

DEUTSCHE GESETZLICHE UNFALLVERSICHERUNG (DGUV)

of the insurance against accidents at work and occupational diseases

German Social Accident Insurance



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1.	Basis principle	DGUV is the umbrella association of the statutory accident insurance institutions in Germany; these are the Berufsgenossenschaften for the industrial sector and the accident insurance institutions for the public sector (Unfallkassen). DGUV is funded by contributions from its members. As umbrella association DGUV assumes responsibility for the common interests of its member institutions. DGUV represents the statutory accident insurance institutions in their dealings with policymakers at regional and national level as well as with European and international institutions, and employees' representative bodies (employees' and employers' associations).
2.	Financial compensation	DGUV deals with subjects of compensation that are of common interest for its members.
		Financial compensation is granted by the responsible statutory accident insurance institution (see above) according to the rules of the Social Code Book VII.
3.	Medical treatment responsibilities	DGUV deals with subjects of medical treatment that are of interest for all members (development of common structures, guidelines i.e.). Medical treatment is provided according to the rules of the Social Code Book VII by the statutory accident insurance responsible institution (see above).
4.	Prevention responsibilities	DGUV represents the common interests of its members also in the field of prevention (guidelines, campaigns, working groups' i.e.). Preventative measures are provided according to the rules of the Social Code Book VII by the statutory accident insurance institution responsible (see above).
5.	Research in OS&H issues responsibilities	DGUV is responsible for research on OS&H issues; DGUV research facilities are the Institute for Occupational Safety and Health (IFA), the Institute for Work and Health (IAG) and the Institute for Prevention and Occupational Medicine of the German Social Accident Insurance (IPA). Furthermore several accident insurance institutions for the industrial sector have research institutes.
6.	Rehabilitation of victims of occupational injuries responsibilities	DGUV is active in the field of rehabilitation in the common interest of its members. Rehabilitation measures are provided according to the rules of the Social Code Book VII by the responsible statutory accident insurance institution responsible (see above).
7.	Specific insurance against accidents at work and occupational diseases	Statutory accident insurance is one pillar of the Social security system in Germany. It's legal basis is the Social Code Book VII.
8.	Is this insurance compulsory?	Statutory accident insurance is compulsory. Insured activities are automatically insured even if there is no legal basis (contract of labour) or contributions have not been paid.
9.	Contributions	The statutory accident insurance is financed by contributions from employer.
10.	People covered	Employees, students, pupils and some activities that are explicitly mentioned in the Social Code Book VII are covered.
		Employers can participate on a voluntary basis, in some cases they are compulsory insured (if prescribed in the statute of an accident insurance institution). Self-employed are in general not insured, except for certain branches.
		Statutory accident insurance is not applicable for public servants.
11.	Is the insurance different for accidents at work and for occupational diseases?	The statutory accident insurance institutions are responsible for prevention, rehabilitation and compensation in case of accidents at work and occupational diseases.
12.	Risks covered	Accidents at work, occupational diseases, commuting accidents
13.	Others	Information in English: http://www.dguv.de/content/index.jsp

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