

Welcome to Germany!
Willkommen in Deutschland!



Deutsche Ärzte Finanz is the only financial advisory consultancy in Germany catering specifically to healthcare professionals.

Our specialisation in the healthcare professions and our close collaboration with associations and bodies in the medical and healthcare fields, as well as with Deutsche Ärzteversicherung and Deutsche Apotheker- und Ärztebank guarantee an unbeatable financial advisory service.

What can we do for you?

Your personal advisor:



Or:

Deutsche Ärzte Finanz

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 **Deutsche
Ärzte Finanz**

Standesgemäße Finanz-
und Wirtschaftsberatung



Arriving and
getting started:
your coverage
in Germany.

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Plan your future with us!

You've probably already realised: just as laws differ depending on the country, so do insurance systems. Not every policy that you take out in your home country will be valid in Germany. We can tell you which insurances are particularly important, or even obligatory, in Germany.



Important insurances:

Liability insurance

If you cause damage, you are held responsible – privately as well as in your work. In the case of a proven medical error, a patient can claim extensive damages from his or her doctor. Which is why, according to the code of professional conduct for doctors, special liability insurance is obligatory for practicing doctors.

Most medical associations in Germany recommend that their members take out a professional liability insurance with the specialist insurer Deutsche Ärzteversicherung.

Disability insurance

Being unable to work due to a disability is a risk you should protect yourself against. Every fifth employed person has to stop working long before retirement because of health issues. You will only receive a monthly pension that matches your standard of living if you have disability insurance.

The disability insurance from the specialist insurer Deutsche Ärzteversicherung is expressly recommended by medical associations including Marburger Bund and Hartmannbund.

Health insurance

In order to be able to work in Germany you need health insurance. Insurance contributions are a big expense, so it's good that employers have to cover half of the cost. Statutory health insurance covers all necessary medical treatments. With private health insurance for doctors, which you can take out depending on your salary, you usually pay lower contributions for significantly better service.

We can inform you about the benefits of private health insurance for doctors and advise you on private insurance options.

Useful: a bank account in Germany.

If you plan to live and work in Germany long term, it is useful to have a German bank account; it may even be essential. Our cooperation partner Deutsche Apotheker- und Ärztebank is the first choice of doctors in Germany. It offers you numerous benefits about which we would be happy to inform you.