

# Guidelines:

## Business Travel Accident Insurance

### I. General

Insurance coverage for researchers who travel at the invitation of the *Deutsche Forschungsgemeinschaft* (DFG) or the *Wissenschaftsrat* (WR) is generally provided by the compulsory accident insurance that is part of their respective employment contracts.

Civil servants in Germany are insured according to Section V of the Civil Service Benefits Act (*Beamtenversorgungsgesetz, BeamtVG*), and employees according to the seventh volume of the Social Security Code (*Sozialgesetzbuch, SGB VII*). If, as an exception, no such benefits are provided in the employment contract, coverage for the period in which the individual travels on behalf of DFG or WR is provided by DFG or WR according to SGB VII.

In order to avoid any uncertainties arising in the event of a claim, all formalities (e.g. travel authorisation, statement of travel duration and reasons for the trip) should be completed prior to commencement of the journey. It should be pointed out that DFG or WR will reimburse travel expenses.

### II. Travel by DFG Reviewers and Committee Members in Germany

For individuals travelling on DFG-related business, such as reviewers or members of DFG decision-making bodies, civil service accident insurance regulations and procedures vary in the individual German states. Other regulations apply to employees or to scientists working at research institutions abroad.

The following points should therefore be noted:

#### 1. Full-time university teachers with civil servant status

Claims for accident compensation according to civil service rules may only be made for occupational accidents. Accidents that occur to university teachers while travelling on behalf of DFG or WR are only considered occupational accidents if DFG or WR activity was declared a job-related task (Section 31, Para. 1, *BeamtVG*), or if it is considered to be a task that “serves the interests of the public or employer” (Section 31, Para. 5 *BeamtVG*).

In Bavaria, Hamburg and North Rhine-Westphalia, accidents that occur to university teachers with civil servant status while on DFG OR WR business are generally considered occupational accidents.

University teachers with civil servant status in the remaining states must submit a request to their respective science or education ministry or, in the case of Berlin, Saarland, Saxony and Lower Saxony, to their respective university administration, to have DFG or WR activity be recognised as part of their job-related tasks; this should be done prior to commencement of the journey on behalf of DFG or WR. If the request is approved, accident insurance (in accordance with Section 31, Para. 1 *BeamtVG*) will also apply to incidents that may occur to the individual while on DFG or WR business.

## **2. Other researchers with civil servant status in Germany**

Researchers with civil servant status who are not primarily employed as university teachers should determine whether they are entitled to coverage under civil service regulations while travelling for DFG or WR.

## **3. Researchers with employee status or those working at research institutions abroad**

Researchers employed at German research institutions or at research institutions abroad are asked to clarify with their employers whether DFG or WR activities are considered part of their contractual employment obligations. Accidents occurring while on DFG or WR business which are not insured through the employment contract, will be covered by DFG or WR, limited to the benefits as provided for according to SGB VII. Claims made against DFG or WR are subject to German law.

## **III. Use of Private Vehicles**

Persons who use their own vehicles for travel at the invitation of DFG or WR and who suffer damage to their vehicles must generally cover the costs of the damage themselves, unless the person responsible for the accident or their insurance meets these costs. DFG and WR therefore recommend the use of public transportation, the cost of which will be reimbursed by DFG or WR in accordance with DFG's or WR's travel regulations. Those who choose to travel by private vehicle are recommended to take out comprehensive vehicle insurance. Insurance premiums will not be reimbursed; travelers instead will receive standard reimbursement for car travel.