

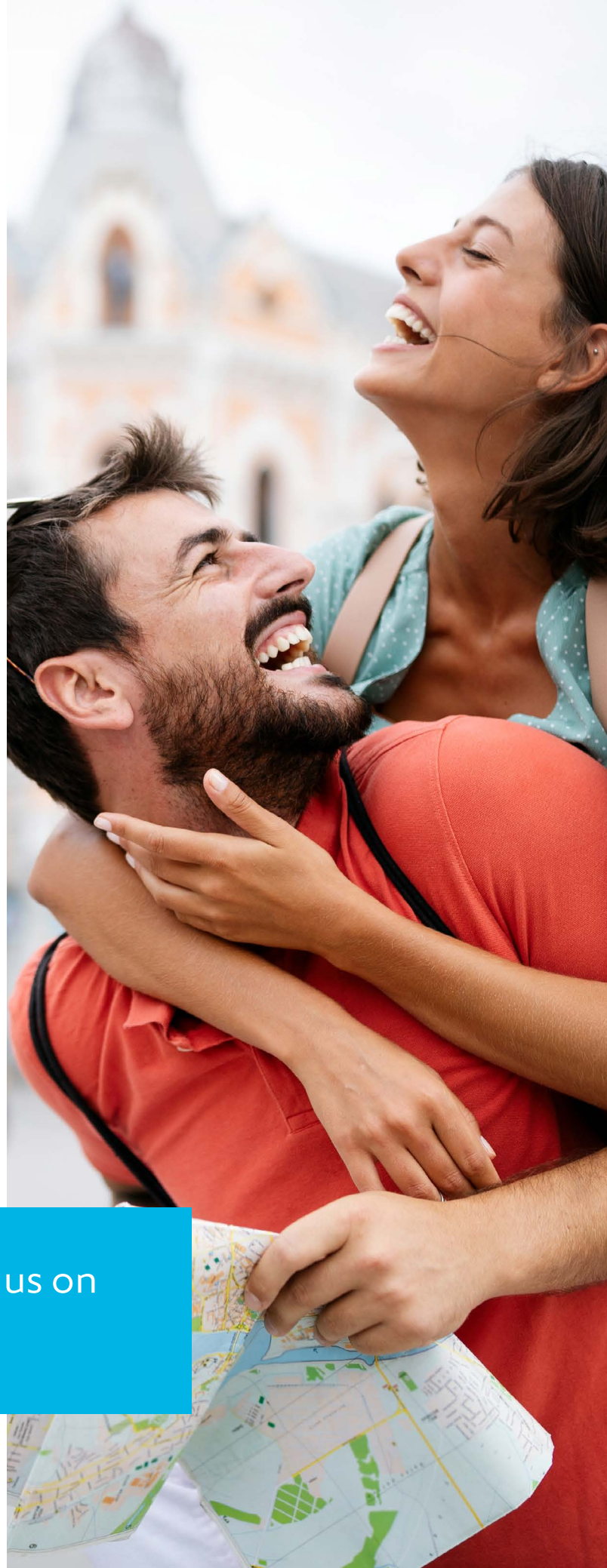
What to do following an **injury abroad** in
Germany

Part of the **Slater and Gordon Travel Safety** series.

Going abroad, whether for leisure, travel, or business, is often something many of us look forward to. Though we all want to enjoy our time overseas, it's always best to be prepared for anything that may go wrong.

Our travel litigation experts have put together this useful guide so you can safeguard yourself and fellow travellers during your trip to Germany.

For specialist advice, call us on
0330 041 5723



Before your trip abroad:

Ensure you have a valid UK European Health Insurance Card (UK EHIC).

If you don't have one, you'll need to apply for a UK Global Health Insurance Card (UK GHIC) which replaces the old EHIC now we've left the EU. You can apply for the new GHIC up to 6 months before your EHIC expires.

Get travel insurance.

Policies differ significantly, so ensure you take out insurance that covers your scenario, especially if you intend to participate in high-risk activities or hire a motorcycle.

Always read the general exclusions and small print. If in doubt, contact your insurance provider.

