



Insurance

1 Background

The occupational insurance companies take responsibility **for all workers**, regardless of the salary, therefore volunteers can get the full benefits of the system.

1885 it started with workers in the highly dangerous mining industries.

Excluded are only Employers, they can join the Insurance on a volunteer basis.

2 Benefits

First and foremost, occupational Insurance Companies have a **prevention mandate**. Only secondarily, they invest in care and **rehabilitation**. They offer extensive training at their own academies. In addition, the costs for courses such as the **first aid training** provided by authorized partners, as ASB, DRK, DLRG, Johanniter, Malteser are fully covered. The participant must present a signed form by the employer. **Driving safety trainings**, are being subsidized by the VBG with a coupon of 75,- while the BGW contributes to the driver training a subsidy of currently 67,- €.

In addition to medical rehabilitation in own clinics, the Insurance company head it for occupational and social rehabilitation. With the support of rehab managers, help for occupational integration and retraining is made possible. This includes the provision of the necessary resources and the exemption of co-payments for medicines. Cash benefits can also be paid out as a personal budget for participation. If a restoration ist not possible, pensions are paid. Even in case of death an amount is paid. For more see www.dguv.de/en/index.jsp in the chapter „Benefits“.

3 Case of Incident

In order to receive insurance benefits, three criteria must be fulfilled:

1. **Insured person**; 2. **insured activity**; 3. **External influence on the body**.

-1. There must be an order from the contractor, preferably in written form, e.g. in the meeting minutes or by employment contract. -2. A service and task description makes the scope of the order clear. -3. A person or circumstance has led to the accident, e.g. the leg or the back of the head of an employee or fellow player. Even small external impact in the run-up to the accident are to be mentioned, such as a push, a tripping edge, poor visibility. **Myocardial infarction and stroke are no external influences** and are no causes of an insured event.

Damage to aids such as **glasses** or hearing aids can also be reimbursed, even if they were not in immediate use, e.g. were worn only for readiness in the jacket. The insurance company reacts only if the injured party creates an **accident report**, as well as an **informal letter** requesting reimbursement and, if applicable, **invoices and cost estimates**. Glasses are in the same equipment, versions with invoice up to a maximum amount i.d.R. 250 € refunded.

Your manager for occupational health and safety

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