



## **Private Liability Insurance for American Fulbright grantees in Germany**

ERGO Versicherung provides health insurance coverage to many American grantees. As a result of this cooperation ERGO Versicherung is also able to offer Fulbright grantees a special private liability insurance (Privat-Haftpflichtversicherung) for the duration of their grant period in Germany (including short periods before grant inception and/or short periods after termination of grant with a maximum of 16 months altogether). This special insurance will protect Fulbrighters and accompanying legal dependents (spouse, children) from claims against them as a result of bodily injury, property damage, or causing pure financial losses from other persons who are not related to them. It will not cover any damage or injury as a result of driving a car.

ERGO liability insurance will protect the policy holder world-wide but not in the United States.

In order to secure the liability insurance grantees should fill out the enclosed application and mail or fax it to the address indicated. If you have any questions on the liability insurance please contact:

ERGO Victoria Bezirksdirektion  
August-Thyssen-Str. 23-25  
56070 Koblenz  
Tel: 0 26 1 / 13 002 36  
Fax: 0 26 1 / 13 002 99  
Email: v341-gruppenpostfach@ergo.de

Please note that you have to agree to a debit procedure (Lastschriftverfahren) where by you allow ERGO Versicherung to collect the due premium from your bank account. In other words, you can only apply if you already have (or will have within two weeks of application) a German bank account as listed on the application form.

ERGO in turn will provide you with a liability insurance certificate which will also include the terms and conditions of the insurance in German.

The premium is Euro 55 per family.

We congratulate you on your Fulbright award to Germany and hope that our special liability insurance offer will make your Fulbright grant period even more trouble free.

Sincerely yours,  
ERGO Versicherung AG  
Dept. for private customer insurance