

# 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**

# WHY DO STUDENTS NEED HEALTH 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

# DO I NEED TO REGISTER FOR A GERMAN HEALTH INSURANCE?

## 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)

# DO I NEED TO REGISTER FOR A GERMAN HEALTH INSURANCE?

## 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

**BARMER**



**DAK**  
Gesundheit

**AOK**   
Die Gesundheitskasse.

## Private health insurance

  
HanseMercur

*DebeKa*



**HUK-COBURG**

# WHAT IS STATUTORY HEALTH INSURANCE IN GERMANY?

## 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

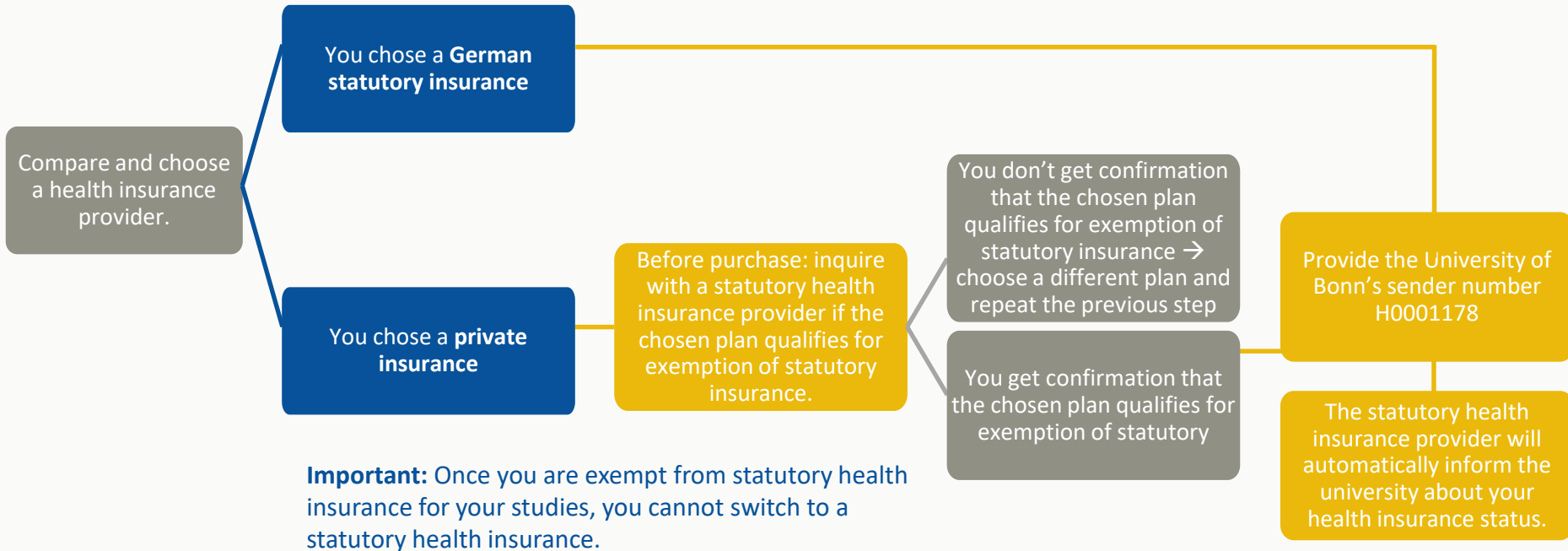


# WHAT IS PRIVATE HEALTH INSURANCE IN GERMANY?

## 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

# HOW DO I REGISTER FOR GERMAN HEALTH INSURANCE?



## ACCIDENT 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!**