

## Business trip fully comprehensive insurance for private vehicles

Last updated: 26.01.2024

Employees of Paderborn University can opt to take out business travel insurance under the State of North Rhine-Westphalia's framework agreement. You can find the relevant application forms here.

The business trip fully comprehensive insurance is regulated in **Section D** of the insurance certificate. The insurance covers the employee's private vehicle (car or motorcycle) during a **business trip**. An excess of €300 per claims event applies – for both fully comprehensive and partially comprehensive claims. In the case of many employers, this excess is covered by the relevant department's accident insurance.

The annual premium is based on the annual business mileage.

We will pay for partially comprehensive claims only if and insofar as this is not covered by any other comprehensive insurance. In the case of fully comprehensive claims, you can claim compensation under this framework agreement first (see product information sheet on pages 10+11).

We provide our form as an editable PDF document. PDF forms can be sent by e-mail, filled in, saved and printed quickly and easily. Only the relevant handwritten signatures need to be added.

To apply for business travel insurance, please simply send us the copies of the insurance certificate and SEPA direct debit mandate intended for us (= Page 2 + Page 6). A function has been integrated in the form, thanks to which only the first page of the insurance certificate and SEPA mandate needs to be completed. The carbon copies will be filled in automatically.

Please note that premiums can be paid only by direct debit. Payment by invoice is not possible.

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[Application form](#)

### **Important information!**

If you have also covered your private vehicle privately with a fully comprehensive insurance policy, please make sure before taking out the business trip fully comprehensive insurance that any claim made within the scope of a business trip will not result in your private fully comprehensive insurance moving up to a higher category if you also have the business trip fully comprehensive insurance. Insurance companies sometimes agree to cover half of the damage; you must then, however, also clarify that your private insurance will not move you up to a higher category.