

Information on health insurance for students studying abroad

If you should become ill or have an accident while abroad your insurance company is responsible for dealing with questions, rather than the university. Please contact your health insurance company before you leave to check the details of your health insurance policy and verify that adequate cover is provided in the destination country and which services are included.

Please check with your insurance company, which services can be provided abroad!

Public health insurance companies: The **European Health Insurance Card (EHIC)** is valid for all **EU states**, Liechtenstein, Norway, Iceland, and Switzerland from 1 January 2006. It replaces the E111 international health insurance certificate and, unlike the E111 certificate, is only valid for essential medical care during temporary visits (holidays, temporary posts abroad, looking for work, and study). Repatriation to your home country is not covered by the EHIC. EHIC cards can be obtained from **public** health insurance offices. You can check whether you already have an EHIC by looking for the EU stars on the reverse of your health insurance card. Further information: <http://ec.europa.eu/social/main.jsp?catId=509&langId=de>

Private health insurance companies do not usually include social insurance agreements for the whole of Europe. Please check with your own insurance company, which services can be provided in European countries.

We strongly recommend taking out supplementary insurance from a private health insurance company when studying **outside the European Union**. In most cases it is compulsory anyway! Please check the information provided by the foreign university - some universities require taking out their own health insurance policies.

Before travelling, it is advisable to arrange **checkup appointments** and consult your doctor for advice on organising a first-aid kit.

If you have been placed and funded by the **DAAD** or its partner institutions, a group policy is available from the DAAD, which also covers health insurance, accident liability and luggage insurance. More information is available from: <https://www.daad.de/versicherung/allgemein/bedingungen/de/14380-daad-versicherung-zielland-ausland/>.

Other insurance companies also offer similar combined policies for studying abroad.

Friedrich-Alexander Universität Erlangen-Nürnberg (FAU) cannot officially recommend any insurance companies! However, here are some commercial policies **recommended by students**:

- <https://www.caremed-travelinsurance.com/>
- <https://www.mawista.com/auslandskrankenversicherung/auslandskrankenversicherung-studenten/>
- <https://www.adac.de/produkte/versicherungen/auslandskrankenversicherung/tarife-und-leistungen/>
- <http://www.dr-walter.com/bereiche/internationalestudentenprogramme.html>
- <http://www.hallesche.de/private-krankenversicherung/auslandsversicherung.htm>

Note: since you remain enrolled at the FAU during your stay abroad you have to keep your health insurance for Germany too!