



Insurance

1 Background

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

It started back in 1885 with workers in the highly dangerous mining industries.

Excluded are the employers, who can join the insurance on a voluntary basis.

2 Benefits

First and foremost, occupational Insurance Companies have a **prevention mandate**. Secondly, they invest in care and **rehabilitation**. They offer extensive training at their own academies. In addition, the costs for courses such as **first aid training** provided by authorized partners (such as ASB, DRK, DLRG, Johanniter, Malteser) are fully covered. The participant must present a signed form by the employer.

The **driving safety training**, can be booked easily at the VBG via www.vbg-fahrtraining.de. The total costs are covered by the VBG. The BGW currently contributes a subsidy of 67,- € to the driver training.

In addition to medical rehabilitation in own clinics, the insurance company also provides 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 to participants. If a restoration is not possible, pensions are paid. Even in case of death, an amount is paid. For more see www.vbg.de in the chapter „Versicherungsschutz und Leistungen“.

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 trip hazard, poor visibility. **Heart attacks and strokes are not external influences** and are not 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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