Insurance declaration Erasmus+ Internship abroad

First name: last name:

matriculation number:

Required Insurance for Participation in the Erasmus+ Internship Abroad

Interns are responsible for maintaining or, if necessary, obtaining the following insurance coverage for the duration of their stay abroad:

1. **International health insurance** (including medical evacuation and repatriation costs in the event of death)

2. **Accident insurance** (covers accidents that occur in private life as well as at work)

3. **Liability insurance** (covers damages in your personal life and at work)

4. **International health insurance** (purchased in Germany or in the destination country) – must also cover cases of pandemics (the DAAD group insurance also covers this).

1) Information on Health Insurance

If you have statutory family health insurance or private student health insurance, your German health insurance will cover basic medical care during your stay abroad through the European Health Insurance Card.

Please note: Coverage through the European Health Insurance Card or private insurance may not be sufficient in certain cases, such as when treatment costs are higher, medical interventions are required, or medically necessary repatriation is needed. German statutory health insurance only covers treatment costs that would be incurred in Germany for a similar treatment. Any higher treatment costs must be paid out of pocket. Furthermore, you must pay upfront if the treating facility is not a hospital contracted with a German health insurance provider. Therefore, additional private international health insurance is mandatory for the duration of the internship. The grant recipient hereby declares that they have taken note of this fact.

If you are covered by statutory student health insurance (generally starting at age 25) and are completing a voluntary internship in the host country that pays a monthly stipend, you must, according to the new EU law, temporarily deregister from your home country’s health insurance system and obtain insurance coverage in the host country

(the country of employment). Please consult with your internship provider and your German health insurance provider.
If you are completing a mandatory internship, you may continue to use your German health insurance.

Please note: Some insurance companies are not yet aware of the EU law. Information from the DVKA regarding the rules for canceling health insurance in your home country can be found at: https://www.dvka.de/de/versicherte/studierende_und_praktikanten/studierende_und_praktikanten.html

Since insurance coverage in the destination country may not meet the minimum standards you are accustomed to in Germany, it is recommended that you also take out supplementary combined insurance (e.g., DAAD group insurance, which combines health, accident, and personal liability coverage. This coverage also applies in the event of a pandemic).

DAAD Group Insurance: https://www.daad.de/de/im-ausland-studieren-forschen-lehren/stipendien-finanzierung/daad-versicherungen/versicherung-im-ausland/

- If you are not planning any trips home: DAAD Group Insurance Plan 720 (does not cover trips home)
- If you are planning trips home: DAAD Group Insurance Plan 726 (covers trips home)

2) Information on Accident Insurance

In some cases, accident insurance is provided by the internship host organization (see Learning Agreement) or by the home university (see Learning Agreement). Some student services organizations also provide coverage for internships abroad (usually only for mandatory internships).

If you are not covered for workplace accidents by your employer, your home university, or the student services organization, you must ensure that you have adequate insurance coverage on your own.

Note: The difference between (mandatory) health insurance and accident insurance is that, while the student's health insurance covers initial medical care in the event of an accident, it does not cover any resulting damages that may arise from the accident (disability). To ensure adequate coverage in the event of such resulting damages, accident insurance is essential. When taking out accident insurance, you should always ensure that it is NOT travel insurance and that the policy covers private accidents as well as those occurring at work for the entire duration of the internship.

If you decide to enroll in the DAAD group insurance plan, you do not need to take out any additional accident insurance.

3) Information on Liability Insurance

In some cases, liability insurance is provided by the internship host organization (see Learning Agreement) or by the home university (see Learning Agreement). Some student services organizations also provide coverage for internships abroad (usually only for mandatory internships).

If you are not covered for damages at the workplace by your employer, your home university, or the student services organization, you must ensure that you have adequate insurance coverage yourself.

Note: Students are required to have liability insurance that covers damage caused by them at their workplace. A purely private liability insurance policy does not cover damage at the workplace.

If you choose the DAAD group insurance, you do not need to take out any additional liability insurance

Consent Form

I hereby declare that

☐ I am aware that adequate health, accident, and liability insurance coverage is mandatory for participation in the Erasmus+ Internship Program.

☐ I have read all the information about the insurance policies.

☐ I have adequate health, accident, and liability insurance coverage (at work) as well as international insurance coverage (including coverage for pandemic cases) during my stay abroad.

☐ I am aware that the International Office at TH OWL, the National Agency (DAAD), the EU, and any other institution involved in the implementation of the Erasmus+ program **are not liable for the consequences of being uninsured or underinsured**.

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Place, Date	Student's Signature