



Notice to Fellowship Holders and Grantees

Health insurance, accident insurance and third-party liability insurance regulations

Fellowship holders and grantees are not employees and are therefore not subject to the obligatory insurance requirements imposed by the German social security regulations. This means that they must generally arrange their own insurance. The following notice summarises all relevant information. The Institute administration departments will gladly provide you with further information.

1. Health insurance

1.1. European Health Insurance Card

Any person covered by statutory health insurance in an EU member state or other EEA state (Iceland, Liechtenstein and Norway) or Switzerland is entitled to a European Health Insurance Card. The European Health Insurance Card serves as proof of entitlement to necessary medical care during temporary periods spent elsewhere in the EU, EEA or Switzerland, that is to say, in a country other than their country of residence.

1.2. Statutory health insurance

Fellowship holders and grantees can apply to be insured under the statutory health insurance scheme. The health insurers will then investigate whether, in each individual case, the preconditions are met. The options and preconditions are as follows:

- a) Student health insurance:** Eligibility is dependent on the applicant being enrolled as a student. In principle, student health insurance is only available until the applicant has completed his or her 14th semester, or at the latest until reaching the age of thirty. Student health insurance is not available for doctoral grantees.
- b) Voluntary membership of the statutory health insurance scheme:** Available to: Fellowship holders and grantees from EU and EEA countries, Switzerland and certain other countries with which treaties exist. Eligibility is dependent on the applicant having ceased to be compulsorily insured under a statutory health insurance scheme, and having been so insured for a minimum of 24 months in the past five years or for at least twelve consecutive months immediately prior to the cessation of compulsory cover.
- c) Compulsory membership of the statutory health insurance scheme:** Available to: Fellowship holders and grantees who do not come from EU and EEA countries, Switzerland or certain other countries with which treaties exist. Eligibility is dependent on the applicant having a residence permit/entitlement for at least 12 months from time of arrival. Individual statutory health insurers may provide compulsory cover subject to investigation in each individual case.
- d) Family insurance cover under the statutory health insurance scheme:** In Germany, certain family members (e.g. spouse, registered partner, children) can, subject to certain other conditions, be jointly insured free of charge by persons voluntarily or compulsorily insured under the statutory health insurance scheme.

Further details are available from the statutory health insurers.



1.3. Private health insurance

Fellowship holders and grantees who do not have the option to join a statutory health insurance scheme must arrange private insurance. The private health insurance funds offer a wide range of different rates and policies.

It should be noted that there are also considerable differences in the extent of the benefits offered and therefore also in the premiums payable. The following points in particular are of individual relevance:

- **Cover may be excluded** for pre-existing conditions/disabilities, or if you are pregnant or about to give birth, etc. at the time the insurance contract is concluded.
- Possible **deductible excesses**

The Institute administration departments can provide an overview. Detailed individual information is available from the private health insurers.

Important: Every fellowship holder or grantee can themselves determine the extent of cover when arranging private health insurance – the monthly health insurance premium payable will vary accordingly. **Low-cost health insurance policies (such as travel insurance policies) may entail a substantial health, as well as financial risk for fellowship holders and grantees.**

1.4. Health insurance subsidy

Max Planck Society fellowship holders and grantees may, on written application, be granted a health insurance subsidy of 50% (up to a maximum of 100.00 euros) of their health insurance premiums. The preconditions are as follows:

- a) Statutory health insurance:** Proof of membership of a statutory health insurance scheme.
- b) Private health insurance:** Explicit proof of private health insurance including benefits equivalent to the statutory scheme, in the form of a certificate as per § 257 Para. 2 a SGB V.

An additional subsidy of up to 50% or € 100 may also be paid for each accompanying family member with no income of their own.

2. Accident insurance

2.1. Statutory accident insurance

In principle, fellowship holders and grantees are not covered by statutory accident insurance as they are not classed as employees. In exceptional cases they may be covered if, at the time of the accident, they were engaged in an insured activity.

2.2. Group accident insurance / private accident insurance

Due to the fact that they are generally not covered by statutory accident insurance, fellowship holders and grantees have been included among the list of persons able to claim under the Max Planck Society group accident insurance, with the result that every fellowship holder or grantee in the event of an accident may receive benefits under the group scheme, provided that the remaining conditions are met.



This group accident insurance provides worldwide cover for all accidents (e.g. at the MPI, during leisure time):

Current sums insured:

- € 15,339.00 in case of death
- up to € 38,347.00 in case of invalidity
- up to € 5,000.00 towards the cost of cosmetic operations
- up to € 5,000.00 in rescue and recovery costs (on expeditions: max. € 50,000)

Every fellowship holder or grantee may decide whether he or she wishes to arrange additional private accident insurance cover.

3. Third-party liability insurance

3.1 Occupational liability insurance

Fellowship holders and grantees are fully included within the insurance cover provided by the Max Planck Society – they are insured in the same way as employees. This includes

- a) **Claims by third parties against fellowship holders/grantees:** Insurance cover in the event of negligence (excluding wilful negligence) for third-party claims arising from the performance of employment duties for the Max Planck Society
- b) **Claims by employees against fellowship holders/grantees:** In case of negligence (excluding wilful negligence) full cover is available for personal injury claims (excluding accidents at work where the statutory accident insurer (Berufsgenossenschaft) has competence) and material damage claims in excess of € 25.00 (excluding cash, securities, savings books, documents and items of jewellery)
- c) **Claims by scholarship holders/grantees one against another:** As b).
- d) **Claims by MPG e.V. against scholarship holders/grantees:** No cover under occupational liability insurance

3.2. Private liability insurance

If a fellowship holder or grantee should damage the property of the Max Planck Society, he or she will be held liable in the event of wilful or gross negligence. To cover this residual risk, fellowship holders and grantees are recommended to arrange personal private liability insurance. With regard to this insurance cover, it must be ensured that the risk of damage to the property of the Max Planck Society is explicitly covered by this insurance.