



Setting up with Health Insurance in Germany



Health Insurance in Germany:
A Guide For Foreign Students and Researchers

What is about Insurances ?!



Who needs Insurances?

Everyone needs insurances in Germany



- All citizens need **TRAVEL** and **HEALTH** insurances, **BUT** what is the different between them?



Travel Insurance

- Covers *only* emergency treatments
- If further treatment is required, you have to return home
- Covers trip cancellation or interruption, flight delay, loss of belongings
- Only for short-term visits/the first few weeks of your stay in Germany



- Covers emergency *and* non-emergency medical treatment
- Does *not* cover trip cancellation or interruptions, flight delay or loss of belongings
- Intended for long-term stays such as studying
- Required by German universities to be enrolled

Health Insurance

- So what is the solution?





 **Fintiba**

Ease your way to Germany.

what is Fintiba ?

Fintiba is an online platform for students that helps you to obtain your **blocked account, insurances and visa documents** all in one. Fintiba provides you:

1. Travel and Health insurance
2. Blocked account
3. Visa Documents preparation

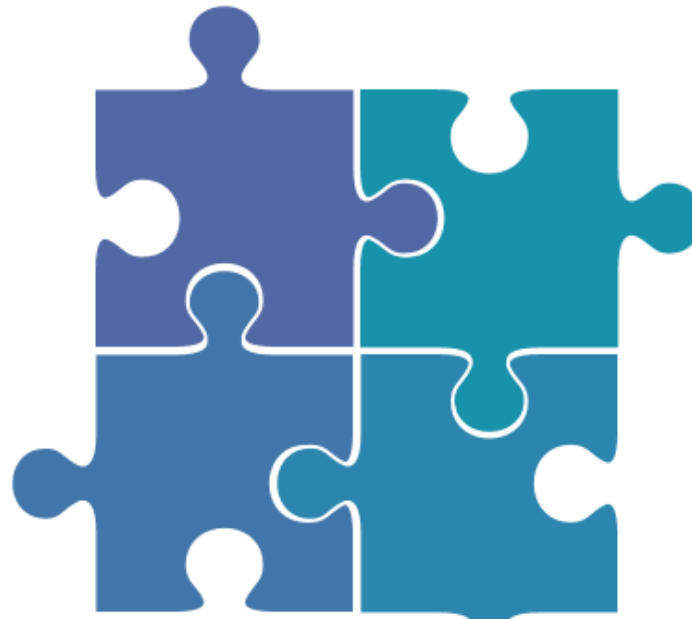
Steps



1. Open a Fintiba Account



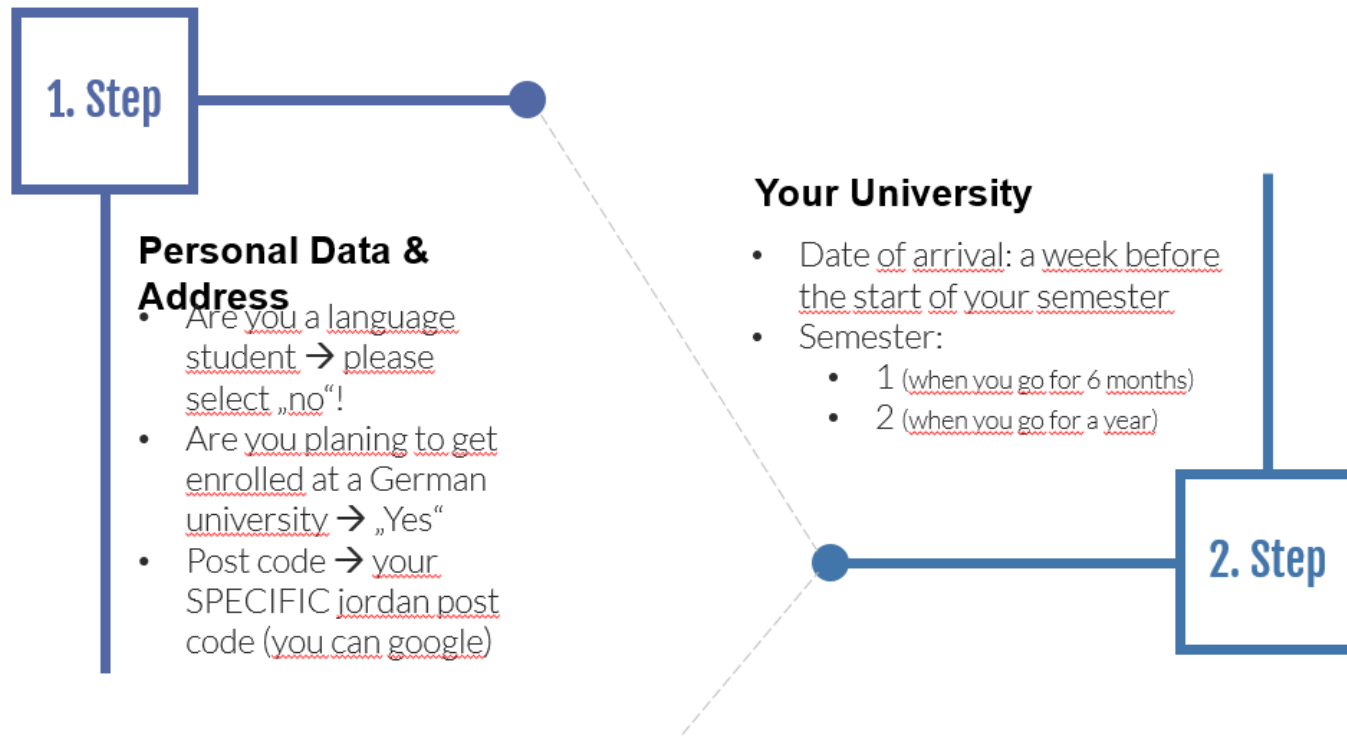
