

# Insurance for PhD students

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## Please note

- In the following, there is a distinction between PhD students enrolled at Aarhus University (AU) and PhD students employed at the university.
- There is also a distinction between PhD students employed as student teachers and PhD students employed as PhD fellows. In the text below, the term 'employed' only applies to PhD fellows and not to PhD students working as student teachers.

As a rule, PhD students with a Master's degree are employed at the university as PhD fellows, i.e. PhD students with studies based on the 5+3 model; the 3+5 integrated PhD scheme part B; and the 3+5 integrated PhD scheme with credit for 12 months part B, for example.

If you are in doubt as to whether you are enrolled or employed as a PhD student, please contact the Graduate School of Natural Sciences/GSNS.

## In general

We recommend that all PhD students personally take out a third-party liability and accident insurance. For more information and help, please contact [IAS, insurance](#).

### **Who is covered?**

- **PhD students who are employed at Aarhus University** are covered throughout their period of employment by the university's self-insurance liability in accordance with the Danish Workers' Compensation Act.  
Read more about insurance conditions at Aarhus University [here](#).
- PhD students employed as student teachers are during the working hours as student teacher covered by the university's self-insurance liability in accordance with the Danish Workers' Compensation Act.  
Read more about insurance conditions at Aarhus University [here](#).
- **Foreign visiting PhD students (not enrolled at AU)** are covered throughout the period of their stay at Aarhus University. We recommend that you personally take out a third-party liability and accident insurance. For more information and help with taking out an insurance, see: [IAS, insurance](#).

### **Who is not covered?**

- **Enrolled PhD students who are not employed at Aarhus University** are not covered by the university's insurance. Even though you are not employed at Aarhus University, however, you may very well be covered by the university's business travel insurance, provided certain conditions are complied with – see 'Business travel insurance' below.

- **PhD students who have been granted an extension to their enrolment period without an extension of employment** are not covered by Aarhus University's insurance when their employment comes to an end. We recommend that you personally take out a third-party liability and accident insurance.
- **Self-financing PhD students** enrolled in PhD studies at Aarhus University, **including CSC fellows and Industrial PhD students**, are not insured by Aarhus University. We recommend that you personally take out a third-party liability and accident insurance.

### How are you covered?

- For PhD students who are covered by Aarhus University's self-insurance liability in accordance with the Danish Workers' Compensation Act, the insurance conditions are as follows: [Ministerial Order on Workers' Compensation](#) (in Danish only).

### When are you covered?

- In accordance with the Danish Workers' Compensation Act, damages and compensation are awarded in connection with injury caused by work or conditions of work. The final assessment is determined by the Labour Market Insurance (Arbejdsmarkedets Erhvervssikring) in Denmark.

## Business travel insurance abroad

### Who is covered?

- **PhD students who are employed at Aarhus University** are always covered by the university's business travel insurance provided they request a travel insurance card, and the head of department approves any travel activities as a business travel in advance. **Please note** that the head of department or another member of the departmental staff must be aware of all official travel activities.
- **Enrolled PhD students who are not employed at Aarhus University** may be covered by the university's business travel insurance if Aarhus University covers the PhD student's travel expenses partially or in full, and the head of department approves the travel activities. For more information, see: [Guidelines for travel insurance](#).

If you are entitled to coverage by Aarhus University's business travel insurance and would like to obtain this, you should request a travel insurance card (see below). If you are not covered by the university's business travel insurance during your travel activities, we recommend that you take out a personal insurance policy.

### How do you get coverage?

- **PhD students who are entitled to and would like to be covered by Aarhus University's business travel insurance must request a travel insurance card prior to the travel activities. Read more on**

[AU's webpage for travel insurance](#) under the section "How to order and when to pick up an insurance card".

- When you collect your travel insurance card, it will be accompanied by insurance conditions, how to make a claim for damages, etc.
- See more about travel insurance conditions here: [Guidelines for travel insurance](#) and [Official travel activities](#) (download PDF file).
- **Please note:** Your travel insurance card is only valid if it is stamped with Aarhus University's CVR (Central Business Register) number (31 11 91 03) and it has your signature.

### Where and when are you covered?

- Your travel insurance card has no expiry date and is valid throughout your attendance at Aarhus University.
- Your travel insurance is valid no matter how long the period of travel.
- Your travel insurance covers from the time you leave your place of residence/work to travel abroad. The coverage terminates when you arrive at your place of residence/work, or when the period of coverage (the end of your travel activities) expires – if this takes place before you return home. Your travel insurance does not cover between your place of residence and your workplace.
- Your travel insurance covers throughout your official travel activities, i.e. including nights and weekends. Please note, however, that your travel insurance does not cover public holidays during your period of travel. If you would like holiday insurance coverage, you can take out a discounted insurance policy under the point 'Supplerede feriedage' ( Supplementary holidays) at [Europæiske Rejseforsikring A/S](#) – in Danish only: enter 'Kundenr.' (Customer no.) = 41826614 and 'Adgangskode' (Password) = 41662814 to log in.
- In terms of geography, your travel insurance covers all travel activities, except those that only take place internally in Denmark, Greenland or the Faroe Islands. However, travel via Sweden between the Danish island of Bornholm and the rest of Denmark is not covered by your insurance.
- Your insurance card serves as identification that you are covered by insurance, and you must therefore make sure that the card is not misused. You may only use your travel insurance card when your travel activities have been approved in advance by your head of department at Aarhus University. You may not use your card for private travel activities.

### Other

- Please note that your travel insurance does not cover liability and accident in connection with rental cars during your travels. If you are going to hire a car, you should therefore take out an insurance policy for this purpose.

### Claim forms

- If you require a **claims form**, go to [Europæiske Rejseforsikring A/S](#). Prior to submitting your claim to Europæiske Rejseforsikring A/S, you must have the claims form signed by Aarhus University, i.e. your head of department and the Accounting Office.

- **The deadline** for reporting accidents is three years from the time the accident occurred, provided you were employed as a PhD student at the time in question and you were covered by the insurance scheme.

### Visiting PhD students

- **Foreign visiting PhD students (not enrolled at AU)** are covered throughout the period of their stay at Aarhus University. We recommend that you personally take out a third-party liability and accident insurance. For more information and help with taking out an insurance, see: [IAS, insurance](#).
- **Self-financing PhD students** enrolled in PhD studies at Aarhus University, including **CSC fellows**, are not insured by Aarhus University. We recommend that you personally take out a third-party liability and accident insurance.