

Erasmus+ KA 107 INFORMATION ON INSURANCE COVERAGE

Insurance coverage

It is important to emphasize that participation in the Erasmus+ program does not include any insurance coverage. Already by signing the declaration of acceptance of your nomination for an Erasmus+ place you have committed yourself to provide sufficient insurance coverage!

It is obligatory that you have health insurance. In addition, it is advisable to take out liability insurance (“Haftpflichtversicherung”); a casualty insurance (“Unfallversicherung”) is also advisable. For detailed information about the insurance coverage, you will have in your host country, please contact your current health insurance or insurance company. In most cases, you will already find very detailed information on their homepages.

Please note that statutory health insurance (“gesetzliche Krankenversicherung”) is not valid in Egypt.

- **Private health insurance**

Please check whether you already have a tariff that includes health care during stays abroad as well as return transport to Germany. Often, however, an included insurance coverage abroad is only valid for vacation trips and not longer than a certain period of time (e.g. 6 weeks). If the latter is the case, additional insurance must be taken out.

- **Group Insurance via the DAAD**

Participants in the Erasmus+ program can take out a combined health, accident and personal liability insurance as well as luggage insurance via the group contract of the DAAD (German Academic Exchange Service). For students in the ERASMUS SMS program (studies at a partner university), the tariff 726 currently applies (according to information from the DAAD, even if the Erasmus host country is not an EU country). Further information about tariffs, scope of services and application on the website of the DAAD:

www.daad.de → Study and research abroad → Scholarships and funding →
Insurance → Insurance conditions for students, graduates,
PhD students to European countries (726)

- **Private (Health) insurances for study stays abroad**

Numerous insurance companies offer special rates and insurance packages for students who want to study abroad. Brochures and applications from various insurance companies are available upon request from the International Office. Please note that the International Office is not allowed to give recommendations about the different insurances, so please check and compare the offers to find the right one for yourself.

Often the fees are very different. They also vary from insurance to insurance with the duration of the contract and with the **age of the policyholder**. Most of the time the insurance covers outpatient

medical treatment at the doctor, medically prescribed drugs, painkilling dental treatment and medically prescribed aids after accidents. Nevertheless, the differences in the fine print are important. Therefore, you should not only inform yourself about the advertised contractual benefits, but also about the benefit limits and exclusions.

At many banks and insurance companies, you can also buy travel health insurance for about 20 €, which is valid for one year. Please note that these insurances usually only cover short stays up to 6 weeks during one (calendar) year, but not stays abroad for several months!

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