

## Information regarding Insurance during Semesters Abroad (Study & Internship semester)

**Accident insurance:** All students have compulsory insurance during their studies at German universities. During an internship semester in Germany, students are covered for accident insurance through the employer's insurance coverage. **During a study semester abroad students are not normally covered for accident insurance.** Students are only covered for accident insurance if the university can influence the conditions of stay, e.g. the length of stay and exactly what will be done and when. If the student is free to choose whether to study abroad or not, when to study and at which university they want to study, there is no insurance coverage. In this case the rules and regulations of that country must be followed.

**Recreational Accident insurance:** Accident insurance coverage is provided in Germany and abroad through the student semester fee on the condition that the student is enrolled and thus pays social contributions. Please contact Barbara Toth at Student Services (Studentenwerk Freiburg) in Freiburg (Telephone: 0761 / 2101-233) regarding coverage amounts.

**Student Liability Insurance:** All matriculated students of Furtwangen University have liability insurance coverage through their social contributions. This insurance applies to activities that take place within university grounds and are directly related with study or in authorised extracurricular activities. Coverage is up to €7500 per occurrence and covers items such as laboratory equipment. The insurance does not apply to damages amounting to less than €25. The insurance also applies to students participating in work experience or internships that are required for their study programme. Please note that this only a subsidiary insurance. The student's or parent's liability insurance remains the main coverage if damage amounts to more than €100.

If an individual's private liability insurance will not cover the damage, one can make a claim at Student Services, and present the claim denial issued for the private institution.

Insurance Certificate: Enrolled students under the jurisdiction of Student Services Freiburg that want to do an **internship or semester abroad**, can apply for a insurance certificate. Many companies or universities require this certificate. Please contact [sozialberatung@swfr.de](mailto:sozialberatung@swfr.de)

No cover is provided for internships done through students' own initiative.

**For internships in the United States or Canada you will need a personal liability insurance because the student liability insurance is not accepted.**

**Private Liability Insurance: Please note:** The student liability insurance is not a private liability insurance, e.g. if you cause a traffic accident as a pedestrian or on a bicycle in your free time. Please check whether you are covered for this through your parents' insurance and whether it is also valid abroad. If not, we highly recommend that you purchase this insurance. If required, Student Services in Freiburg can organise inexpensive private liability insurance for you.

For further information please check <https://www.swfr.de/en/social-services/insurance/our-insurances-and-insurance-concept-furtwangen>

For all questions regarding insurance, please contact:

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