2. Blocked Account and Transfer



3. DAK Health Insurance

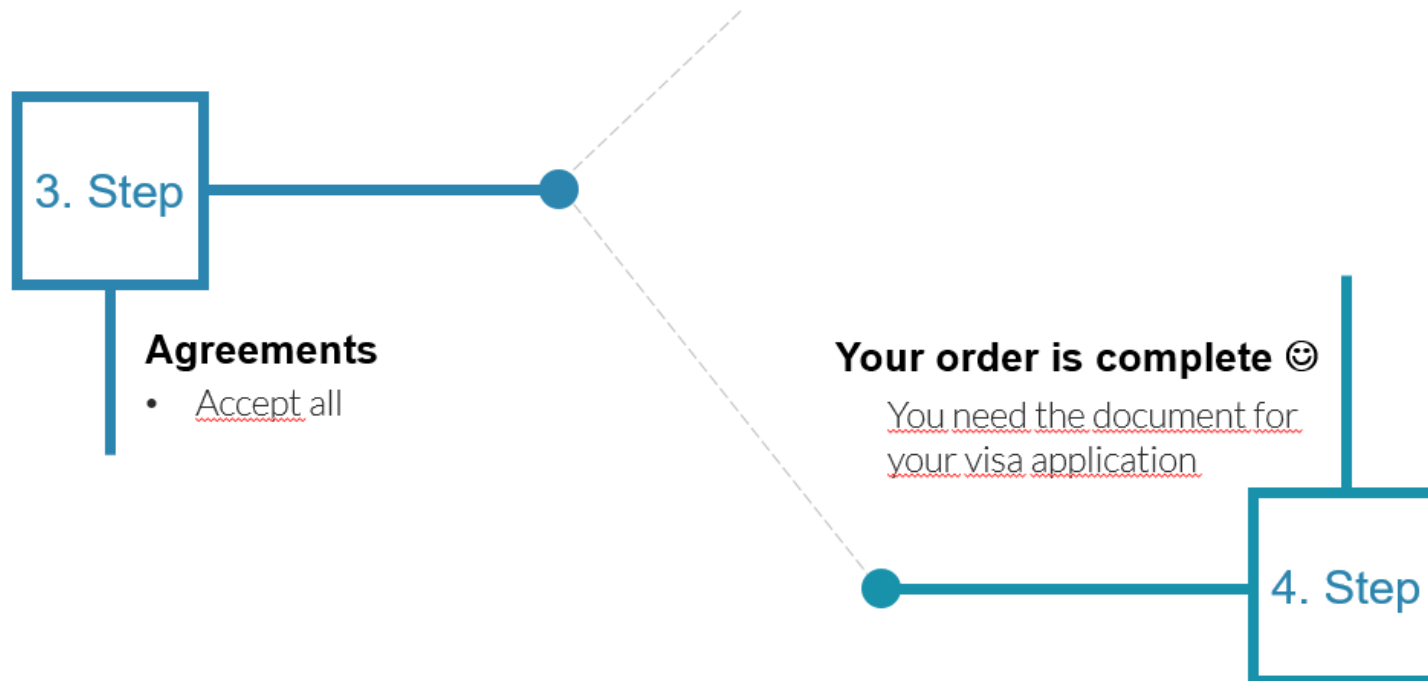
4. Visa Document Preparation

3. DAK Health Insurance





3. DAK Health Insurance



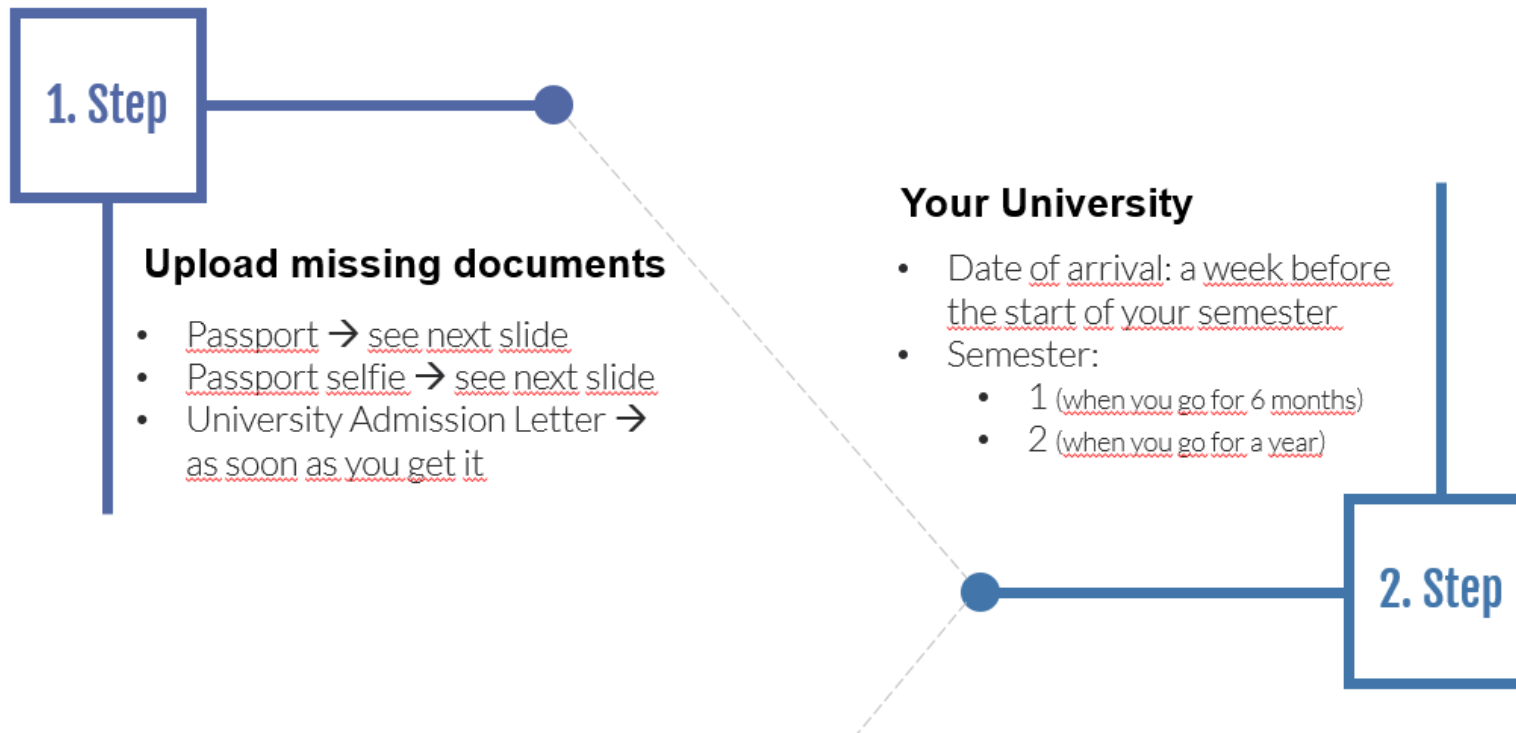
Steps

- ✓ 1. Open a Fintiba Account
- ✓ 2. Blocked Account and Transfer

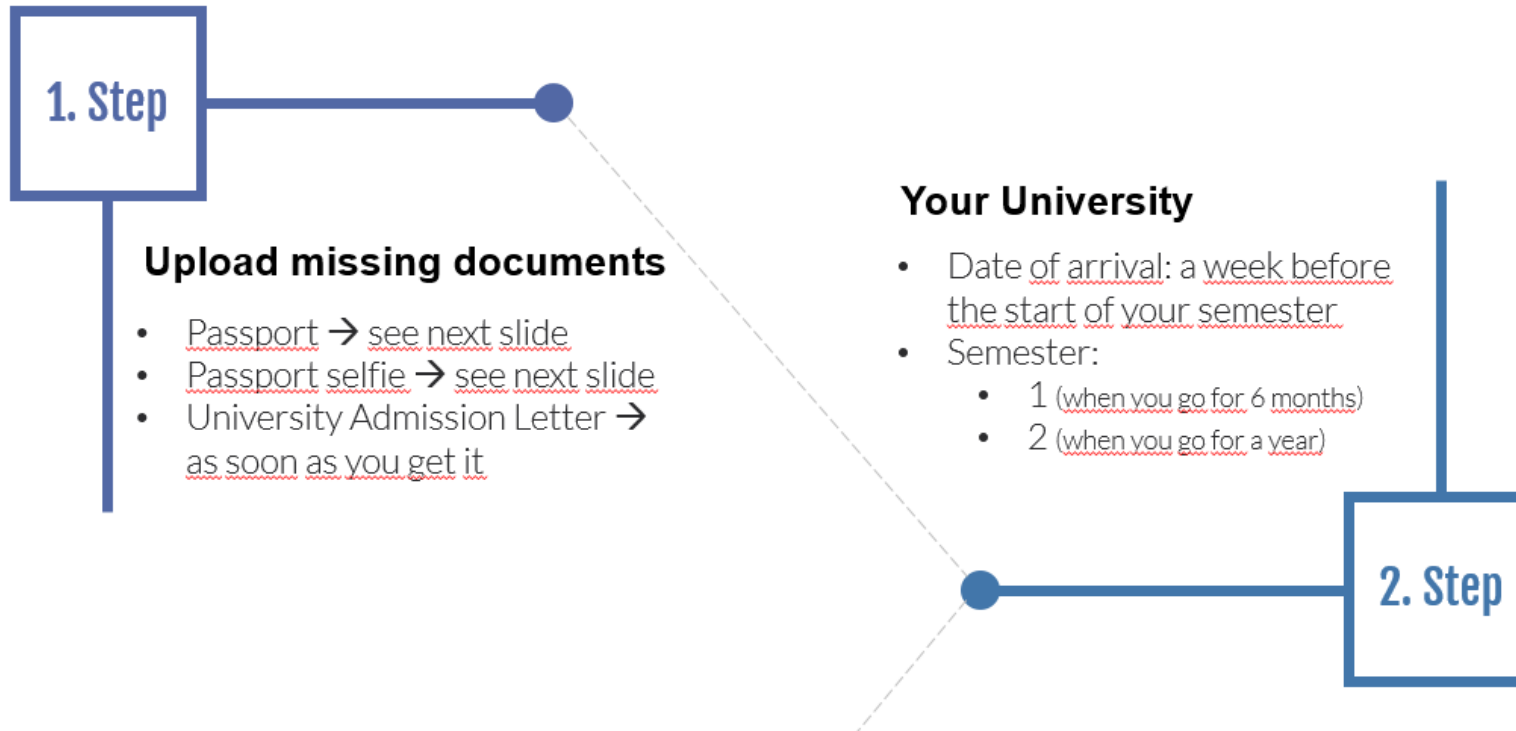


- 3. DAK Health Insurance ✓
- 4. Visa Document Preparation**

4. Visa Document Preparation



4. Visa Document Preparation



Another service offered by Fintiba

Liability Insurance („Haftpflichtversicherung“)

- **Background:** According to law you are responsible for any damage you cause (in unlimited amount, can get up to million of Euro)
- Covers personal or object related damages
 - E. g. when you break a phone of someone else or put tomato sauce over a white carpet, or hurt a child while driving a bike, cause a fire...
- Protection against loss of your keys
 - Can be very expensive as often the whole locking system will be changed
- Covers damages to your apartment (e. g. when you damage the floor)
- 60 Euro per year

Highly recommended!

Close your Health Insurance !!

Please contact the DAK under this form: <https://www.dak.de/dak/kontakt/contact-us-english-2258216.html#/> to ask for a cancellation of your account. Proof of de-registration will also be required.

