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## **Tasks, Organisation and Services**

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All references to people apply equally to men and women, even if this is not always evident from the wording.

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## Contents

<b>Statutory accident insurance</b> .....	4
BG RCI ..	4
Employers' insurance.....	5
Overseas insurance .....	5
Member companies .....	6
Self-governance .....	7
Premiums and financing .....	7
BG RCI locations .....	8
Responsibilities.....	8
<b>Prevention – always on the cutting edge</b> .....	10
Putting prevention first .....	10
Prevention is a network task .....	10
Support for companies – sector-specific prevention.....	10
Specialist expertise – competence centres for prevention .....	13
“VISION ZERO” prevention strategy.....	15
<b>Insurance coverage, rehabilitation and benefits</b> .....	18
Occupational and commuting accidents .....	18
Occupational diseases .....	19
Medical care .....	20
Occupational and social reintegration.....	21
Payments.....	22
<b>BGs – more than simply an insurance company</b> .....	24
BG networks .....	24
<b>Local contacts</b> .....	26
BG RCI headquarters.....	26
Other locations with centralised tasks .....	26
Regional offices and prevention centres.....	27
Organisation of occupational safety and health .....	29
Advice on occupational safety and occupational medicine for small to medium-sized enterprises (SMEs).....	29
Competence centres for prevention.....	29
BG RCI training centres.....	31
Other training locations .....	31
Membership and premiums .....	32
Clinics, research institutes and other institutions.....	32
Organisation chart .....	34

# Statutory accident insurance

When statutory accident insurance was introduced over 125 years ago, a very special shared risk community was formed. Since then, employees have benefited from financial security in the event of occupational accidents or diseases. More than 40 million people are currently insured with Germany's nine industrial institutions for statutory accident insurance and prevention (BGs).



In the event of an occupational accident or disease, the BG pays all rehabilitation costs and provides the insured individuals and their families with financial security.

## Discharging employers' liability

This shared risk community is financed by employers, whose liability under private law is discharged by the BG. The discharging of liability also applies to the relationship between employees. It thus makes an important contribution to safeguarding the existence of companies and maintaining social peace.

## BG RCI

The German Social Accident Insurance Institution for the raw materials and chemical industry (BG RCI) was founded in January of 2010. It has just under 35,000 member companies with roughly 1.4 million insured employees.

## Who is insured?

BG RCI insures all employees from the sectors covered by the former partner BGs (see the right-hand column on p. 5) against the consequences of occupational and commuting accidents and occupational diseases.

The insured employees' level of income makes no difference, nor does it matter whether they are permanently, temporarily or marginally employed. Age, gender and nationality are of no significance either when it comes to insurance coverage. Trainees, home workers and individuals undergoing retraining or on placements are insured, too.

Employees who have been sent abroad on a temporary basis by their companies are also covered by statutory accident insurance.

## Employers' insurance

In principle, insurance for employers and similar individuals is voluntary. In the leather industry, such parties are covered by statutory insurance. The level of the premium depends on the contribution base, the sum insured and the relevant company's risk class.

## Overseas insurance

BG RCI also provides overseas insurance. It offers accident insurance coverage and benefits for individuals who are not covered by the general insurance (e.g. if they are working overseas for an unlimited period). This insurance is voluntary and must be specifically requested by the company.

The German Social Accident Insurance Institution for the raw materials and chemical industry (BG RCI) was created by merging the institutions for statutory accident insurance and prevention for mining, the chemical industry, the leather industry, paper making, quarrying and sugar.

BG RCI is the statutory accident insurer for companies from the following branches:

- Building materials -pit - quarry
- Mining
- Chemical industry
- Leather industry
- Paper making and equipment
- Sugar

## Member companies

A BG's responsibility is governed by law. Member companies are assigned to various sectors, which in turn are split into different branches of industry.

### Building materials - pit - quarry

Natural stone industry, gravel and sand industry, petroleum and natural gas industry, cement industry, limestone and plaster industry, ready-mixed concrete industry, concrete and pre-cast concrete industry, asphalt mixing plants and recycling of used building materials.

### Mining

Lignite, coal, salts and mineral ores.

### Chemical industry

Organic and inorganic chemical industry, petroleum and natural gas industry, paint and coatings industry, cosmetics industry, soap and detergent industry, pharmaceuticals industry, rubber industry, film and data carrier manufacture, manufacture of chemical fibres, plastics manufacture and recycling, explosives industry, and chemical, biological and genetic engineering laboratories.

