this have to be paid by the students themselves. In addition, students have to pay in advance if they are treated in an institution that is not a partner institution of the German insurance company.

All students that apply for scholarships or stays abroad at the International Office of the FHWS are required to have an internationally valid health insurance, and if not covered by the state insurance, a private overseas health insurance that covers return transport, special medical interventions and that provides sufficient protection in case of a pandemic.

- Internships:

If you are planning to complete a paid voluntary internship abroad and have a state student insurance (usually from the age of 25) in your home country, you are now by EU law required to temporary withdraw from your German insurance and get insured in your destination country*.

If you temporary withdraw from your German insurance and get insured in your destination country, you will receive a European insurance card from the insurance company in the destination country.

Once your internship is finished, you have to reregister with your German insurance company. Please consult with your local health insurance company as well as with your internship institution.

If you are completing an obligatory internship, you can use your German health insurance overseas and do not have to find an insurance abroad.
Statement of Insurance for stays abroad for study and internship purposes

*Important:
Some insurance providers are not yet fully aware of the new EU law and its framework. You find further information on the procedure of temporarily withdrawing from your insurance on the following website of the DVKA: https://www.dvka.de/de/versicherte/studierende_und_praktikanten/studierende_und_praktikanten.html

Sometimes, the insurance in the destination country is not sufficient and does not meet the minimum standards of German insurance companies. Therefore, students have to get an additional health insurance that includes protection in case of pandemic. One provider is the DAAD that offers a group insurance combining a health, accident and private liability insurance.

You find the DAAD group insurance under the following link: https://www.daad.de/de/im-ausland-studieren-forschen-lehren/stipendien-finanzierung/daad-versicherungen/versicherung-im-ausland/

- If you are not planning vocational stays at home: DAAD Gruppenversicherung Tarif 720 = 32,- Euros/Month
  (from 01.01.2021 38,- Euros/Month) (does not cover vocational stays at home)

- If you are planning vocational stays at home: DAAD Gruppenversicherung Tarif 726 = 64,- Euros/Month
  (from 01.01.2021 69,- Euros/Month) (covers vocational stays at home)

Backgroundinformation:
The possession of a national/state insurance within the EU is mandatory for the DAAD Gruppenversicherung. As the member states of the EU agreed on a Social Insurance Act and/or there are National Insurance Acts, you meet the condition of constant state insurance in Germany.

B) Information on accident insurance

In some cases, the internship institution provides an accident insurance (cf. Learning Agreement). However, if your employer does not insure you against accidents at work, you are required to organise sufficient insurance coverage yourself.

Note:
The difference between a (state) health insurance and an accident insurance is that the health insurance covers the medical primary care after accidents but does not cover the costs of consequential damages that result from the accident (e.g. disability). In order to be sufficiently insured in case of consequential damages, an accident insurance is indispensable. It is important to get a proper accident insurance and NOT a travel insurance and also that the insurance covers private accidents as well as accidents that happen at the work place.

If you already have the DAAD group insurance, you do not have to get an additional accident insurance.

C) Information on liability insurance

In some cases, the internship institution provides a liability insurance (cf. Learning Agreement). However, if your employer does not insure you against accidents at work, you are required to organise sufficient insurance coverage yourself.
Statement of Insurance for stays abroad for study and internship purposes

Note:
Students require a liability insurance that covers damages caused by the student at the workplace. A purely private liability insurance does not cover damages at the workplace.
If you already have the DAAD-group insurance, you do not have to get an additional liability insurance.

II. Obligatory insurances for participants of the Erasmus+ programme

The following insurances are obligatory for the duration of stay and have to be paid and, if necessary, taken out by all participants of the Erasmus+ programme themselves:

- **Internationally valid health insurance** and, if not covered by the state insurance, a **private overseas health insurance** that cover the following things: medically necessary return transport, return transport in case of death, special medical interventions and protection in case of a pandemic.
  ⇒ **Obligatory for stays abroad for study and internship purposes**

- **Accident insurance** (for private and workplace accidents);
  ⇒ **Obligatory for internships abroad, optional for studying abroad**

- **Liability insurance** (for damages caused in a private environment and at the workplace);
  ⇒ **Obligatory for internships abroad, optional for studying abroad**

III. Declaration of Consent

I hereby confirm, that

- I have read all information on the different insurances.
- I have a sufficient health, accident and liability insurance (including protection in case of a pandemic) for the duration of my stay abroad.
- I am aware that the University for Applied Sciences Würzburg-Schweinfurt, the National Agency (DAAD) as well as any other institution involved in the Erasmus+ or other scholarship programmes are not liable for the consequences of non-insurance or underinsurance.

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Location, Date                     Signature of student