



**DGUV**

Deutsche Gesetzliche  
Unfallversicherung  
Spitzenverband



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# In good hands

Your German Social Accident Insurance

## WE ARE AT YOUR SERVICE

In 2022, 1.7 million accidents occurred in Germany at work, in educational institutions, or during voluntary work. So it is good to know that the German Social Accident Insurance provides **reliable and comprehensive protection**.

### The following groups are insured:

- Employees and trainees in companies domiciled in Germany, including workers in “minijobs”
- Children in daycare facilities and in the charge of daycare providers
- Schoolchildren and students
- Persons providing home nursing care
- Providers of aid and assistance; blood and organ donors
- Voluntary workers (such as members of the voluntary fire services)
- Farmers (through the Social insurance for agriculture, forestry and landscaping, SVLFG)

Most insured individuals are insured automatically and **free of charge**. Premiums are paid by their employers, or in the case of insurance for schoolchildren and voluntary workers, by the state.





In some sectors, **employers, the self-employed and members of the liberal professions** are also automatically insured against the consequences of occupational and commuting accidents and occupational diseases. Where these individuals are not insured automatically by statute or under the charter of the accident insurance institutions, they have the option of taking out insurance with their accident insurance institution in return for a premium.

## A COMPREHENSIVE SERVICE

From occupational safety and health, through acute medical care, to rehabilitation: the German Social Accident Insurance delivers a comprehensive range of services from a single source.

### Preventive activity

**Safe and healthy working conditions** are of benefit to everyone. The German Social Accident Insurance Institutions therefore support companies in preventing accidents, diseases and health hazards from the outset. They do so for example by means of consulting on occupational safety and health, by issuing regulations, rules and informative documents, and also by the provision of initial and further training, for example for OSH professionals.



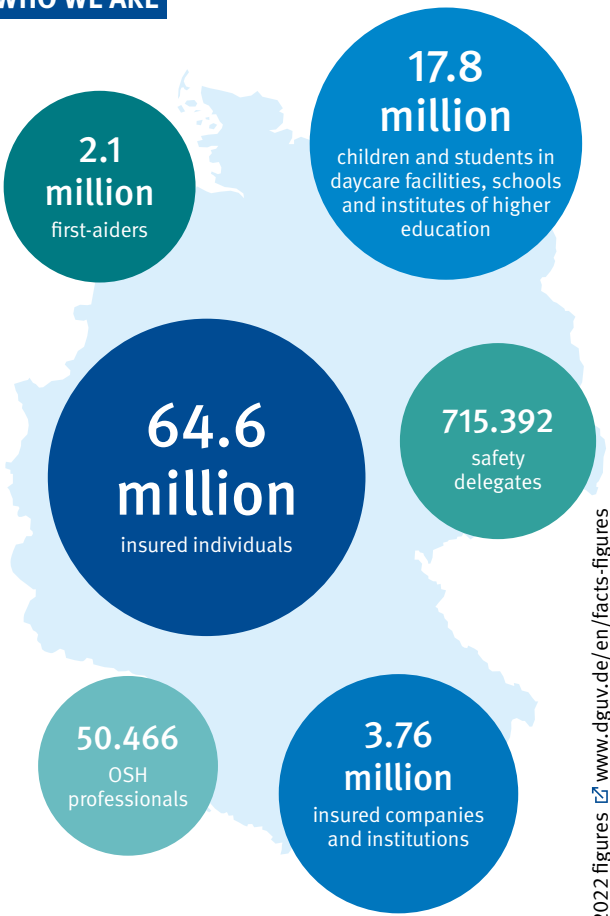
## Rehabilitation

Following an occupational, school or commuting accident or an occupational disease, and also in the event of an impending occupational disease, the individuals insured by the German Social Accident Insurance receive comprehensive care and support. “All suitable means” are used to provide optimum **medical, occupational and social rehabilitation**. In other words, the German Social Accident Insurance Institutions do everything necessary to return affected individuals to autonomous life, and if at all possible to their existing workplaces. For this purpose, the institutions make use of a comprehensive network of medical specialists and accident and rehabilitation clinics, and provide a wide range of equipment and other aids.

## Compensation

The German Social Accident Insurance assures the financial security of its insured individuals: during rehabilitation, and where necessary also beyond it. Should impairments to health remain, it pays a pension, provided the affected individual’s earning capacity is reduced by at least 20 %. The level of the pension is dependent upon the reduction in earning capacity and the earnings in the year preceding the insured event. In the event of a fatal occupational accident or disease, the accident insurance institutions provide financial benefits to the surviving dependants.

## WHO WE ARE



2022 figures [www.dguv.de/en/facts-figures](http://www.dguv.de/en/facts-figures)

**Safety and health** at work, in children's daycare facilities, schools or institutes of higher education, and during voluntary work: all this is the task of the German Social Accident Insurance. It is a function of Germany's social insurance system and is the responsibility of the individual **German Social Accident Insurance Institutions**. Together, the German Social Accident Insurance Institutions for trade and industry and for the public sector insure around 65 million people in Germany in the public and private sectors of the economy and in education against the risk of **occupational and commuting accidents, accidents in educational establishments, occupational diseases and work-related health hazards**.

Published by:  
**Deutsche Gesetzliche  
Unfallversicherung e.V. (DGUV)**

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