### Leather industry

Manufacture and finishing of leather, manufacture of vellum and rawhide, manufacture of suitcases, briefcases, bags, belts, leather gloves, fashion accessories, etc. (fine saddleries), industrial manufacture of upholstered goods and materials, manufacture of oil and leather cloths, linoleum and similar products, dyeing of leather goods, manufac-

turer of components for vehicle interiors, interior decorators, saddlers, upholsterers and decorators, manufacture of technical items made of leather and similar products, occupational safety and die-cut items, pressing and embossing shops.

### Paper making and equipment

Paper, board and fibreboard mills, wood pulp mills and wood-grinding mills.

### Sugar

Sugar mills, sugar refineries, manufacture of rock sugar, syrup, artificial honey etc., excluding upstream operations, and manufacture of instant sugar.

## Self-governance

The BG is a public body. Elected representatives of the employers and insured employees make key decisions on their own responsibility. The state is responsible for ensuring they operate within the law.

Self-governance is democracy in action. It enables companies and insured employees to shape developments in areas that directly affect them. Self-governance ensures a practical approach, efficient work, solidarity and representation of insured employees' interests. A single entity is responsible for accident prevention, health protection, rehabilitation and compensation for insured individuals.

### The organs of self-governance

BG RCI's organs of self-governance are the representatives' assembly and the management board. The representatives' assembly is similar to a parliament. It elects the management board and has autonomous legislative authority, in particular for:

- The standing orders
- The accident prevention regulations
- The risk rating
- The budget
- The official regulations and staffing schedule

The management board is BG RCI's highest administrative organ. It decides on issues including:

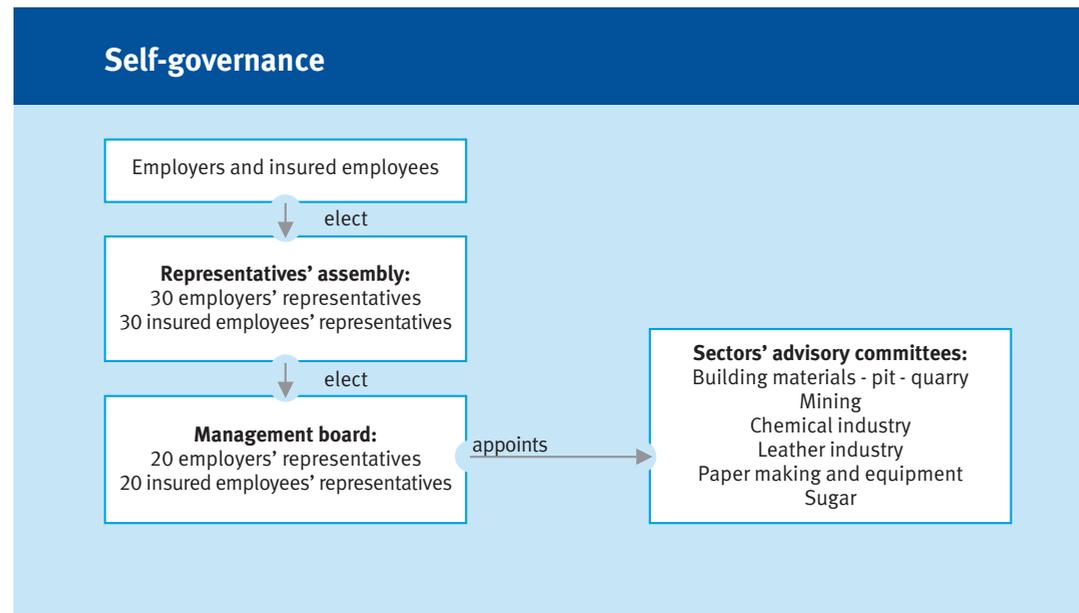
- All key administrative measures
- Setting premiums and allocations
- Key HR matters

### Professional expertise

Sector-specific prevention is a particularly important part of BG RCI's work. The management board is therefore supported by six advisory committees for the individual sectors. The management team is responsible for BG RCI's day-to-day business activities, representing it both in and out of court and acting in an advisory capacity on the management board.

### Premiums and financing

Member companies' premiums are set retrospectively on a non-profit basis according to the actual costs incurred.



## Statutory accident insurance

Unlike health, pension, unemployment and long-term care insurance, for which both companies and employees pay set percentages each month, statutory accident insurance is financed by a retrospective allocation.

