

Information regarding insurance

For your time as an exchange student at HTWK Leipzig you will require health insurance, which must cover the entire period of your stay. Valid health insurance coverage is a necessary condition of enrolment at HTWK Leipzig. Please pay attention to the following information concerning this requirement:

Students from EU countries

If you come from an EU country and/or have a European Health Insurance Card (EHIC), you must contact a German statutory health insurance provider to obtain a certificate of exemption from mandatory statutory health insurance (called a **Versicherungsbescheinigung**). You can obtain this certificate after your arrival in Leipzig.

Please check whether your EHIC is valid for the entire duration of your studies at HTWK Leipzig and check with your health insurance provider which costs are covered during your stay abroad. Also ask your health insurance provider what you must do if you wish to seek medical treatment in Germany. With some insurance companies, you must initially pay for any medical treatment yourself, the costs being later reimbursed by your insurance company.

Please note: you are **not insured by a German insurance provider**; rather, you are still covered by the insurance system of your home country.

Students from non-EU countries

If you come from a country outside the EU, you must have valid health insurance coverage for the entire duration of your studies in Germany. Travel insurance for 30 to 90 days is **not sufficient**.

If you take out a **private international health insurance** policy in your home country, please ensure that it is **comprehensive insurance** (among other things, the health insurance policy should cover both outpatient and inpatient hospital treatment, medicines, treatment by doctors in private practice, and transportation). When you arrive, please bring a certificate of insurance containing the insurance terms and conditions and stating the period covered by the insurance. The certificate should be written in German or English. Your insurance coverage will be checked after your arrival in Germany. If your insurance cover is found to be insufficient, you must take out a new insurance policy in Germany.

If there is a **Social Agreement** between your home country and Germany (e.g. Turkey or Tunisia), you can request a certificate (e.g. A/T 11) from your health insurance provider. Please bring this certificate with you to Leipzig. Please be aware, that this certificate only covers basic medical treatment. Please contact your health insurance provider to receive information about the details of this coverage since you will remain insured with your health insurance provider during your stay in Germany.

If you **do not have an international health insurance**, you must obtain health insurance coverage from a German health insurance provider (*Krankenkasse*) at the latest upon your arrival in Leipzig. This costs about 110 Euro per month.

Covid-19

It is important that your health insurance **covers a study abroad period during a pandemic**. Please contact your health insurance provider and check the conditions. In this case, it doesn't matter if this is a European or non-European health insurance.

Please also check the coverage of your health insurance provider (treatment, medication, etc.) and how the payment is handled. In case your health insurance provider requests any documents for when you see a doctor in Germany, please take care of these before your departure.

Additionally, please also make sure that your health insurance **is valid for travelling to a country with an active travel warning**. Please check before your departure, if Germany is considered a risk area by the government of your home country/ country of residence and if there is a travel warning.

Accident insurance and liability insurance

Please make sure that you have a valid accident and liability insurance as well. If you take part in an excursion or an event outside the university, you are not covered by the accident insurance of HTWK Leipzig. Please contact your accident insurance provider in your home country or a private company. In case of an accident, you assume liability.