

## Insurance Cover

**for students who fall under  
the responsibility  
of the Studierendenwerk Freiburg**

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The compulsory social insurance fee paid by students enrolled at universities and colleges affiliated to the Freiburg Studierendenwerk automatically provides them with liability and personal accident insurance, as well as cover for bicycle and personal belongings theft.

### Statutory personal accident insurance

Throughout their college or university education, students are insured against accidents at work,. However, statutory accident insurance is only eligible for accidents occurring on college/university property or whilst on the way **directly** to or from university.

To cover those areas not covered by statutory accident insurance, the Studierendenwerk has in place for students at its affiliated universities or colleges a personal accident insurance policy. This encompasses all areas of leisure time activity outside the university. Cover extends to holiday travel and authorised coursework and/or work experience activities at universities and research institutes abroad (excepted countries are the United States and Canada).  
Damages declaration forms available at the Studierendenwerk Freiburg

Sum insured:

Accelerated disability with graduated benefit of up to 200 percent	50.000,-- €
Death benefit	10.000,-- €
Medical expenses (during the first year after an accident)	500,-- €
Rescue costs	5.000,-- €
Cosmetic surgery costs	5.000,-- €

### Liability insurance

Liability insurance cover applies to all activities which are an integral part of the course of studies occurring on university property or during events arranged in accordance with course requirements, including games and excursions. Cover is also provided during participation in approved work experience programmes as part of the requirements for completion of studies.  
Damages declaration forms available at the Studierendenwerk Freiburg

Sum insured:

for damages to persons:	5.000.000,-- €
for damages to property:	5.000.000,-- €
for damages incurred to property in the care, custody or control of the insured	100.000,-- €

### Insurance cover for personal belongings and bicycles

Included in this coverage are items of clothing, normal commodities (e.g. glasses, umbrellas, crash helmets, etc.) or study materials (e.g. books) stolen during participation in events at the university or college. The insured is only eligible for cover when the object was deposited in the place intended for its safe-keeping. Not included in the list of commodities are things such as medical instruments which belong permanently at the university.

Damages declaration forms available at the Studierendenwerk Freiburg

Sum insured 250,-- €

There is also insurance cover for bicycles, including accessories. Bicycles must have been properly locked. For occupants of student residence halls, there is an insurance which covers those bicycles locked up in specially provided facilities on the residence's property.

Sum insured 500,-- €

**Warning:** Where a bicycle cellar is in existence, bicycles must be placed there properly locked.

### For concrete insurance cases please consult

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