In other words, all expenses for a given year (for pensions, treatment, etc.) are allocated to member companies the following year. This process is straightforward and easy to understand. Member companies only pay for expenses that were actually incurred during the previous year.

A company's wage bill, that is to say the total remuneration paid to its employees, plays a key role in determining the level of its premium.

The risk rating is another important factor. The risk of occupational accidents and diseases and thus the level of compensation costs vary from industry to industry. This needs to be taken into account to ensure the premiums set are fair. The higher the risk rating, the higher the premium to be paid.

The discount-surcharge process takes into account the incidence of accidents and, if appropriate, occupational diseases at each individual member company by applying discounts or surcharges to the standard premium.

Companies where there are numerous or very serious accidents must expect to pay a higher premium than those recording few or only minor accidents.

This process creates a financial incentive that encourages the continuous improvement of health and safety in the workplace.

The contribution base indicates the premium a company with a risk rating of 1 must pay per 1,000 euros of its wage bill.

## BG RCI locations

BG RCI has its headquarters in Heidelberg. Some centralised administrative tasks are also performed in Bochum, Langenhagen and Mainz.

## Responsibilities

The areas of responsibility of the regional offices and prevention centres are structured in line with the borders of Germany's federal states and administrative districts. The prevention centre support for companies is organised into three sectors:

- Raw materials - building materials
- Chemicals - paper - sugar
- Skilled trades

Questions relating to membership and premiums are dealt with on an industry-by-industry basis.



# Prevention – always on the cutting edge

The BGs' prevention activities always have to be on the cutting edge. Work situations are repeatedly changing as a result of technical innovations, but prevention goes one step further. Thanks to their considerable specialist expertise and knowledge of accident risks, prevention staff repeatedly initiate improvements and advances to both machinery and the workplace.



## Putting prevention first

Employees are a company's most important asset. If they are healthy, well-trained and motivated, they make a big contribution to the company's success.

This applies in particular to occupational safety and health. BG RCI's prevention staff supports its member companies and insured employees, advising them on all issues relating to occupational health and safety.

The aim of a preventive approach is to avoid hazards to safety and health in the workplace and thus boost productivity and cut costs. To this end, BG RCI is continuing its current prevention work and, within the framework of the prevention strategy "VISION ZERO. Zero accidents – work safely!", is tailoring its portfolio of preventive measures even more closely to the needs of the member companies and insured employees.

Investing in intensive scientific research at the international level ensures a state-of-the-art, future-oriented and practical approach to preventive procedures.

## Prevention is a network task

It is equally important for manufacturers and suppliers of plants and machinery and the member companies to share information as it is to ensure cooperation between everyone involved in statutory accident insurance. Global influences are having an ever increasing impact on the workplace, and the prevention team is facing up to this challenge, too.

## Support for companies – sector-specific prevention

The first element of prevention is support for companies in the form of sector-specific pre-

vention. This is organised into three sectors based on the key features of the branches of industry in question:

- Raw materials - building materials
- Chemicals - paper - sugar
- Skilled trades

Sector-specific prevention is provided regionally by nine prevention centres.

The BG RCI labour inspectors should be as close as possible to the companies to reduce travel and response times.

Each member company has a dedicated contact person. Among other things, the labour inspectors are responsible for advising and inspecting companies, assisting in training, undertaking measurement-based assessment to appraise workplaces, determining the causes of occupational accidents, occupational diseases and work-related health risks, and compiling rules, regulations and information materials.

The statutory mandate is clearly formulated: "Using all appropriate means to prevent occupational accidents, occupational diseases and work-related health risks."

Further information on the scope of preventive services and the relevant contacts can be found at: [www.bgrci.de/praevention](http://www.bgrci.de/praevention)  
Page ID: #NZRZ

### Advice on occupational safety and occupational medicine for small to medium-sized enterprises (SMEs)

This cross-sectional area covers the following:

- Occupational safety
- Occupational medicine with occupational medical prevention

In addition to its regular services, BG RCI also offers alternative needs-based support to member companies that fall in the small to medium-sized enterprises bracket (up to 50 employees). This model is one of the options available for fulfilling the requirements relating to safety and company doctors as set out in “DGUV Regulation 2”.

