



Private Insurances

Additionally to the mandatory insurances provided by the system of social security in Germany you can take out a variety of private insurances such as private accident insurance, disability insurance or an additional nursing care insurance. Furthermore, you can effect private supplementary policies in the medical sector to cover the costs of additional treatment methods etc. or take out a private pension insurance to increase your future pension provisions. Moreover, household insurances and liability insurances are quite common in Germany.

In general, you should strive to take out annually renewable policies which do not bind you in contracts for several years. Apart from the liability insurance (which is well worth the money and owned by most Germans) the necessity of other additional insurances very much depends on your own need for security.

A short overview with helpful links shall give you a first introduction to different options:

(Third-party private) Liability Insurance (“Haftpflichtversicherung”)

This type of insurance covers the costs for the ramifications of unintentional actions by the insured person or family which harmed other people or caused the damage of property owned by a third party. This insurance protects you against damage claims in cases of ordinary negligence, for instance, if you accidentally knock over something expensive in a store, cause an injury to someone else because of a sport accident or cause an accident as a pedestrian by not using a pedestrian crossing.

The insurance can also cover the loss of keys from your workplace.

It is highly advisable to take out this kind of insurance and to choose a high limit of liability. Furthermore, the insurance should be annually renewable without locking you in a contract of three or five years. In general, liability insurance cover is not very expensive in Germany – even with a high insurance cover it is always affordable.

If you intend to own and drive a car in Germany you have to take out an additional mandatory liability insurance for motor vehicles.

Household Contents Insurance / Home Insurance (“Hausratsversicherung”)

With a household insurance you can insure the property in your household against storm, fire, water damage, burglary or vandalism. Landlords usually take out a building insurance and the tenants can individually decide whether they want to take out a home insurance or not.

A household contents insurance covers your furniture, clothes, valuables, computer etc. but not any rental furniture (if you rented a furnished or semi-furnished flat). Some tariffs include insurance for bicycle thefts but this is not the general rule. The premiums for any household insurance cover depend on the area in which you live, the size of your flat, the benefit levels you wish to have and the value of your possessions. The provider calculates the insurance sum by adding up the replacement value of your belongings.

Private accident insurance /Accidental Death and Disablement Insurance (“Unfallversicherung”)

The statutory insurance (as part of the system of social security) covers only work-related but not private accidents. If you already have a private accident insurance, ask your provider if it also covers your stay in Germany. Make sure that the type of insurance you choose covers accidents that might occur while travelling or might occur due to the particularities of your research work. It is important that your private insurance covers work accidents that might not be covered by the statutory insurance and does not exclude liability for accidents relating to certain activities you engage in (such as dangerous sports).

As a rule of thumb, a policy for 100% disablement or accidental death should provide cover for 5-6 times your annual income. Every insurance provider offers a table of compensation rates for different kinds of damages and disablements.

It is important to keep in mind that an accident insurance policy does not cover the ramifications of disabilities due to critical illnesses. For these cases you can take out a disability or income protection insurance.

Disability insurance / Income Protection (“Berufsunfähigkeitsversicherung”)

Disability insurance is a quite complex issue and requires individual advice by a specialized insurance agency. There are many different policies available which may grant you the provision of a pension in case you become unfit for work. If you can still take out

such a policy and how much it will cost depends on your age and your potential health risks and (chronic) pre-existing illnesses.

Legal Assistance Insurance (“Rechtsschutzversicherung”)

Legal assistance insurance is another optional insurance that depends on your own need for security. The insurance can help you to go to court in cases of disagreements with neighbours, tax authorities, employers, landlords or other third parties and in case of claims for compensation due to personal injury, traffic accidents etc.. With legal assistance insurance you can litigate without spending your own money on attorneys’ and court fees. The fees are determined by the amount in dispute and have to be paid in advance, which means that many people without insurance cannot afford to go to court – especially if the chances to win the process are not clear. If your insurance company holds your claim to be valid, it will pay for all expenses and furthermore provide you with legal advice.

Further information:

- Some agencies offer special packages including health care and a private accident and liability insurance geared to the needs of international PhD students, postdocs and guest researchers who are not employed by the university and are thus not automatically covered by the statutory health insurance. These providers offer packages for shorter as well as for longer research stays. See, for instance the [International Health Care Company](#).
- Moreover, international interns, students and scientists with their partners and children can be [insured by the German Academic Exchange Service \(DAAD\)](#). The DAAD offers a scheme for all fellows who receive research scholarships by the institution but also offers insurance to other researchers.
- For more information on the benefits of the statutory (job-related) accident insurance and occupational diseases and accidents covered by this insurance, consult the webpage of the [“Deutsche Gesetzliche Unfallversicherung” \(DGUV\)](#)
- Find more comprehensive information on important aspects of private accident insurance on the webpage of the [insurants’ association \(“Bund der Versicherten”, in German only\)](#).

Disclaimer:

The information given on this topic is no advice on the choice of insurance or the quality of insurance providers. The best decision will be different for each person according to their specific living conditions and needs. So, please consult one of the major insurance providers or an independent insurance broker.

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