

Information on Insurance Coverage für Exchange Students

- **Health Insurance**

You are required to provide proof of sufficient health insurance coverage when registering as a student at the University of Lübeck.

For students from the EU: Please bring along your European Health Insurance Card (EHIC). This can be obtained from your health insurance company/service.

- **Liability Insurance**

For damage to persons and property caused by students in connection with their studies, they (the students) are liable in accordance with the general principles of liability. The university does not have any liability insurance providing coverage against damage caused by students. In addition, the university does not provide liability exemption. For this reason, we strongly advise students to take out liability insurance for the entire duration of studies, unless the student is already covered by parents' liability insurance.

In the medical degree programme, the university and the hospital have a duty of care and supervision to their students. If damage occurs, the university or clinic are deemed responsible as a rule. However, this responsibility only applies to external relations (hospital to patients). In internal relations (hospital or university to students), the hospital/university can take subrogation (recourse) against students. Furthermore, there are borderline cases where students provide medical services under professional guidance, but are liable and answerable for damage for part of their actions. In light of this, we strongly recommend taking out liability insurance which covers against the risks involved in studying medicine and, if applicable, gross negligence.

- **Statutory Accident Insurance**

General Information

During their studies and training at and on the journey to and from universities, students are covered by statutory accident insurance as a matter of principle (§ 2 Para 1 No. 8 c SGB VII, (§ 2 Para 2 No. 1-4 SGB VII).

Students as defined by the above regulation are persons who take part in courses at a university, but also postgraduates who have already completed their final examination, provided that they are working on their doctoral thesis within the organisational field of responsibility of the university.

It is a precondition for the intervention of the accident insurance that the students attend the university with the serious intention to study or train, and that there is an immediate temporal and spatial correlation of study-related activities with the university and its facilities. In addition, the activity must be attributable to the university's organisational field of responsibility. Statutory accident insurance also applies for participation in general university sports (not, however, in the case of competitive events).