According to Para. 2 Section 4 of this accident prevention regulation, employers can opt for this alternative if they are actively involved in business activities and the company employs a yearly average of no more than 50 people. To qualify for the alternative support, employers must participate in information and motivational events lasting one or more days. This gives them the knowledge required to set up an occupational safety organisation, identify potential risks, develop solutions independently, and determine when advice is required and source it accordingly. BG RCI offers and organises corresponding events.

Safety and medical advice is provided by company doctors and safety engineers from BG RCI. They assist companies in fulfilling legal requirements and establishing an

occupational safety organisation. They advise on compiling hazard assessments and operating instructions, train employees, develop practical training concepts, provide occupational medical care relating to dust and noise under certain circumstances, assist in the organisation of first aid within companies and draw up emergency plans.

These experts also help to design ergonomic workstations, promote health generally within companies, address specific questions relating to the reintegration of employees following a period of incapacity to work or addiction issues, and deal with many other problems.

### Measurement Engineering Service

Determining exposure levels in the workplace and providing a corresponding advisory service are crucial for a targeted approach to preventive procedures.

Consequently, BG RCI has set up a Measurement Engineering Service for measuring hazardous substances, biological substances, noise, vibrations and other factors (e.g. lighting, climate).

The Measurement Engineering Service steps in when labour inspectors request that exposure levels be measured to assess working conditions and for procedures relating to occupational diseases. In this context, the service also advises businesses on aspects of reducing exposure and on ventilation issues. It also undertakes research projects, studies and special measurement programmes.

The Measurement Engineering Service of BG RCI is integrated into the exposure assessment measurement system of the German statutory accident insurance institutions (MGU) and uses the exposure database (MEGA) of the DGUV.

### Systematic safety – organisation of occupational safety and health section

Occupational safety and health protection can only be fully effective if they are properly organised within a company. The occupational safety organisation section provides expert support to member companies and the prevention section of BG RCI on issues relating to the systematic integration of occupational safety and health protection within a company’s organisation. This section also coordinates BG RCI’s portfolio for setting up occupational safety management systems and assessing these systems for the award of the “Systematic Safety” seal.

### Specialist expertise – competence centres for prevention

The second element of the approach to preventive procedures is the competence centres (CC). The centres’ specialists offer expert knowledge and experience relating to specific health and safety topics across all sectors. They focus on providing interdisciplinary, efficient and problem-oriented advice both within the BG and for member companies, and on specialist dialogue with national and international partners.

Employees from all the CCs regularly contribute their expert knowledge to the ongoing development of guidelines at the governmental and non-governmental level. They also compile a wide range of BG RCI papers and media on the subject of technical safety.

### CC for occupational medicine

Sections:

- Services for the organisation of occupational medicine
- Principles of occupational medicine

The CC for occupational medicine provide advice on all fundamental questions relating to occupational medicine and its regulation.

BONFIS and ODIN are assigned to the CC. BONFIS (the “Fibrogenic Dusts” Mining Industry Service for the Organisation of Post-Exposure Medical Examinations) organises post-exposure care for staff who have been exposed to fibrogenic mine dust during their work.

ODIN (Service for the Organisation of Post-Exposure Medical Examinations) offers occupational medical care, i.e. post-exposure care, to staff whose former work brought them into contact with carcinogenic and/or mutagenic substances.

### CC for hazardous substances, biological substances, analytical chemistry

Sections:

- Explosion protection and prevention
- Hazardous substances, biological substances, analytics

Institute for Research on Hazardous Substances

Information system on hazardous chemical substances

Leuna Laboratory

The CC for hazardous substances and biological substances advises on all matters relating to hazardous substances, biological substances, analytics, explosion protection, hazardous goods legislation, hazardous substances legislation, nanoscale materials, dusts and vapours. The Leuna laboratory is assigned to the CC for hazardous substances and chemical reactions.

### CC for health in the workplace

Sections:

- Occupational psychology
- Employability
- Ergonomics
- Health protection management

The CC for health at the workplace endeavours to adopt a holistic approach to promoting health.

Health and psychosocial well-being are key prerequisites for staff motivation, efficiency and commitment and thus for any company's economic success.

### CC for emergency prevention

Sections:

- Fall prevention
- Respiratory protection
- Fire protection
- Emergency management

The focus is on consultancy, training and development, and expert inspection of devices and equipment. Virtually all services can be provided on site at company premises.

The Clausthal-Zellerfeld, Hohenpeissenberg and Leipzig head offices for mine rescue services and a similar function in cooperation with the RAG head office for mine rescue services in Herne are assigned to the CC for emergency prevention.

