

## Insurance declaration

### for participants in the Erasmus Traineeship Programme (EU and worldwide)

#### Personal data

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

#### Compulsory insurances for participating in the Erasmus Placement 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** (for private accidents and accidents at work)
- **Liability insurance** (for personal damage and damage to the workplace)
- **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**, regardless of whether you receive a monthly salary in the destination country, 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 traineeship.**

The beneficiary declares that he/she is aware of this fact.

If you have a **statutory student insurance** (usually from the age of 25) and are doing a **voluntary traineeship in the destination country for which you receive a monthly salary**, you must temporarily deregister in your home country and take out insurance in the destination country (country of employment) according to the new EU law. If you do a mandatory traineeship, you can continue to use your German health insurance for the stay abroad. After your stay abroad, you will have to switch back to your old insurance coverage.

**There can be exceptions** from the above mentioned rules, i.e. that you might also be obliged to temporarily deregister in your home country and take out insurance in the destination country while doing a **mandatory traineeship**. Therefore, it is imperative that you contact your local health insurance company and get information on what you need to do in order to be sufficiently insured.

**Attention:** Some insurance companies are not yet or only moderately familiar with the EU-Law.

More information of the DVKA about deregistration in your homeland can be found on the following website:

[https://www.dvka.de/de/versicherte/studierende\\_und\\_praktikanten/studierende\\_und\\_praktikanten.html](https://www.dvka.de/de/versicherte/studierende_und_praktikanten/studierende_und_praktikanten.html)

Since the insurance cover of the host country might possibly not comply with the German minimum standard, a DAAD-Group Insurance needs to be taken out 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 needs to cover the same insurance benefits as the DAAD Group Insurance.

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

**Important:** KOOR – Erasmus Services BW and the home institution can only accept an existing health, accident and private liability insurance if the students confirm the equivalence of their insurances to the DAAD Group Insurance in written form.

Such an assessment cannot be undertaken by KOOR – Erasmus Services BW or the home institution. With this procedure KOOR – Erasmus Services BW and the home institution want to ensure that their students are sufficiently insured for the Erasmus + traineeship programme.

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 **host institution** (see Learning Agreement) or the **home university** (see Learning Agreement) covers the accident insurance. Some student unions (Studierendenwerke) also cover stays abroad for traineeship purposes (however, mostly only for mandatory traineeships).

If your host institution / your home university or the student union does not insure you against accidents at work, 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 both private accidents and accidents at the workplace throughout the whole duration of the traineeship.

**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 **home university** (see Learning Agreement) covers the liability insurance. Some student unions (Studierendenwerke) also cover stays abroad (mostly only for mandatory traineeships).

If your host institution / your home university or the student union does not insure against damage at the workplace, you must **ensure sufficient insurance coverage yourself**.

**Tip:** Students need a liability insurance that also covers damages that have been caused by the students at their workplace. A mere private liability insurance does not cover damages at the workplace. For students who undertake medical studies a professional liability insurance for doctors is urgently recommended.

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

**Please note:** If the accident or liability insurance (or both) is taken over **by the receiving institution**, an insurance policy from the receiving institution must be submitted to KOOR - Erasmus Services BW. The document can be uploaded directly to Placement Online as soon as you have received the Grant Agreement by email.

## 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 Traineeship Programme.
- I have contacted my local health insurance company and received information about my obligations and next steps regarding health insurance (deregistering/registering).
- I have read all insurance instructions.
- I have sufficient health, accident and liability insurance (at the workplace!) 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 / the home institution, 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