

## Information on Health Insurance, Accident Insurance, and Liability Insurance

Before signing up to the DAAD group insurance policy for foreign scholarship holders it is recommendable to check whether an insurance policy can be taken out with a statutory health insurance fund (usually only possible up to 29 years of age). Scholarship holders older than 29 years of age or PhD students cannot take out a health insurance policy with a statutory health insurance fund. In this case, a private health insurance policy must be concluded, e.g. via the DAAD or another insurance provider.

**Important notice:** The scholarship holders should be advised that insurance providers offering particularly inexpensive, but inadequate, insurance cover are not to be recommended. The insurance benefits should be thoroughly checked and provide appropriate cover (medical check-ups, prenatal medical check-ups, childbirth costs, vaccinations, dental treatments, etc.). The DAAD group insurance policy can no longer be concluded after an insurance event has already occurred.

### The DAAD Group Insurance

The following applies to one-year scholarships, one-semester scholarships, and short-term scholarships: Scholarship holders and their accompanying/following family members can usually obtain insurance cover for the period of their scholarship and their possibly preceding language course under the combined health insurance, accident insurance, and liability insurance policy agreed in the DAAD's group contract with the insurer Continentale Krankenversicherung. If scholarship holders wish to sign up to the DAAD group insurance policy, it is recommended that particularly the foreign scholarship holders should be assisted in submitting their applications by the supporting higher education institution. When making scholarship payments, the higher education institution in question may retain the insurance premiums. In the following, the higher education institution may use an individual bank transfer or a collective transfer to pay the insurance premiums to the DAAD. The German scholarship holders can naturally be treated likewise.

The following tariffs are offered:

- a) German scholarship holders abroad (cf. tariff 750)
- b) Foreign scholarship holders in Germany (cf. tariff 780)

Detailed information on the application procedure, insurance premiums, and the respective benefits is available under the following link:

a) Abroad:

<https://www.daad.de/versicherung/allgemein/bedingungen/de/14380-daad-versicherung-zielland-ausland/>

b) In Germany:

<https://www.daad.de/versicherung/allgemein/bedingungen/de/14397-daad-versicherung-zielland-deutschland/>

Insurance cover through the DAAD group insurance policy does not include long-term care insurance.

Scholarship holders who matriculate at the host higher education institution and are not covered by statutory health insurance in Germany must submit proof of another (non-statutory) health insurance policy (e.g. DAAD group insurance policy or insurance policy from their native country) to a statutory health insurance fund (e.g. AOK) and have a so-called “**Befreiungsbescheinigung**” (exemption certificate) issued to them for matriculation purposes.

A **health certificate** is **not** required for signing up to the DAAD group insurance policy. However, it is to be noted that there is no insurance cover for pre-contractual illnesses or medical treatment expenses related to insurance events that have already occurred and corresponding insurance cover provided by the project can be advantageous.