INSURANCES – HEALTH, ACCIDENT AND PRIVATE LIABILITY
TABLE OF CONTENTS

• Why do students need a health insurance?
• Do I need to register for a German health insurance?
• How do I register for German health insurance?
• Accident insurance
• Private liability insurance
In Germany, students are generally subject to mandatory health insurance!

- To enroll at a university, you need to provide proof of valid health insurance.
- A health insurance usually covers possible medical bills, hospital stays and doctor’s visits, hearing aids, prophylactic dental care, specific check-ups, etc.
- There are statutory health insurance providers and private health insurance providers in Germany.
- More information on Deutsches Studentenwerk’s websites
Students from **EU/EEA-countries, Switzerland and UK**

- social security agreements in many EU/EEA-countries
- Your existing health insurance might be recognized by a German statutory insurance company.
- usually needed: European Health Insurance Card (EHIC) or Global Health Insurance Card (GHIC) for students from UK; provisional version accepted for enrollment process
- confirm coverage with German statutory health insurance provider – always provide the **sender number H0001178** (University of Bonn)

**Important**: If you are an EU, EEA, Swiss or UK national studying in Germany and take a part-time student job or paid internship, you will need to take out insurance with a German health insurer.
DO I NEED TO REGISTER FOR A GERMAN HEALTH INSURANCE?

Students from countries that Germany has a social security agreement with, i.e. Bosnia and Herzegovina, Israel, Morocco, North-Macedonia, Montenegro, Serbia, Turkey, Tunisia:

- Students who have statutory health insurance in these countries must apply for the European Health Insurance Card (EHIC) or a certificate of entitlement (E-111, AT 11, ATN 11 or BH6-form) before coming to Germany.

- Confirm coverage with German statutory health insurance provider – always provide the sender number H0001178 (University of Bonn)
Students from **non-EU/EEA-countries**

- You can either register with a German health insurance company or register for an overseas health insurance before coming to Bonn.

- Note that a health insurance from abroad needs to cover specific services to be recognized as a valid health insurance in Germany.

- Confirm coverage with German statutory insurance provider – always provide the **sender number H0001178** (University of Bonn)
EXAMPLES OF HEALTH INSURANCE PROVIDERS

Statutory health insurance

Private health insurance

BARMER

DAK

HanseMerkur

AOK

HUK-COBURG
Statutory health insurance

• regulated by the government

• most people in Germany are insured statutorily (approx. 90%)

• there are around 100 statutory health insurance companies → benefits and costs vary only slightly

• statutory health insurance companies may vary regarding payback programs, taking on costs of certain special treatments and customer service

• for students: 105-115 euros

• for students 30 years and older it might be more expensive
WHAT IS PRIVATE HEALTH INSURANCE IN GERMANY?

Private health insurance

• offered by private insurance companies

• services and treatments above the statutory regulations

• costs are based on age, health, profession and tariff options

• for students: 250-800 euros

• for students 30 years and older private health insurance might be cheaper compared to statutory health insurance, but there might be the risk of high self-costs or not covered benefits
Compare and choose a health insurance provider.

You chose a **German statutory insurance**

Before purchase: inquire with a statutory health insurance provider if the chosen plan qualifies for exemption of statutory insurance.

You don’t get confirmation that the chosen plan qualifies for exemption of statutory insurance → choose a different plan and repeat the previous step.

Provide the University of Bonn’s sender number H0001178

The statutory health insurance provider will automatically inform the university about your health insurance status.

You chose a **private insurance**

You get confirmation that the chosen plan qualifies for exemption of statutory insurance.

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**Important**: Once you are exempt from statutory health insurance for your studies, you cannot switch to a statutory health insurance.
All enrolled students are insured for accidents that happen on university premises: lectures, university sport, library etc.

- does not cover accidents that happen during private activities like study trips or studying for an exam at home

- Find further information and the necessary accident report form online.
PRIVATE LIABILITY INSURANCE

• In Germany, anyone who causes damage, harm or injury to a third party is obliged to pay damages out of their own pocket, e.g. in the event of injury or property damage.

• Private liability insurance covers these kinds of costs.

• only costs 45-60 euros per year

• costs for accidental property damage can be very high → private liability insurance is highly recommended!
THANK YOU FOR YOUR ATTENTION AND HAVE A GREAT START IN BONN!