### CC for training

Sections:

- Training management
- Seminar organisation

BG RCI runs two training centres for occupational safety and health protection in Laubach and Maikammer, and is involved in three other training centres in Hannover, Gernsbach and Leinfelden-Echterdingen.

In addition to specialist know-how, the training centre seminars also provide the skills and capabilities that qualify our seminar participants to act as occupational safety disseminators.

The training portfolio is aimed at the following target groups:

- Employers and directors
- Management staff
- Foremen, overseers and operational specialists
- Occupational safety experts
- Works council members
- Company doctors / specialists in occupational medicine

- Safety officers
- Other specific target groups

The BGs are the second largest training institutions in Germany after the state itself.

### CC for technical safety

Sections:

- Plant and process safety
- Machine safety
- Product testing and consultation

The plant and process safety section advises member companies on related issues and also focuses on aspects of industrial safety and the acquisition and operation of pressurised systems. The DGUV area for process engineering and pressurised systems is located in the plant and process safety section.

The sections for machine safety and for product testing and consultation carry out the work of the testing and certification body DGUV Test, and advise member companies on matters relating to machine safety. The section for machine safety focuses on machines in sector 2 (chemicals - paper - sugar), while the section for product testing and consultation specialises in machines in sector 1 (raw materials - building materials) and sector 3 (skilled trades). All three sections are responsible for advising member companies throughout Germany.

### CC for prevention products and marketing

Sections:

- Library services
- Media

- Events and campaigns
- Knowledge management

The CC for prevention products and marketing supports member companies of BG RCI by developing, designing and implementing prevention-related papers, media, initiatives and campaigns. This includes organising logistic measures, e.g. arranging occupational health days, company events lasting several days and large trade fairs.

The CC also assists the member companies of BG RCI by providing information (ranging from new developments in occupational safety and recent releases to literature research). It uses a range of information channels, e.g. newsletters and databases of literature.

Management of the affiliated office of the DGUV section for raw materials and the chemical industry is also one of the CC's responsibilities.

## “VISION ZERO” prevention strategy

Using appropriate measures, the prevention strategy aims to create a working environment in which no one is injured or killed at work, or suffers injuries or develops a disease so severe that they are affected for life. With the prevention strategy “VISION ZERO. Zero accidents – stay healthy at work!”, BG RCI is specifying

ing objectives that appear to be attainable in the next ten years.

“VISION ZERO” does not mean zero risks at work. It is impossible to avoid risks entirely at work as it is in life. However, it’s essential that appropriate measures be used to reduce risks to the extent that injuries and diseases can be prevented as much as possible. In view of existing and new risks, it is imperative that BG RCI and its member companies make a lasting investment in prevention and implement effective measures.

The new prevention strategy also serves to ensure that targeted and efficient use is made of available resources.

### Seven objectives

Determining quantitative and qualitative objectives is an appropriate way to persuade companies of the need for further efforts in the field of prevention and to reach additional goals.

As part of this process, it is important to define milestones and ensure regular reporting to establish whether objectives have been met. The effectiveness, customer perception and customer acceptance of all preventive measures should be regularly and systematically examined and evaluated.

**Objective 1:** Reduce the risk of occupational accidents in member companies  
Using appropriate preventive measures, the aim is to reduce the risk of reportable occupational accidents (1,000 full-time employee rate) by 30 percent by 2024.

**Objective 2:** Halve the number of new cases of pensions being paid out due to occupational accidents

In addition, the number of severe occupational accidents leading to temporary or lasting physical impairment (new cases of retirement due to occupational accidents) should be lowered by 50 percent by 2024.

**Objective 3:** Halve the number of fatal occupational accidents  
Appropriate preventive measures should also be taken to reduce the number of fatal occupational accidents by 50 percent by 2024.

**Objective 4:** Reduce the number of recognised occupational diseases  
Another objective is to reduce the number of recognised and initially compensated occupational diseases that, due to the length of their latent period, cannot be attributed to previous exposure in the workplace.

**Objective 5:** Increase the number of accident-free operations  
The number of companies that have no reportable occupational accidents during a defined time period is to be increased.

