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 an umbrella organisation, DGUV assumes responsibility for the common interests of its member institutions. DGUV represents the statutory accident insurance institutions in their dealings with policymakers at both national and regional levels, as well as with European and international institutions, and employers’ 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 etc.). 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 etc.). 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 employers.

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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