1. Health Insurance (German: Krankenversicherung)
   - mandatory for all students - a proof of health insurance is needed to get enrolled at a Germany university
   - For enrollment for foreign students with a foreign health insurance or private health insurance, a certificate indicating that you are exempt or not subject to compulsory statutory health insurance is needed.
     - This certificate can be received after reviewing the policy of your health insurance by a statutory health insurance company. The certificate confirms that the health insurance is officially recognized and considered sufficient in coverage. Only a proof of private health insurance is not sufficient for enrollment.
   - Two types of health insurance in Germany
     - **Statutory health insurance** (public):
       - contract conditions, monthly contributions and the scope of benefits are regulated by law
       - offers a comprehensive service package for most situations is usually superior to private health insurance for students in terms of price and service
       - All insured students pay a uniform health insurance contribution. The monthly contribution consists of a legally fixed amount (currently: 76.85€) and a variable percentage fixed individually by the health insurance. The variable percentage is currently approx. 1.3% (9.02€). The contribution to the statutory nursing care insurance is 22.94€.
       - Insurance as a student is possible until the end of the semester in which you turn 30 years old.
     - **Private health insurance**:
       - terms and conditions vary from provider to provider. Low-priced insurance packages usually only cover the most basic and necessary services.
       - A private insurance plan is customized to the needs
       - once a private health insurance is selected, it is not possible to switch to statutory insurance until the end of the studies!
   - Both insurance systems offer insurance coverage in the event of illness and/or accident and at least partially cover the costs of pre- and post-operative examinations, rehabilitation and medication

2. Accident Insurance (German: Unfallversicherung)
   - additional accident insurance cover - matriculated students are insured in case of accidents which occur at the university or on the direct way to university and direct back home
   - As stated in most insurance policies, a 24/7 coverage is provided, while covering job-related and private accidents
   - provide a pension and/or a capital payment in case of accidental disablement
   - In the event of death by accident, a fixed amount will be paid.
   - annual fee ranges from 0.5 to 2 Euros per 1.000 Euros to be insured
3. Personal Liability Insurance (German: Privat Haftpflichtversicherung)
   • covers you in cases of accidental damage to a third party or their property
   • you are legally responsible for any damages caused to others by your person, by your children, by your pets - liable for all your estate
   • Personal liability insurance is one of the most important insurances one should hold when living in or travelling to Germany
     o Foreign students holding a personal liability insurance in their home country: check if insurance cover is provided while in Germany
     o For Credit card holders: check if your credit card comes with a personal liability insurance while you (or your spouse and children) are abroad
   • sometimes include legal costs insurance (see below)
   • The annual fee is at least 65 Euros

4. Other Types of Insurances

I. Home Contents Insurance (German: Hausratsversicherung): insuring the contents of one's home (furniture, clothes, valuables, etc.) against the risk of damage by fire, storm, flood, theft etc. on the basis of a replacement-as-new policy.
   • Annual fee varies from 1 to 2 Euros per 1.000 Euros.

II. Legal Costs Insurance (German: Rechtsschutzversicherung): insurance coverage for the cost of employing solicitors, barristers and expert witnesses and providing financial support to meet legal costs awarded against the insured persons.
   • Annual fee varies from 240 to 370 Euros.

III. Dog liability Insurance (German: Hundehaftpflichtversicherung): covers damages done by your dog (dog bites someone, destroys something, etc). For Rhineland Pfalz, only dog owners of dangerous dogs must buy the insurance. The dog liability insurance must cover at least €500,000 of personal injury and at least €250,000 of property damage.
   • For more information, you can use Tarifcheck (German) or Coya/GetSafe (English)

IV. Car Insurance (German: Kfz-Versicherung): there are two main types of car insurances: Vollkasko, which covers the damage to your car and to other cars, even if it is your fault. If you destroy your own car in an accident, the company will replace it. This insurance is usually quite expensive. And Teilkasko, which covers the damage to other people and vehicles. If you cause an accident, the company will pay to fix other people's cars, but it will not pay you for your own car. If the accident is someone else's fault, their insurance will pay for the repairs on your car.
   • For more information, you can check Verivox/Tarifcheck (German) or GetSafe (English).
Money and Bank accounts
- Payments like rent, insurance fees etc. are mostly done by bank transfer in Germany
- Most banks offer students free current accounts (Girokonto) which normally come with an EC card
- To open a bank account usually following documents are needed:
  - Passport or ID card
  - Student ID or enrolment certificate
  - Confirmation of registration
- After opening the account, a debit card will be issued. In Germany, debit cards are often referred to as EC-, Giro- or Maestro cards.
- Once a current account has been set up, you can also apply for a credit card with the same bank or otherwise. Commonly used credit cards in Germany: MasterCard, Visa and American Express
  - The use and acceptance of credit cards is becoming more common in Germany, however, not all shops and restaurants do accept credit cards.

Emergency Numbers
- Fire Department, Rescue Service: 112
- Police, Traffic Accidents: 110
  *The numbers can be called free of charge from any regular phone or mobile and even without a SIM-Card and a locked phone.

Medical Service
- Medical Emergency/ to reach the doctor on-call duty: 116 117
- Weekends (Friday 04:00 pm to Monday, 7:00 am)/ Public Holidays (from 7:00 am to the following day to 7:00 am):
  - Service center in the Westpfalz Klinikum: 0631/19292
  - Service for emergency cases: available in the evening and on weekends:

ÄRZTLICHE BEREITSCHAFTSPRAXIS KAISERSLAUTERN

HELMMUT-HARTERT-Straße 1,

67655 KAISERSLAUTERN
- **Hospitals**: are open to all insured patients. In emergency cases, it is possible to go straight to the Accident and Emergency Department (Notfallambulanz) of the hospital at any time:

  **WESTPFALZ-KLINIKUM**
  **HELLMUT-HARTERT-STRAßE 1,**
  **67655 KAISERSLAUTERN**

- **Emergency Services of Pharmacies**
  - You can get the information by calling **01805 258825 + zip-code** (Landesapothekenkammer Rheinland-Pfalz) or visit [https://www.lak-rlp.de/notdienstportal/schnellsuche/](https://www.lak-rlp.de/notdienstportal/schnellsuche/)

- **Emergency Poison Centre**: **06131-232466** or **06841-19240**