

## Accident Insurance Coverage for Students

While enrolled in higher education institutions, students are covered by statutory accident insurance. This means that they are automatically insured in the event of accidents that arise during their studies. The insurance only covers physical injuries. This insurance coverage begins upon enrolment and ends when the student leaves the university - at the latest, however, at the end of the semester.

### 1. Scope of coverage

The insurance covers all activities that can be attributed to the university's organizational responsibility. These activities must be study-related and directly linked to the university in terms of time and place. However, there is no insurance cover for study-related activities undertaken in the students' private sphere.

Insured	Not Insured
<ul style="list-style-type: none"><li>- Attendance of lectures, seminars, classes</li><li>- Participation in examinations</li><li>- Field trips organized by the university</li><li>- Visiting the university library</li><li>- Participation in university sports</li><li>- Participation in student governing bodies</li></ul>	<ul style="list-style-type: none"><li>- Exam preparation outside of the university (e.g. in study groups)</li><li>- Private work on Bachelor's or Master's theses</li><li>- Privately organized study trips</li><li>- Deviations from the student's direct route to university or home for personal reasons</li><li>- Private activities on the premises of the university (e.g. going to the canteen)</li></ul>

### 2. Work placement

The higher education institution generally has no direct influence on the way in which placements undertaken as part of degree courses are carried out or organized. During their work placement, the students are assimilated into the company's everyday operations and are therefore insured against accidents as employees of the company. It is irrelevant whether the work placement is compulsory according to the university's academic regulations or whether it is undertaken voluntarily. Before starting the placement, students should clarify whether they are covered by accident insurance. If a pre-study placement is a prerequisite for admission to a degree course, there is also no insurance cover.

### 3. Cooperative degree courses with integrated work placements

During the practical phases of cooperative degree courses with integrated work placements, students are generally obliged to undertake work typical of an employee and are thus treated as integrated members of the company who are subject to company directives. In return, they usually receive a monthly payment. Subject to these conditions, the students are to be regarded as employees of the company during their placement. This means that insurance cover is provided by the accident insurance of the host company during the work placement.

During their studies at a university or university of applied sciences, however, students are covered by the state accident insurance scheme (*Unfallkasse*).

#### 4. Studying abroad

During a stay abroad, students are only covered if their stay is directly related to their degree course at their home university in terms of content, organization and formal requirements. As a rule, accident insurance cover is provided if the student remains enrolled at their home university during their stay abroad, their academic achievements are officially recognized by their home university and the home university maintains the right to issue instructions or exercise supervisory powers during the student's semester abroad. It is to be clarified on a case-by-case basis whether these preconditions are met.

#### 5. Reporting an accident

If a student has an accident, it must be reported immediately to the Student Admissions Office by submitting the completed accident report form <https://www.fh-erfurt.de/fhe/studierende/download-center/antraege/>. From there, the application will be immediately forwarded to the accident insurance institution, the *Unfallkasse Thüringen*.