



Insurance declaration for work experience abroad

Personal data

Surname, first name:	Funding programme
	<input type="checkbox"/> ERASMUS+ <input type="checkbox"/> PROMOS/Bavarian scholarships

Work experience abroad supported by the TH Rosenheim - compulsory forms of insurance

You yourself must take out and have the following forms of insurance cover for the duration of your stay abroad:

- Internationally valid **health insurance** (incl. medical repatriation)
- **Accident insurance** (for private accidents and accidents at the workplace)
- **Liability insurance** (for private damage and damage at the workplace)
- **We recommend:**
 - **Life insurance** (including repatriation)
 - **Overseas health insurance** (taken out in Germany or directly in the destination country), which also covers pandemic cases. Pandemic cases are covered if you take out DAAD group insurance, see Page 2.

1) Information about health insurance

If you are covered by private or statutory health insurance, regardless of whether or not you receive a monthly income at your destination, your German insurance will cover basic medical care during a stay in Europe via the European Health Insurance Card ([European Health Insurance Card](#) - EHIC). The conditions for insurance cover may deviate from this, however, for voluntary work experience.

Please ensure that you speak to the place providing your work experience and local health insurance provider before the start of your work experience abroad.

Note:

- Cover by the EHIC or private insurance may not be sufficient, especially in the event of high treatment costs, special medical interventions or in the event of medical repatriation.
- German statutory health insurance only covers those treatment costs which would apply in Germany for a particular treatment; you will need to cover any extra costs yourself.
- You are also obliged to pay upfront if the treating institution is not one of the hospitals with a contract with the health insurance company in Germany.
- **We therefore recommend additional private overseas health insurance for the duration of the work experience.**

If you have already taken out DAAD group insurance, you do not need to take out additional private overseas health insurance.



2) Information about accident insurance

In some cases, accident insurance is covered by the **place providing the work experience** (see the Learning Agreement). You need to **ensure sufficient insurance cover yourself** if you are not covered for accidents at the workplace by the employer.

- The difference between (statutory) health insurance and accident insurance is that your health insurance will cover the initial medical care in the event of an accident, but not any consequential damages which may arise from the accident.
- When taking out accident insurance you should definitely check that it is NOT travel insurance and that the insurance company covers private accidents and accidents at the workplace for the entire duration of the work experience.

If you have already taken out DAAD group insurance, you do not need to take out additional accident insurance.

3) Information about liability insurance

In some cases, liability insurance is covered by the **place providing the work experience** (see the Learning Agreement). You need to **ensure sufficient insurance cover yourself** if you are not covered for damages at the workplace by the place providing the work experience.

You need liability insurance which covers damages caused by you at the workplace. Purely private liability insurance does not cover damages at the workplace.

If you have already taken out DAAD group insurance, you do not need to take out additional liability insurance.

DAAD group insurance - taking out combined health, accident and private liability insurance cover

Taking out **DAAD group insurance** is for your own protection and is only compulsory for your work experience abroad funded by the TH Rosenheim if you do not already have equivalent health, accident and private liability insurance cover.

Important: The TH Rosenheim can only accept existing health, accident and private liability insurance cover if you yourself confirm at least one equivalent aspect to the DAAD group insurance in writing. The TH Rosenheim cannot check this equivalence itself.

The insurance conditions for DAAD group insurance can be found here:

<https://www.daad.de/de/im-ausland-studieren-forschen-lehren/stipendien-finanzierung/daad-versicherungen/versicherung-im-ausland/>

- If you are not planning any home leave: DAAD group insurance, tariff 720
- If you are planning home leave: DAAD group insurance, tariff 726



Declaration of consent

I hereby declare that

- ☐ I am aware that in order to participate in a work experience placement supported by the TH Rosenheim (Erasmus+; PROMOS or Bavarian scholarship), I am obliged to take out sufficient health, accident and liability insurance cover, and that life insurance and overseas health insurance which also covers pandemic cases are recommended.
- ☐ I have read through all the information about insurance.
- ☐ I have sufficient health, accident and liability insurance cover (at the workplace!) during the stay abroad.
- ☐ I am aware that signing the insurance declaration does not automatically take out DAAD group insurance or lead to equivalent insurance cover, but that I must take care of this myself.
- ☐ I am aware that the TH Rosenheim, the German Academic Exchange Service (DAAD) and any other institution involved in the respective scholarship programme are not liable for the consequences of no insurance or inadequate insurance cover.

Place, date

Student's signature