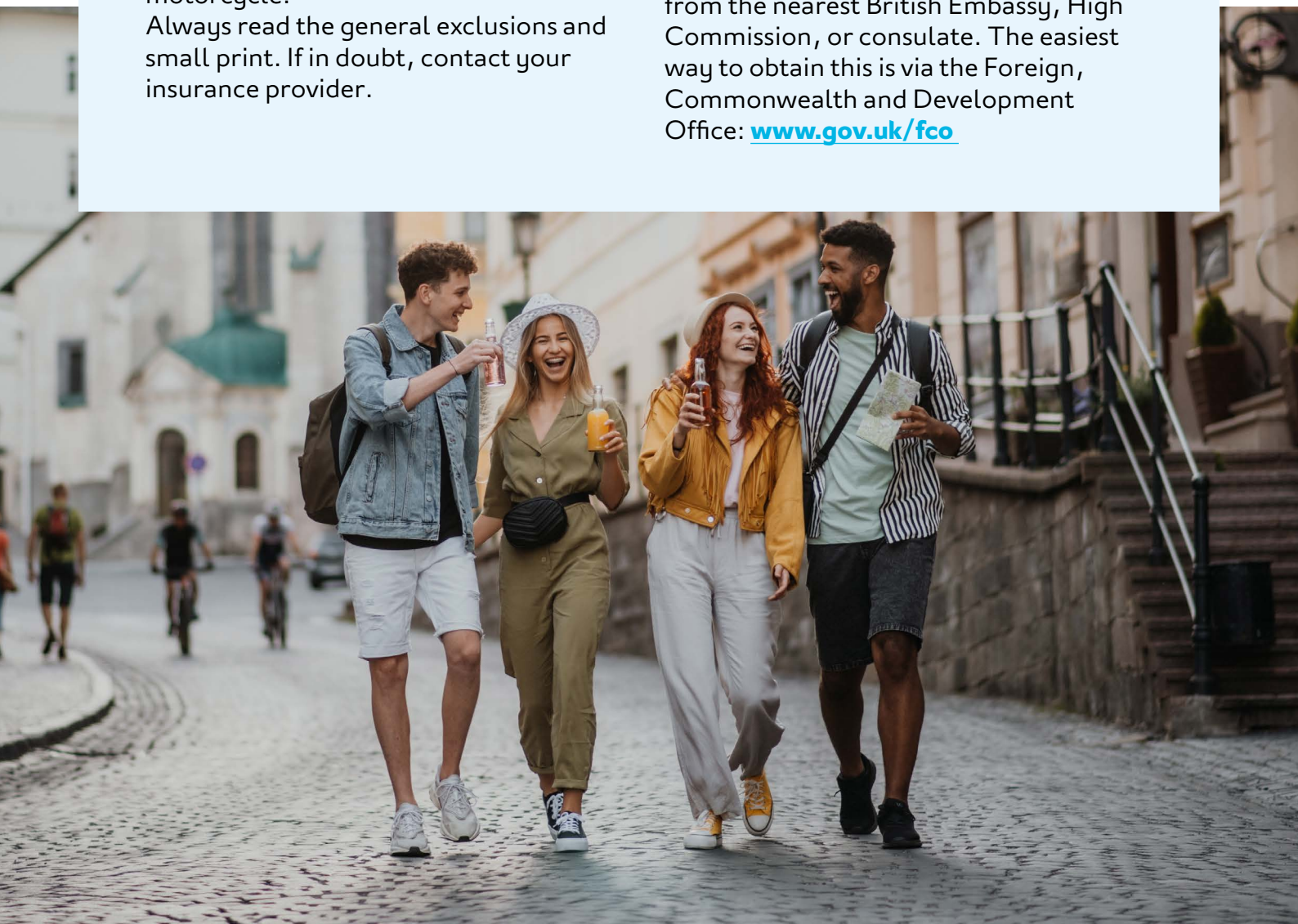
Be aware of medical treatment costs.

In Germany, your EHIC/GHIC card entitles you to state-provided medical treatment on the same terms as German nationals.

Private hospitals may charge more. It's wise to contact your insurer before agreeing to any treatment fees.

Make sure to keep your passport and personal belongings safe.

If your passport is lost or stolen, you'll need an emergency travel document from the nearest British Embassy, High Commission, or consulate. The easiest way to obtain this is via the Foreign, Commonwealth and Development Office: www.gov.uk/fco



If you're injured while abroad in Germany:

1. Assess the injury and **seek medical attention** if necessary. **Call 112 for emergency services** in Germany.
2. If you've been injured due to the fault or negligence of another person, **note their contact details and relevant information specific to the incident**. For example, a vehicle registration number in a road traffic accident.
3. If possible, and if it's safe to do so, **take photos of the incident and your surroundings**.
4. **Identify any witnesses** of the accident and get their **contact details**.
5. **Go to the nearest hospital** if your injuries are serious. If you can wait until you're home, **visit your GP to report any suffering or symptoms**. This will ensure the incident is on record. If in doubt, seek help.
6. **Obtain copies of medical reports** and/or any discharge reports detailing the treatment you've received.
7. **Visit a local police station** to obtain a reference number from the German police if applicable.
8. **Contact your insurer, your package holiday provider, and your local representative** to make them aware of what has happened.
9. **Note all your expenses and keep receipts**. These costs may be reimbursed as part of your claim.
10. **Never enter into agreement with any foreign party**, whether that be a tour operator or a German lawyer.
11. **Contact travel litigation specialists** for legal advice on your accident abroad claim.

In Germany, you generally have a **3-year limitation period** to pursue a claim (it is specifically until the 31st of December on the 3rd year anniversary of the accident). If you booked a package holiday through a UK based provider, then UK limitation dates apply which is **3 years from the date the accident occurred**.

Our travel litigation experts have supported thousands of jetsetters who've been injured abroad, from injuries caused from luggage falling from the overhead lockers on a plane to serious road traffic collisions.

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