

Information on insurance for study participants

# Basic principle

The principle of self-insurance applies. The federal state does not insure risks unless required to do so by law. This means that study participants are not covered by the Unfallkasse Baden-Württemberg (UKBW) and no study-related insurance policies can be taken out separately. In the event of bodily injury, the private or statutory health insurance of the study participant is responsible. This also applies to travel to and from the study site.

Study participants must be informed that there is no separate insurance cover from the university for participation in the study.

# Exceptions

There are exceptions to the general rule above:

***Medical trials:*** In the case of a medical trial, the following exception applies: According to Section 40(1) No. 8 in conjunction with Section 40(3) of the Medicinal Products Act (AMG), insurance for study participants is required by law. Only participants in medical trials who donate blood or their own organs, parts of organs or tissues are covered by UKBW.

***Participation of students in studies:*** If enrolled students of the Pädagogische Hochschule Heidelberg University of Education take part in a study, the following applies: Students are covered by statutory accident insurance if the universities are responsible for the organisation of the project. The university is responsible for the organisation of the project if the university

* is essentially responsible for the design and oversight of the students’ activities, as regards the substance, and
* through its own or contracted teaching staff, has extensive practical possibilities to intervene and give instructions with regard to the time, place, form and duration of the activity, and
* has the right to direct and control the nature and conduct of the activities.

If the above conditions are met, students will have insurance cover during the project tasks and related travel. The insurance covers personal injury but not property damage.