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Information on Accident and Liability Insurance Coverage for Participation at Allgemeiner Hochschulsport (Academic Sports Service of Justus Liebig University Giessen) of Justus Liebig University Giessen (per 3 April 2017)

A. Accident Insurance Coverage

The following accident insurance regulations of the Unfallkasse (statutory accident insurer) of the Federal State of Hessen apply to enrolled students and employees.

(1) Accident Insurance Coverage for Students at JLU

For participation at Allgemeiner Hochschulsport (Academic Sports Service of Justus Liebig University Giessen) only enrolled students at Justus Liebig University Giessen, Technische Hochschule Mittelhessen (THM) (University of Applied Sciences) and Philipps-Universität Marburg receive statutory accident insurance coverage under certain pre-requisites (§ 2 Para. 1 No. 8c Seventh Book of the Social Code (SGB VII)).

It is a pre-requisite for the sports offered at the university to have the character of an official university class or for the university sports classes to be conducted by the university itself under the auspices of an authorised instructor. Accident insurance coverage applies to the sporting activities themselves, the necessary preparatory measures and the journeys to and from the sports facilities.

Independent sporting activities (free exercise times) at the university sports facilities not within organised classes are not covered by statutory insurance.¹

(2) Accident Insurance Coverage for Students from Other Universities (excepting Students at Technische Hochschule Mittelhessen (THM) (University of Applied Sciences) and Philipps-Universität Marburg, cf. 1)

According to the current judicature of the Bundessozialgericht (Federal Social Court, BSG), students are insured during participation in university sports only at the university at which they are enrolled. In the case of participation in university sports at another university, there is no statutory accident insurance coverage.

Participants who are not students enrolled at the university have no insurance coverage through Justus Liebig University Giessen, so that it is highly recommendable to take out private insurance in the case of participation in the university sports programme.

(3) Accident Insurance Coverage for Employees of JLU

¹ cf. <http://www.ukh.de/haeufige-fragen/studierende/> (not available in English)

Employees of Justus Liebig University Giessen have statutory accident insurance coverage at all official classes run by Allgemeiner Hochschulsport inasmuch as the classes satisfy the conditions of “sport at work” (e.g. exercise to counter work-related physical stress, regularity, conducted under the auspices of an authorised instructor, exclusivity).²

In the case of **Beamte** (civil servants), an accident in the framework of Allgemeiner Hochschulsport is not considered to be an accident at work. Beamte have no claim to statutory accident insurance coverage.

All employees of JLU are highly recommended to take out private accident insurance.

(4) Accident Insurance Coverage for Guests

Participants who are not members of the university do not receive accident insurance coverage from Justus Liebig University Giessen, so that such participants are highly recommended to take out private accident insurance.³

(5) Accident Insurance Coverage outside organised classes and in the case of competitive events (tournaments)

There is no insurance coverage for exercise taken independently or for permitted use of facilities outside organised classes in the sports facilities of “Campus Sports” at Kugelberg or for (competitive) sport in university sports clubs or other sports clubs.

There is no accident insurance coverage by Allgemeiner Hochschulsport at JLU Gießen for sports competitions and/or sports events, e.g. run by student representative groups (Fachschaften), which are conducted outside the organisational remit of Allgemeiner Hochschulsport (in the sense of § 2 Para. 1 No. 8c SGB VII).

Fundamentally there is no insurance coverage for participation in events run by cooperating institutions and third parties.

However, activities are covered by insurance if they are of a competitive nature and relate to popular (mass) sports, if they do not take place regularly, such as a football tournament, and if these events are officially organised and run by Allgemeiner Hochschulsport of JLU.

(6) Compulsory reporting of accidents

Students and employees of JLU Giessen who have an accident in the above framework are obliged to report accidents immediately (within 3 working days) to Allgemeiner Hochschulsport so that the requisite accident report form can be forwarded to the insurance authority responsible.

² Cf. http://www.ukh.de/uploads/tx_ukhdruckschriften/SR_Band_16.pdf (not available in English)

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To make provision for claims for possible complications arising subsequently, in the case of minor injuries, strained muscles etc., accident data must be sent via the class instructor to the office of Allgemeiner Hochschulsport (by email to admin@ahs.uni-giessen.de).

Proof of the connection between the accident and attendance of a university sports class must be presented. In order to cover possible costs, the Unfallkasse Hessen must receive the accident report on the forms for students or for employees. (Printed forms are available on the ahs homepage or at ahs-Sekretariat, Kugelberg 58, 35394 Giessen, during service hours.)

B. Private Liability Insurance Coverage

All participants of Allgemeiner Hochschulsport are recommended to take out liability insurance in case there is personal injury or damage to property of a third party during the sport activity, as a consequence of which liability claims may ensue. Allgemeiner Hochschulsport is not liable for injury or damage perpetrated by third parties during their classes.

C. Insurance Coverage on Excursions

- (1) Fundamentally there is also accident insurance coverage for excursions carried out by ahs of JLU Giessen. There is no general insurance coverage for excursions run by other organisers (e.g. clubs, external organisations). The status of insurance coverage will be announced to participants of such an excursion in the framework of the description of the excursion.
- (2) Participants of excursions are additionally recommended to take out insurance for travel cancellation, travel health, travel accident and luggage. The coverage selected should definitely include reimbursement of costs for search operations, rescue and emergency services.

Version of April 2017