



## Insurance and Liability Fact Sheet for Outgoing ZHAW Students

(September 2017, the ZHAW gives no guarantee for the accuracy of this information)

**This fact sheet contains information and recommendations on insurance and liability issues for ZHAW students who are interested in spending an exchange semester or doing an internship abroad.**

**Students take personal responsibility for all matters related to insurance, including health, accident and liability insurance. The ZHAW accepts no liability.**

### 1. Health and accident insurance

Anyone who goes abroad for a limited period of time with no intention of staying there permanently keeps his or her home address and therefore official place of residence in Switzerland. This means that the Swiss compulsory health insurance still applies and costs of emergency treatment abroad are covered. However, there may be significant differences between the medical services in the EU/EFTA area and those provided in other countries. We therefore recommend students to consider the costs of repatriation for health reasons and/or of any particular medical interventions and to take out private supplementary insurance to cover these costs.

### 2. Liability insurance

We strongly recommend all students to take out personal liability insurance. The reason is that if any damage is caused to infrastructure or equipment as a result of gross negligence on the part of a student (e.g. in labs or while working on projects or Bachelor's/Master's theses), the person responsible may be required to cover the costs either wholly or partially.

Personal liability insurance is valid worldwide in most cases. However, we recommend asking your insurance provider for written confirmation of cover. We also advise you to find out whether it is necessary to take out theft insurance cover (e.g. for notebook, bicycle, etc.).

**Before you leave for your destination abroad, please check your general personal insurance cover and ask your insurance provider to confirm that it is sufficient to cover liability for the entire period of your stay abroad.**

### 3. Erlassinformationen

Betreff	Inhalt
ErlassverantwortlicheR	Team Ressort Internationales
Beschlussinstanz	LeiterIn Ressort Internationales
Themenzuordnung	6.01.03 Mobilität
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