

Are you a student at Technische Universität Berlin?

If so, then you are insured against accidents by the Unfallkasse Berlin (statutory accident insurance fund of Berlin).

Unfallkasse Berlin
Culemeyerstraße 2
12277 Berlin-Marienfelde
Tel.: 030 7624-0

You are insured against accidents, for instance, during lectures, tutorials, seminars, and during travel to and from your courses. In the case of an accident, Unfallkasse Berlin assumes the cost of treatment and rehabilitation. This insurance is free for students as the contributions are paid by the state of Berlin.

Requirements for insurance coverage

To be covered, you must be enrolled as a degree-seeking student. In the event of a claim, you are fully covered by statutory accident insurance.

Students in other federal states

Students at universities and higher education institutions in other federal states are insured by the relevant accident insurers there.

Internships

Students at universities complete internships required by the study and examination regulations, either before, during, or after completion of their studies. Students may also complete internships for reasons of expediency which are not mandatory within the scope of their studies: in the case of university internships, the university has no direct influence on how the internships are carried out. During their internship, students are integrated into business operations and thus qualify as employees pursuant to Section 2 (1) no. 1 of the Social Code (SGB) VII. Accident insurance law does not make a distinction between voluntary internships and those required by study and examination regulations. Both are eligible for coverage. The relevant accident insurer of the company hosting the internship is responsible (Section 133 (1) SGB VII).

As a rule, students do not receive accident insurance coverage for voluntary or mandatory internships abroad, as foreign companies are not members of a statutory accident insurer in Germany.

Doctoral students

In order to complete their doctoral thesis, doctoral students either attend a university or work at a company. The type and scope of accident insurance protection varies as

much as the doctoral work itself. The following information also applies to students completing final theses (e.g. master's theses).

As a rule, doctoral candidates, who are not employees or students of the University, must enroll as "doctoral students". As students, they receive insurance protection pursuant to Section 2 (1) no. 8c SGB VII when they work (with the aim of obtaining a doctoral degree) in an area within the university's area of organizational responsibility. To be eligible to receive insurance protection, the activity which led to the accident must have occurred at a time and place in the direct vicinity of the University and its facilities.

As a rule, doctoral candidates who complete their doctoral thesis within the framework of their employment at the University are insured as employees against occupational accidents and illnesses pursuant to Section 2 (1) no. 1 SGB VII. A typical example of this is the integration of research staff into teaching and research operations with the possibility of completing a doctorate as agreed in the employment contract.

If a person is not contractually employed by the University itself but rather by the head of the academic chair through third-party funding, this person is insured against accidents. However, the details of this arrangement determine the responsible accident insurer: Persons employed by a university professor on the basis of a private service contract and paid from third-party funds within the framework of a research contract are also insured as employees pursuant to Section 2 (1) no. 1 SGB VII. However, the University is not responsible for accident insurance protection, but instead the employer (e.g. chair holder as head of the institute) functioning as the company for the purpose of statutory accident insurance. For this reason, a social accident insurance institution is usually responsible for these cases.

Doctoral candidates, who are neither employees of the University nor enrolled (doctoral) students, may receive insurance coverage against occupational accidents and illnesses under the statutes of the Unfallkasse Berlin. This insurance protection is only valid during periods spent at the University (e.g. laboratory, library) approved or mandated by the University. **Travel to and from the University is not insured in this case!**

If **practical work abroad** is required during a person's (doctoral) studies, there is usually no accident insurance protection.

In a further example, companies support doctoral theses by allowing the use of their company facilities. An employment contract is not concluded. The company only assumes a supervisory role. The person in question is not integrated into company operations. The doctoral candidate does not receive payment or social services for their work in the company. In exceptional cases, the company will pay a flat-rate reimbursement of expenses as support for the preparation of the doctoral/diploma thesis.

If doctoral candidates work in a company for the purpose of completing their doctoral thesis, they generally do not receive insurance protection. In this case, there is no employment relationship giving rise to insurance coverage under Section 2 (1) no. 1 SGB VII. The doctoral candidates work in the company for their own interest when

writing their doctoral thesis. The company's right of exploitation of the doctoral thesis is not sufficient to establish an employment relationship under social security law.

Research Training Groups, scholarship holders

Students enrolled at a Berlin university (including doctoral students) are insured as students pursuant to Section 2 (1) no. 8c SGB VII. If the person has an employment contract with the university and their work in the Research Training Group falls under the work required by the contract, then they receive insurance protection as an employee in accordance with Section 2 (1), no. 1 SGB VII. The simultaneous receipt of a scholarship is irrelevant for the statutory accident insurance.

If you do not fulfill these requirements and do not have your own insurance protection from another university or employer as a member of the RTG, statutory insurance protection can apply in individual cases, if you begin to work for the university in a capacity similar to an employee (but not as an employee).

Furthermore, scholarship holders are insured against occupational accidents and illnesses under the statutes of the Unfallkasse Berlin. This insurance protection is only valid during a stay at the University (e.g. laboratory, library) which has been approved or mandated by the University. Travel to and from the University is not insured in this case!

University Sports

As a rule, university sports are also included in students' insurance protection, as universities have the legislative mandate to promote sports (Section 2 (4) HRG and in the state acts). "Meaningful leisure activities and recreation", "sociability" and the "identification of university members with their university" are equally important as the health benefits provided to offset the stress of studying.

The following requirements must be met for the sports activity to take place within the context of studying and thus for the participant to be eligible for insurance coverage:

1. The participant must be a fully enrolled student at a Berlin university
2. and have registered for the sports offer.
3. The sports activities at universities must be held in a capacity similar to an official university event.
4. General university sports must be conducted by the university itself (e.g. a sports science institute) or a university institution (AStA).
5. The sports activity must take place within organized training, i.e. during set times and under the supervision of an appointed trainer.

Independent sports activities undertaken outside of organized practice at university facilities are uninsured. This also applies to competitive sports in university sports clubs and sports trips organized by the university sports office which are open to anyone and not restricted to students.

Sports accidents must be reported to the University or to an office designated by the University.

A precondition of insurance protection for students is that the university must hold organizational responsibility at the time of the accident.

Paths and routes taken to the often dispersed university institutions are insured. Private study and teaching-related work - including for the preparation of Diplom theses - which take place outside of the university's scope of responsibility, for example at home, on private study trips, or outside of scheduled courses, are not insured.

There is also no insurance coverage as a student when returning from a prospective internship which is prescribed by the examination regulations but which the student has chosen freely and independently, as this activity does not fall under the university's scope of responsibility.

A student's enrollment status is essential for determining whether insurance protection exists; auditors and other university visitors are not covered by statutory accident insurance.