

## Insurance for Students

### Health Insurance

#### Co-insurance

Usually, co-insurance with parents (or grandparents) is possible until a person's 28<sup>th</sup> birthday if the child is in school or professional training. This is confirmed by the receipt of family allowance. Attention: If you do not longer obtain family allowance, the co-insurance policy will NOT extend automatically. A confirmation of continued studies must be passed on to the GKK (regional health insurance fund)!

There is also the option of obtaining a co-insurance policy with your spouse or partner, for example. However, there are usually costs associated with this. You can find more detailed information about co-insurance and how to make an application at the [Österreichischen Gesundheitskasse](#).

#### Personal Student Self Insurance

To make use of personal student self insurance, you must be able to prove you are a permanent Austrian resident. The length of the course must not exceed the minimum study duration + four "tolerance" semesters. In addition, your annual income must not be more than 10,000 EUR. Further important information and conditions relating to personal student insurance can be obtained from the [Austrian Social Insurance Office](#).

The private insurance [FeelSafe](#) is also suitable for students – also for students who are enrolled in a non-degree study programs.

#### General Self Insurance

If it is not possible to get either a co-insurance or student self insurance policy, there is still the option of a general self insurance policy. The condition for this is a permanent residence in Austria. Even people in low-paid employment can be insured. You can obtain more information about general self insurance from the [Österreichischen Gesundheitskasse](#) health insurance fund.

#### General Insurance Policies

The range of insurance policies available extends from household insurance to accident insurance and legal costs insurance. The largest insurance institutions include:

- [Allianz Elementar Versicherungs-AG](#)
- [DONAU VERSICHERUNG AG Vienna Insurance Group](#)
- [ERGO Versicherung AG](#)
- [Generali Holding Vienna AG](#)
- [Grazer Wechselseitige Versicherung AG](#)
- [SPARKASSEN VERSICHERUNG AG Vienna Insurance Group](#)

- [UNIQA Österreich Versicherungen AG](#)
- [VIENNA INSURANCE GROUP AG Wiener Versicherung Gruppe](#)
- [WIENER STÄDTISCHE VERSICHERUNG AG Vienna Insurance Group](#)
- [Wüstenrot Versicherungs-AG](#)