



DGUV

Deutsche Gesetzliche
Unfallversicherung
Spitzenverband



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Safe and healthy at school

Social accident insurance
for school pupils

Safe and healthy at school

One role of social accident insurance is to prevent accidents and health risks for children at school with all suitable means.

The responsible German social accident insurance institutions advise schools regarding matters of health and safety, ensure effective first aid, support health- and safety-related programmes and monitor prevention measures.

Who is insured?

In accordance with Book VII of the German Social Code (SGB VII), all children are covered by social accident insurance while attending a school. The costs for the insurance are covered by states, municipalities and municipal associations. Arranging private accident insurance does not influence or replace the social accident insurance cover.

Which schools are covered?

Pupils are covered by social accident insurance when attending general or vocational schools. This includes in particular:

- Primary schools and lower secondary schools
- Comprehensive schools and grammar schools
- Vocational schools
- All types of special needs schools
- Institutions offering access courses as an alternative route to higher education

What is covered?

Pupils are insured when attending school, in other words during lessons and generally also during breaks. Events are also covered. The prerequisite for insurance cover in such cases is that the event falls under the organisational responsibility of the school. This means that they must be organised by or at least in cooperation with the school. Direct commutes to and from the school are also insured.

Insurance cover exists for school events such as:

- School festivals, class outings or overnight excursions
- Work experience in companies
- Day care measures that take place before or after lessons
- Voluntary extra-curricular clubs or project work

Not covered are:

Activities or undertakings organised and run by pupils or parents without the involvement of the school. This includes studying and doing homework at home as well as private tutoring.



... and if there is an accident?

If there is an accident, the school head will know what to do. They will initiate all the necessary measures. They will inform the responsible accident insurance institution of the accident. If the accident takes place on the way to school or back home, the school head should be informed. If medical attention must be sought following the accident, it is not necessary to present a health insurance card or provide details of private health insurance cover. It is enough to inform the medical personnel that the accident took place in connection with attending school. The bill will be sent directly to the responsible accident insurance institution.

What does the German social accident insurance do?

The German social accident insurance is an arm of the social insurance system in Germany. Its institutions are the German social accident insurance institutions for the public sector (UK) and for trade and industry (BG). All employees, school pupils, students, children in day care facilities and private day care and volunteers are generally automatically insured against the consequences of workplace accidents, school accidents, commuting accidents and occupational diseases. In total this amounts to 65.7 million insured individuals (employees) and 17.6 million insured children in day care facilities or private day care, school pupils and students in Germany. (As at 2018)

In the event of an accident, UKs and BGs provide optimal, individual rehabilitation. They use all suitable means to support the healing process and reintegration into everyday life:

- **Treatment:**
Alongside medical treatment, this also includes medication and remedies as well as transport and travel costs.
- **Occupational and social rehabilitation:**
This includes school support and services aiding participation in working life and/or life in the community.

The German social accident insurance also pays children's injury benefits and pensions in the event of severe damage to health.

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Only the most general information could be provided here.
For more information, please contact your responsible
accident insurance institution.

Further information:
www.dguv.de (Webcode d1554)
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