

## Newcomer Information on Insurances

There are plenty of types of insurance on offer in Germany, some of them are dispensable, some of them are essential, maybe even a prerequisite to acquiring a visa such as your health insurance. Therefore, please take a careful look at our insurance guidelines:

### Health Insurance (German: Krankenversicherung)

Health insurance is required by German law. You need to get one, but you do not necessarily need to have it on arrival. Many Fellows get travel health insurance to enter Germany and then open a policy with a health insurance company once they are here. We will be happy to assist you with finding an insurance company, a number of them have offices at the University of Bremen.

Another option is to get a European health insurance; contact your own insurance company to find out more about this option.

Please know that there are two types of health insurance in Germany: public and private ones. In a nutshell, the major difference between them is that private health insurances require you to cover everything below a certain sum yourself first, then they reimburse you later. If you have a public health insurance, doctors will usually send their bills for most regular treatments or preventive medical checkups directly to your public health insurance that will then settle it directly with the doctor. Please note that if you enter Germany with a private health insurance you will usually not be allowed to switch to a public health insurance later on.

Important: PhD students do not have regular student status in Germany as far as insurance is concerned. This means that you will not be eligible for student discounts since doctoral students are considered employees.

### Personal Liability Insurance (German: Haftpflichtversicherung)

A personal liability insurance is not required by German law. Nevertheless, it is very good to have in case you e.g. lose an office key or accidentally break some expensive electronic equipment. The good news is that it is already included in your student registration at Jacobs University. For more information, check [Jacobs' teamwork](#).

### Household Insurance (German: Hausratsversicherung)

A household insurance is not required by German law. However, you might want to consider getting one in case your washing machine leaks, someone breaks into your apartment or steals your bicycle. For an example of a Hausratsversicherung see [Huk-Coburg](#) (website in German only, but they have offices in Bremen).

If you are unsure about any insurance issues, please contact our Head of Administration ([head-of-administration@bigsss-bremen.de](mailto:head-of-administration@bigsss-bremen.de) // +49 421 218 66380)!