**Objective 6:** Needs-based prevention services and preventive measures  
All prevention services and preventive measures offered by BG RCI, including company consultation, development and training services, prevention campaigns, events, prevention-oriented media and services for particular target groups must be tailored to

customers and company requirements. As part of this, they need to be up to date and take into account current developments. They also need to be assessed and evaluated for effectiveness, have a clear structure and be practice-oriented to enable implementation by small and medium-sized businesses as well.

**Objective 7:** Increase the use of BG RCI prevention services  
The aim is to increase the number of member companies making active use of BG RCI’s prevention portfolio in their own approach to preventive procedures, e.g. in the form of development and training, demonstration and practical models, and campaign modules. The number of businesses with the BG RCI systematic safety seal should also be increased.

### Measures

The key aspects of occupational accidents and diseases that require preventive action are systematically identified on a regular basis, with special factors, new risks and current developments being taken into account.

The main features of future approaches to preventive procedures are derived from current analyses (numbers, rates, costs) of occupational accidents and occupational diseases, customer requirements and new risks. As part of this, there must be a particular focus on improving the situation for small to medium-sized enterprises (SMEs).

# Insurance coverage, rehabilitation and benefits

The BG offers rehabilitation and compensation in the event of occupational and commuting accidents and occupational diseases. Insured events and benefits are dealt with in the relevant regional office.



## Occupational and commuting accidents

Employees are insured against accidents and occupational diseases while they are working, on their way to or from work or on official business.

### What is an occupational accident?

Occupational accidents are accidents that occur while a person is engaged in a work activity covered by insurance. In addition to direct operational risks, they also include:

- Day-to-day accidents such as stumbling, slipping or twisting one's ankle when working
- Accidents on routes within company premises and when travelling outside the company on business

Insurance coverage is provided irrespective of whether the insured employee or someone else caused the accident. An entitlement to

benefits generally exists even if the insured employee contravened a ban. Insured employees are covered even if they exceed the permitted working time.

### What is a commuting accident?

Accidents on the way to and from work are also occupational accidents and are designated as commuting accidents, even though this term does not appear in the relevant accident insurance legislation (German Social Code VII).

Accident insurance coverage is provided for the direct route between an employee's home and workplace, except in special circumstances such as deviations from/interruptions to this route and accidents while under the influence of alcohol.

### Reporting occupational or commuting accidents

The company must notify BG RCI of all occupational and commuting accidents where in-

sured employees are unable to work for more than three days after the day of the accident. This includes non-working days.

## Occupational diseases

Particular jobs and professions also involve a risk of developing certain diseases, depending on the type of activity and the specific hazard associated with it.

### What is an occupational disease?

In many cases, occupational diseases develop over a lengthy period. The cause can often be traced back many years, for example in the case of lung diseases caused by asbestos.

Typical occupational diseases include allergies affecting the skin or respiratory tract that are caused by substances associated with a particular occupation, poor hearing due to noise at work, and lung diseases caused by quartz or asbestos dust.

One of the main tasks of statutory accident insurance is to ensure the rapid and long-term rehabilitation of individuals who have an occupational accident or disease and their professional and social reintegration.

Detailed examples and further explanations are provided in a separate brochure (A 007-3).

Further information to insurance coverage, rehabilitation and benefits can be found at: [www.bgrci.de](http://www.bgrci.de)  
Page ID: #JKES  
or [www.dguv.de](http://www.dguv.de)

### What are the requirements for the official recognition of an occupational disease?

Only diseases that satisfy legally stipulated conditions can be recognised as occupational diseases. They must also be included in the official list of occupational diseases. Some diseases are only officially recognised as occupational diseases if they force the person affected to stop the hazardous activity. However, action may be taken before this stage is reached in order to prevent an occupational disease.

### Who reports an occupational disease?

It is compulsory to report occupational diseases as soon as the employer has reason to suspect their existence.

This obligation exists whether or not a doctor has provided notification. The form for reporting occupational diseases can be accessed via the website ([www.bgrci.de](http://www.bgrci.de), page ID: #ASUM).

Medical professionals, companies and health insurance funds are obliged to notify the BG if there is any suspicion of an occupational disease. However, the individuals affected can also inform the BG themselves.

Having been notified, BG RCI establishes all the facts of the case. In most cases, a medical report is required to clarify that the disease qualifies as an occupational disease. The occupational doctor for the relevant German state is also involved in the process.

