

Info Sheet: Insurance during your Internship

There are 3 types of insurances you should be aware of when planning to do your internship outside of Germany. Read on to get the facts.

Accident Insurance

Q: What does it cover?

A: Any activity that happens which is directly related to your studies. For example, being burned by chemicals while working in a lab, or being hit by a bicycle as you are traveling to or from your classes (by foot, bicycle, bus, train, etc.). This also applies to students living off-campus.

Q: Who pays for this coverage?

A: The German Social Accident Insurance protection is automatic and occurs without the receiver having to pay anything – it is paid for by the employer, or in the case of a student, by the university.

Q: I am a student of Jacobs University. Do I have German Social Accident Insurance?

A: Yes. You are covered by accident insurance for the instances when you are in the institution of learning as well as on your way to or from your classes. German Social Accident Insurance is provided obligatory for all employees (inclusive interns) and covered by the employer (due to German Social Law).

Note: It is important to make sure you go to a doctor or hospital that will be covered by the local insurance provider; costs for treatment at a facility that is not contracted with the local insurance provider will not be covered.

Q: I am doing an internship outside of Germany. Am I still covered by my German Accident Insurance?

A: **No.** The German Social Accident Insurance only covers activities outside of Germany that are directly organized by the university. Even if you are doing a mandatory internship, the internships are not organized by the university and are therefore not eligible to be covered by the German Social Accident Insurance abroad.

Q: Should I buy additional Accident Insurance for my internship outside of Germany?

A: It is recommended that you take out additional Accident Insurance, but this could also be covered through travel insurance providers. See the next section for more.

Health Insurance

Q: What does it cover?

A: Health Insurance in Germany must cover costs for in-patient (hospital) treatment, out-patient treatment with a doctor who is registered with the Health Insurance, and basic dental care.

Q: Who pays for this coverage?

A: Health Insurance is mandatory in Germany and is paid for by the client. Arranging health insurance is your own responsibility.

Q: I am a student of Jacobs University. Do I have Health Insurance?

A: You are required to have health insurance to live in Germany. The two main providers of Health Insurance are AOK and TK – check your policy or health insurance card.

Q: I am doing an internship outside of Germany. Am I still covered by my German Health Insurance?

A: Only partially if you are in the European Union. If you are staying in Europe, you should contact your Health Insurance provider to find out exactly what you are covered for and what the reporting procedures are. If you are an EU citizen, you should always have your European Health Insurance Card with you when you travel /work in Europe.

It is HIGHLY RECOMMENDED to purchase additional travel medical insurance for your internship abroad – regardless of whether it is in Europe or elsewhere!

Q: Where can I buy travel insurance?

A: There are many private insurers to choose from and the prices vary with the extent of coverage (for example, whether an air-lift evacuation back to Germany is covered or not). Some insurer names include: PRO TRIP, Student Plus, HanseMerkur , Educare World, AXA.

Third Party Liability Insurance

Q: What does it cover?

A: Anything you damage non-intentionally which belongs to a third-party, the costs of which amount to more than 100 €. For example, if you accidentally drop your boss's smartphone into his water glass, the Liability Insurance will pay for the cost to replace it.

Q: Who pays for this coverage?

A: Liability insurance is always paid for by the private client. The German government does not pay for Liability Insurance.

Q: I am a student of Jacobs University. Do I have liability insurance?

A: Yes. Liability Insurance is obligatory to have in Germany. Your coverage is paid for through Jacobs by your university fee. The insurance covers the costs of damage of which amount to more than 100 € that you cause in your institution of learning and/or in your internship host institution (for mandatory internships only).

Q: I am doing an internship outside of Germany. Am I still covered?

A: The Liability Insurance supplied through Jacobs University provides coverage worldwide EXCEPT in Canada and the USA. If you are doing a mandatory internship anywhere else besides these two countries, you are covered by Liability Insurance as long as you are a student.

Q: My internship employer wants proof that I have liability insurance. How do I get this?

A: Send an email request to csc@jacobs-university.de with your: Name, Matriculation number, Address on Campus, Address of your internship company and the exact dates of your internship.

More info about Liability Insurance:

The full conditions and extent of the coverage along with reporting procedures can be found at the following Jacobs Teamwork website: <https://teamwork.jacobs-university.de:8443/confluence/display/policy/Student+Third+Party+Liability+Insurance>

Still have questions?

Send us your queries by e-mailing csc@jacobs-university.de

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