

Unfallkasse Berlin

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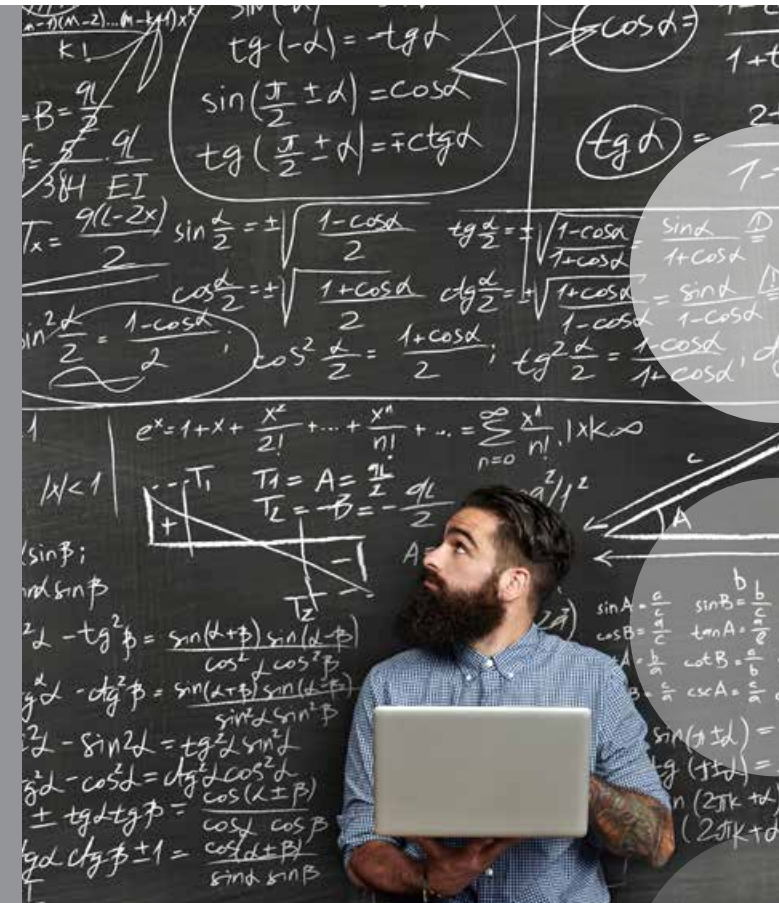
What we do

Our main job is to prevent accidents and health hazards. If an accident has happened, we will cover the costs of rehabilitation, such as the following:

- Medical treatment provided by doctors, hospitals or convalescent establishments, including travel and transport costs
- Medicines, dressings and pharmaceuticals
- Therapies
- Care required at home and in homes
- Social and occupational rehabilitation (e.g. retraining, housing assistance)
- We also pay pensions, for example, in case of irreversible injuries and permanent damage to health.

The Unfallkasse will be pleased to provide you with details of the full range of services.

We also advise the managers in the relevant establishments and check the accident prevention measures which have been put in place. High-risk departments (e.g. chemistry and medicine) are given special assistance in eliminating danger zones to prevent students from injuring themselves.



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Study – and be safe in the knowledge!
 Insurance cover for students



Statutory accident insurance cover for you

Are you studying at a college, university or institute of higher education in Berlin? The Unfallkasse Berlin is the statutory accident insurance provider in the area and is therefore the equivalent of an employer's liability insurance association while you are studying. If you have an accident, for example, we will cover the costs of the treatment.

This insurance cover is free for you. The costs are borne by the state of Berlin.

All undergraduate and postgraduate students enrolled at a college, university or institute of higher education in Berlin are eligible for this insurance cover. Despite fulfilling the relevant admission criteria, extramural students are not eligible to be insured under the statutory scheme. Post-graduates, undergraduates, scholarship holders and guest students who are not enrolled do have limited insurance cover through the Unfallkasse Berlin but the cover only applies while they are on university premises – but not while they are en route.

The statutory accident insurance scheme is part of the backbone of the social security and national insurance system alongside pension, health, long-term care and unemployment insurance. The legal basis is the seventh German code of social law (Sozialgesetzbuch VII).

We wish you many years of safe and successful study.

Regards from the Unfallkasse Berlin

Situations covered by the insurance

Accidents in the following situations are covered under the Unfallkasse Berlin insurance scheme:

- While attending lectures and seminars
- While attending other events organised by the college or university, such as revision courses or field trips
- While visiting college or university libraries
- While doing college sports
- While going about general course organisation and course management activities

All the trips made in connection with such events and situations are also covered by the insurance. This also applies to the journey required to enrol on the course.

For example: If you trip or fall in the lecture theatre and have to consult a doctor as a result, the costs of this treatment will not be covered by your health insurance company but by the Unfallkasse Berlin. In the event of an accident, you should therefore go to the administration office (registration office, faculty or health & safety department) at your college or university so that an accident report form can be filled in which will then be forwarded to us.

You should tell the doctor treating you that you have had an accident which may be covered by Unfallkasse Berlin insurance. If your treatment is likely to last at least a week, you should visit an accident insurance consultant ("Durchgangsarzt" sometimes abbreviated to D-Arzt).

Situations not covered by the insurance

- While working on student research assignments at home
- While on private field trips
- While on independently organised placements (but cover may be offered in this case by the internship provider)
- While on private revision courses
- While interrupting journeys between your college or university and your home or taking detours for private reasons
- While engaged in private activities on the college or university premises

For example: You want to go to a café after your lecture with a fellow student to go through your notes. You trip or fall on the way and have to go to the doctor. This case is not covered by the Unfallkasse as it is not on your direct route between the college or university and your home. The doctor would have to charge your health insurance company for the treatment.