

Information Sheet INSURANCES

Students at German universities are legally required to have adequate health insurance (see Information Sheet Health Insurance on www.htwsaar.de/exchange).

All enrolled students at htw saar are covered by the *institutional accident insurance* of the university on its grounds, as well as during official university excursions and on the commute between accommodation and the university. Reimbursement of medical costs / treatment or compensation in case of disability or death can only be paid in cases in which the insured event (accident) is directly related to studying at htw saar.

The student union has included a supplementary insurance package in the semester fee (social fee - no study fee) which contains:

- Personal accident: Insurance policy covers accidents outside of the university sphere (max. coverage scope ca. 46 000 €).
- Theft: Insurance covers theft of moveable items (excluding car, car accessories, optical devices, jewelry, and others) on the university grounds (max. coverage scope ca. 380 €).
- Personal liability: Insurance against liability claims *by the university* (excluding windows and mirrors, display cases, machinery, wear and tear, fire damage, as well as items/machines used in scientific experiments by the students themselves). (max. coverage scope for property damage ca. 153 000€, for personal damage ca. 1 000 000 €).

Further restrictions apply. This insurance overview is for informational purposes only and the information contained may be subject to change.

As the above mentioned personal liability insurance is very limited and *related to the university only*, we strongly recommend **that students additionally take out a more comprehensive personal liability insurance** either in their home country or upon arrival in Germany.