



Information Sheet for Visiting Scientists at the University of Lübeck

The opportunity offered to you to use the facilities of the University of Lübeck for your own purposes, within the context of the right to hospitality, does not constitute employment in the actual or legal sense; you will also not be doing the work of an employee. The statutory insurance against accidental damage normally associated with an employment or a reduced liability for any damage inflicted on the employer is not applicable in your case.

It is therefore important for us to inform you of the consequences of an accident at work and of what effect liability or accident insurance has, so that you can see that we are not asking you to take out such a policy without good reason.

What does liability insurance mean and why do I have to take out a policy?

The law says: *"Who intentionally or negligently causes injury to the life, body, health, freedom, property or any other right of another person, is liable to the other for the compensation of the resulting damage."*

§ 823 of the German Civil Code (BGB)

This sentence can have far-reaching consequences: the person responsible is basically liable in unlimited amounts, which could include all of your present and future assets. A claim for damages could threaten your financial survival. Having liability insurance is therefore particularly important, as it takes over the compensation for you and ensures your livelihood in such cases. Each private liability insurance policy offers services for the compensation of damage to property, assets and people. Each private liability insurance policy offers benefits for the compensation of damage to property, financial loss and bodily injury. Property damage refers to damage to or a decrease in the value of objects. Personal injury applies primarily to physical injuries, but can also describe the mental/psychological impairment of people in connection with serious bodily injury. A financial loss occurs when the injured party suffers financial damage that is not personal injury or property damage.

Why should I take out private accident insurance?

An accident insurance policy covers the costs if you are unable to make a living for long time or only to a limited extent after an accident. This applies both to accidents that occur during your work as a visiting scientist and while travelling to and from work, as well as in your free time, such as for sports activities or hobbies.

Information concerning mandatory health insurance

If you want to work in Germany, you must be covered by an up-to-date health insurance policy. In order that institutes of higher education are able to accept your health insurance coverage, your health insurance coverage must be equivalent to that of a German statutory health insurance policy. Your family members must also be appropriately insured for a stay in Germany.

Recommendation:

It would therefore seem more logical to take out an **insurance package for comprehensive coverage** of all the major types of insurance. It usually comprises a combination of the international (travellers') forms of health insurance, personal (third party) liability insurance, accident insurance and deportation costs insurance, which can be tailored to the exact needs of visiting scientists from abroad.

Insurance companies can be found on the Internet (see links below, the first three have English –language versions) or ask at the International Office.

www.educare24.de www.reiseversicherung.de www.care-concept.de www.adac.de
www.hansemerkur.de