



DGUV

Deutsche Gesetzliche
Unfallversicherung
Spitzenverband



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Safe and healthy through university

Social accident insurance cover
for students

Safe and healthy through university

One role of social accident insurance is to prevent accidents and health risks for students with all suitable means.

The responsible accident insurance institutions advise universities regarding matters of health and safety, ensure effective first aid, support health- and safety-related programmes and monitor prevention measures.

Who is insured?

All students are covered by social accident insurance in accordance with Book VII of the German Social Code (SGB VII) if they are enrolled at a state-accredited university, college or private university. The costs for the insurance are covered by states, municipalities and municipal associations. Arranging private accident insurance does not influence or replace the statutory accident insurance cover.

What is covered?

The insurance covers all situations which fall under the organisational responsibility of the university. In other words, there must be a direct connection to the study programme in terms of location and time. This also includes events which the university plans, announces and hosts.



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✓ Insured are for example:

- attending lectures, seminars and tutorials
- visiting university and college libraries
- participating in excursions in Germany and abroad
- participating in university sports

✗ Not insured are e.g.:

- university work outside of the university such as study groups or studying at home
- privately organised study trips
- private activities on the university grounds, for instance a visit to the cafeteria



... and if there is an accident?

If an accident takes place, it must be reported to the responsible department at the university as quickly as possible. These accident reports serve to inform the accident insurance institution that there is a potential claim. You should also report commuting accidents. If medical attention must be sought following the accident, it is not necessary to present a health insurance card or provide details of private health insurance cover. It is enough to inform the medical personnel that the accident took place in connection with attending university. The bill will be sent directly to the responsible accident insurance institution.

What does social accident insurance do?

Social accident insurance is an arm of the social insurance system in Germany. Its institutions are the German social accident insurance institutions for the public sector (Unfallkassen) and for trade and industry (Berufsgenossenschaften). All employees, school pupils, students, children in day care facilities and private day care and volunteers are generally automatically insured against the consequences of workplace accidents, school accidents, commuting accidents and occupational diseases. In total around 65.7 million insured individuals (employees) and 17.6 million insured children in day care facilities or private day care, school pupils and students in Germany. (As at 2018)

In the event of an accident, the Unfallkassen and Berufsgenossenschaften are committed to provided optimal, individual rehabilitation. They use all suitable means to support the healing process and reintegration into everyday life:

- Treatment:
Alongside medical treatment, this also includes medication and remedies as well as transport and travel costs.
- Occupational and social rehabilitation:
Among other things, this can include technical working aids, support in finding a suitable car and home as well as integration subsidies.

Further examples of what social accident insurance pays include:

- Injury benefits in case of loss of earnings
- Transitional allowance for benefits for participation in working life
- Benefits for insured individuals with lasting damage to health
- Survivors' benefits

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Only the most general information could be provided here.
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Further information:
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