

Health insurance

All university applicants must get in touch with their health insurer prior to enrolment and obtain an insurance certificate. The health insurer issues a certificate, which confirms whether the applicant is insured, exempt, exempt from compulsory insurance or not liable for compulsory insurance.

The following always applies: It is not possible to enrol without the certificate!

Compulsory insurance

Insurance is compulsory for all students enrolled at a state or state-approved university in the Federal Republic of Germany up to the end of the 14th subject-related semester and at the latest until their 30th birthday. Students who are engaged in gainful employment alongside their studies maintain student status in terms of compulsory insurance, if they are still predominantly students, i.e. if their time and effort is predominantly devoted to their studies.

Family insurance

Students are not liable for compulsory insurance if they are insured under their parents' or spouse's statutory health insurance. The same applies for nursing care insurance.

Voluntary insurance

Students no longer liable for compulsory insurance (e.g. because they have exceeded the maximum number of semesters or the maximum age limit) have the possibility to take out voluntary insurance.

Private insurance

Students can apply for exemption from compulsory health insurance and take out private health insurance, for example. Students must submit such an application for exemption within the first three months after commencing their studies. **In the case of applicants who already have private health insurance cover, they must also submit an application for exemption from compulsory health insurance to the statutory health insurer.**

Further information is available from health insurers.

See also: <http://www.hochschulstart.de/fileadmin/downloads/Merkblaetter/M12.pdf> (in German)

Pension insurance

Since 1 October 1996, students must pay pension contributions for regular employment during the semester, if their income exceeds the marginal earnings threshold. This applies for all employment contracts concluded or renewed after 1 October 1996.

Further information is available from health insurers.

Accident insurance

In accordance with Book 7 of the German Social Security Code (SGB VII), **all students of Hochschule Düsseldorf – University of Applied Sciences have accident insurance cover during their studies at a university.**

In order to be covered, students must notify the university administration immediately of any accident so that the university administration can meet its obligation to notify the insurer immediately.

Please report accidents to Heike Mulock, Student Support, tel.: +49 211 4351-8109, fax: +49 211 4351-683, e-mail: unfallmeldung@hs-duesseldorf.de

Special rules apply for activities outside the university (e.g. internships).

In case of any questions, please contact: Landesunfallkasse NRW, Sankt-Franziskus-Str. 146, 40470 Düsseldorf, tel.: +49 211 9024-0, e-mail: info@unfallkasse-nrw.de