

## Personal data

| Last name         | First name         | Gender         |
|-------------------|--------------------|----------------|
| <<bew_last name>> | <<bew_first name>> | <<bew_gender>> |

## Compulsory insurances for participating in the Erasmus Study Programme

The following insurances are to be borne by the trainees themselves for the duration of the traineeship and, if necessary, to be purchased:

- Internationally valid **health insurance** (including medically necessary repatriation and repatriation costs in the event of death)
- **Accident insurance**
- **Liability insurance** (for personal damage)
- **Foreign health insurance** (taken out in Germany or directly in the destination country), which also covers pandemic cases (these are covered if you take out the DAAD group insurance)

### 1) Information regarding health insurance

If you have a **statutory family or private student insurance** your German insurance will cover basic healthcare during your stay abroad via the European insurance card.

**Attention:** Coverage via the European insurance card or a private insurance may not be enough, especially in cases of higher treatment costs, special medical intervention or in cases of medically necessary repatriation. The statutory German health insurance only covers treatment costs that occur in Germany for a treatment; higher treatment costs need to be covered by students themselves. Furthermore, students are forced to pay in advance, if the institution responsible for the treatment is not a contracted hospital of their health insurance in Germany. **Therefore, an additional private foreign health insurance is mandatory for the duration of the stay abroad.**

Since the insurance cover of the host country might possibly not comply with the German minimum standard, it is advised to take out a **DAAD-Group Insurance** additionally (combination of health, accident and private liability insurance). This insurance also covers in pandemic cases. Alternatively, an equivalent health, accident and private liability insurance can be taken out, which however should cover the same insurance benefits as the DAAD Group Insurance.

Taking out DAAD Group Insurance is for your own safety and is only relevant for the Erasmus + study programme if no equivalent health, accident and private liability insurance already exists.

The DAAD Group Insurance can be found here:

<https://www.daad.de/en/study-research-teach-abroad/scholarships-funding/daad-insurance/destination-abroad/>

- ➔ If you do not plan a home leave: DAAD Group Insurance Tariff 720 = **38,- Euro / month** (does not cover home leaves)
- ➔ If you plan a home leave: DAAD Group Insurance Tariff 726 = **69,- Euro / month** (covers home leaves)

### 2) Information regarding accident insurance

In some cases, the **home university** (see Learning Agreement) or student union covers the accident insurance.

If your home university or the student union does not insure you against accidents, you must **ensure sufficient insurance cover yourself.**

**Tip:** The difference between (statutory) health insurance and accident insurance is that health insurance indeed covers primary care of accidents, however it does not cover any consequential damages that could result from these accidents (e.g. invalidity). In order to be fully secured in the case of consequential damages, an accident insurance is imperative. When taking out accident insurance it is most important to ensure that it is NOT a travel insurance and that the insurance covers private accidents throughout the whole duration of the stay abroad.

**If you have already taken out the DAAD-Group Insurance, you do not need to take out another accident insurance.**

### 3) Information regarding liability insurance

In some cases, the **host institution** (see Learning Agreement) or the **student union** covers the liability insurance.

If your home university or the student union does not insure against personal damages, you must **ensure sufficient insurance coverage yourself**.

**Tip:** Students need a personal liability insurance that covers personal damages.

**If you have already taken out the DAAD-Group Insurance, you do not need to take out another liability insurance.**

## Declaration of consent

I hereby declare that

- I am aware that sufficient health, accident and liability insurance coverage is mandatory for participating in the Erasmus+ Study Programme.
- I have read all insurance instructions.
- I have sufficient health, accident and liability insurance (incl. personal damages) as well as a foreign health insurance (incl. coverage of pandemic cases) during my stay abroad.
- I am fully aware that signing this insurance declaration does not lead to an automatic insurance contract of the DAAD group insurance or an equivalent insurance, but that I need to take care of this myself.
- I know that KOOR – Erasmus Services BW / my home university, the national agency (DAAD) and the EU as well as any other institution involved in the implementation of the Erasmus+ Programme **are not liable for the consequences of a non-insurance or underinsurance**.

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Place, Date

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Signature of the student