

Health insurance

Legal health insurance

- EHIC (European Health Insurance Card, on the reverse side of health insurance card): basic coverage of medical services -> services of legal health insurance fund are also provided abroad (according to foreign standards)
- Applies to: Belgium, Bulgaria, Denmark, Estonia, Finland, France, Greece, Ireland, Iceland, Italy, Croatia, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Montenegro, North Macedonia, Netherlands, Norway, Austria, Poland, Portugal, Romania, Sweden, Switzerland, Serbia, Slovakia, Slovenia, Spain, Czechia, Hungary, Cyprus (Greek part), Azores, Ceuta, French Guiana Gozo, Guadeloupe, Madeira, Martinique, Mayotte, Melilla, Réunion, Saint Barthelmy, Saint Martin (French part), United Kingdom of Great Britain and Northern Ireland
- doctors abroad often issue private invoices that are billed according to German standards and are therefore only partially reimbursed by health insurance companies -> health insurance companies recommend private additional insurance
- Higher co-payments may apply in some countries with EHIC
- Temporary stays abroad do not usually need to be reported to your health insurance provider -> to be on the safe side, report them anyway; your insurance cover in Germany will remain valid

Private health insurance

- As there are generally no Europe-wide social security agreements, it is advisable to seek individual information regarding insurance coverage and services abroad

Private additional insurance

- Useful for every trip, because return transport to your home country is also covered
- Short-term rates (usually up to 42 or 56 days) -> are valid for the whole year
- Long-term rates are booked for the duration of your stay abroad
- Important: insure yourself from the first day of your trip!
- In general, additional insurance can be concluded online and without advance notice
- In the case of a marriage-like partnership (e.g. if you live with your partner), your partner can also be insured -> ask for details when concluding additional insurance!

➔ Applies also to graduates

Accident insurance

Legal accident insurance – semester abroad

- Students that continue their studies after their stay abroad, stay enrolled while being abroad and have the academic achievements gained during their stay abroad recognised, are legally insured through the Unfallkasse Thüringen
- Insurance protection includes activities within the organisational responsibility of the university:
 - o Regular attendance at lectures
 - o Participation in official university events approved by the university management
 - o Direct journeys associated with these activities

➔ Personal injury is insured!

Legal accident insurance – internship abroad

- Whether an accident insurance claim exists is assessed on a case-by-case basis -> private accident insurance is recommended

private accident insurance

- Covers personal injury worldwide
- No need to notify the insurer of stays abroad

Liability insurance

- In general, insurance terms and conditions are similar for all insurance companies, but to be on the safe side, check individually
- Within EU: full insurance cover for an unlimited period of stay
- Important: your permanent residence should remain in Germany
- If additional insurance is required locally, you will usually receive a notification from the internship institution or university -> to be on the safe side, ask whether your current cover is sufficient, whether you need to submit a certificate from your insurance company or whether additional cover is required (particularly relevant if you are working in a laboratory or with expensive equipment)
- No need to notify your insurance company of your stay abroad
- No difference between an internship abroad and a semester abroad; insurance cover is independent of enrolment

Further information

- DAAD (German Academic Exchange Service) offers German students affordable combined health, accident and private liability insurance for their stay abroad (tariff 726/A)
[Versicherung im Ausland - DAAD](#)