



Insurance Checklist for Research Residencies Abroad

Generally, it is the statutory and private insurers who deal with accident and health insurance issues. Before departure we would therefore advise you to contact your health insurance provider to enquire about the terms of your insurance cover; in particular to establish, if cover exists, to what extent, and if there are any exclusions relating to areas in crisis.

For precautionary reasons (particularly in relation to your retirement pension) as a matter of principle we recommend that you remain covered under the German social security regulations while on deployment, or under the terms of any exemption agreements. Enquiries should be addressed to the health insurers and to the Deutsche Rentenversicherung.

1.) Health insurance

1.1 Statutory health insurance scheme

If you are a member of the statutory health insurance scheme you will generally find that a copy of the EHIC (European Health Insurance Card) is automatically printed on the reverse of your insurance card. This is valid in the EU, as well as in some other European states, see www.dvka.de.

Note: If treatment costs are above the rate applicable in Germany, and if you opt for private medical treatment rather than claiming assistance, the health insurance providers will generally not accept the costs.

Therefore – and taking into account the possible need or advisability of repatriation – you are recommended to take out private (travellers') international health insurance.

1.2 Private health insurance

In principle, private health insurers are bound neither by the EU social security regulations nor by social security insurance treaties or conventions. Therefore, if you are privately insured please ask your insurer about your cover, including repatriation. Insofar as such benefits are not included within your comprehensive health insurance, you are recommended to take out private (travellers') international health insurance.

1.3 International health insurance master agreements

You will find a summary on such agreements in the Personnel Handbook and/or Institute administration departments. Generally, individual international health insurance with repatriation cover is arranged with the employee's/scholarship holder or grantee's own health insurer. When arranging cover, please familiarise yourself with any exceptions, for example relating to crisis areas or whether repatriation is dependent on medical necessity rather than advisability.

2.) Accident insurance

2.1 Statutory accident insurance

As a matter of principle even when working abroad on official business all employees are insured against accidents under the statutory accident insurance scheme.

2.2 Group accident insurance / private accident insurance

Employees and scholarship holders/grantees are included among the list of persons able to claim under our group accident insurance, with the result that in the event of an accident everyone may receive benefits under the group scheme provided that the remaining conditions are met. This (private) group accident insurance is valid worldwide and covers all accidents, both work-related and in the private sphere.

Group accident insurance benefits

- € 15,339.00 in case of death
- up to € 38,347.00 in case of invalidity
- up to € 5,000.00 towards the cost of cosmetic operations
- up to € 5,000.00 in rescue and recovery costs (on expeditions: max. € 50,000)

On a case by case basis, every employee or scholarship holder/grantee may investigate whether he or she wishes to arrange additional private accident insurance.

3.) Third-party liability insurance

3.1 Occupational liability insurance

Employees and scholarship holders/grantees are covered by the MPS third-party liability insurance. This covers work-related risks (that is to say, not in the private sphere!). Claims in Germany and abroad (restrictions apply abroad, especially in the USA / Canada) are covered as follows:

- Claims by third parties against employees or scholarship holders/grantees: Insurance cover available in case of negligence
- Claims by employees or scholarship holders/grantees one against another: In case of negligence full cover is available for personal injury (excluding accidents at work where the statutory accident insurer (Berufsgenossenschaft) has competence) and material damages in excess of € 25.00 (excluding cash, securities, documents and items of jewellery)
- Claims by the MPS against employees or scholarship holders/grantees: No cover under occupational liability insurance

3.2 Private liability insurance

As described under 3.1, the MPS third-party liability insurance provides no cover for claims in the private sphere. This area of risk can only be covered by taking out private liability insurance for which you yourself are responsible. This should also explicitly include recourse claims by your employer that may arise in the event of negligence. Such insurance should also offer cover for claims abroad – this should be investigated and incorporated in the policy.