If the occupational accident or disease is officially recognised, BG RCI provides compre-

hensive assistance – “using all appropriate means”. In other words, in addition to paying for what is medically necessary, BG RCI also finances all measures that help the person affected resume an independent and autonomous life

### Medical care

In the event of an occupational accident or disease, BG RCI's primary objective is to use all appropriate means to:

- restore health
- reduce the impact of the occupational accident or disease
- prevent a deterioration of the condition

BGs have developed special processes to achieve this objective.

The best known of these is the accident insurance consultant process. Any person injured in an accident who is unable to work beyond the day of the actual incident or requires treatment for at least one week must visit an accident insurance consultant. These accident insurance consultants are specialist doctors with particular experience in treating injuries resulting from accidents. They verify the medical diagnosis, perform specialist first aid and decide whether treatment by a GP is sufficient or whether special treatment is required. Accident insurance consultants may provide this special treatment themselves or – depending on the type and severity of the injuries – refer the patient to an appropriately equipped clinic.

Medical services include:

- First aid
- Prompt specialist medical treatment as an inpatient or outpatient
- Medicines and dressings
- Remedies, including physiotherapy, ergotherapy and speech therapy
- Prosthetic, orthopaedic and other aids, including the necessary modifications, repairs and replacements
- Training in the use of such aids
- Occupational stress test and occupational therapy

### Occupational and social reintegration

Following an occupational accident or disease, BG RCI also provides optimum occupational and social rehabilitation.

The key objectives are:

- Resumption of the work previously done or other appropriate work (professional reintegration)
- Participation in social activities (social reintegration)

Support from rehabilitation advisors / managers starts during the medical rehabilitation phase. They offer advice to insured individuals at the earliest possible juncture to ensure resumption of the previous work or another appropriate activity. Suitability and aptitude are taken into account. Early coordination of the required measures ensures the best possible rehabilitation results.

The BG helps insured individuals who are unable to return to the job they were doing immediately prior to the accident or occupational disease to find a suitable job that is equivalent or similar to their old one at the same or a different company.

Many different types of services are available to achieve this.

Particular examples of services aimed at professional reintegration include:

- Adapting the workplace to make it suitable for disabled persons
- Financial assistance to keep an existing job or find a new one
- Measures to find a suitable occupation, try out a job or prepare for a particular occupation
- Vocational adjustment, basic / advanced training or retraining

The period for which these professional reintegration services are provided can vary greatly. It is geared to the occupational objective.

If necessary, measures relating to required structural changes are also taken (conversion of home/sanitary facilities, installation of doors, lifts and ramps suitable for disabled persons) and assistance with converting cars or purchasing specially equipped models.

The aim of assistance with reintegration is to compensate for the effects of the accident or occupational disease as much as possible and enable the affected person to enjoy an active life with equal opportunities, including active leisure pursuits.

## Payments

### What does BG RCI pay to insured individuals?

To support insured individuals financially during their medical and/or occupational rehabilitation, the BG pays out in line with the statutory regulations (German Social Code VII). The main payments to individuals injured in occupational accidents or suffering from occupational diseases are as follows:

- Injury benefits
- Temporary allowance
- Temporary benefits
- Pension
- Care allowance

Insured individuals receive injury benefits for the period during which they are unable to work, unless they continue to be paid as normal. These injury benefits are normally equivalent to the previous net wage.

The comparable statutory sick pay under statutory health insurance is lower and is limited to 90 percent of net earnings.

If the inability to work also extends to a second job, the injury benefits cover this activity, too.

Social insurance contributions are normally deducted from the injury benefits. BG RCI covers health and long-term care insurance premiums in full. It also pays half the unemployment and pension insurance premiums, with the insured individual paying the other half.

In the event of insured incidents with serious consequences, BG RCI ensures rapid payment of a pension. To qualify for a pension payment, there must be a lasting reduction in earning capacity of at least 20 percent.

### Benefits for dependants / survivors

If an insured incident results in fatalities, dependants / survivors are entitled in particular to:

- Death in service benefits and repatriation costs
- Widow(er)'s pension
- Orphan's pension

Widow(er)'s pensions compensate for the financial support lost due to the insured individual's death.

### Maximum amounts and entitlement to several pensions

If several pension entitlements exist or there are several dependants / survivors of employees entitled to pensions, maximum amounts may limit the pension entitlement.

The claim on the pension insurer may partially cease in the event of a simultaneous claim to a pension under statutory accident insurance.

Further details on insurance coverage, rehabilitation and benefits can be found on the Internet at:

*[www.bgrci.de](http://www.bgrci.de), page ID: #JKES*

*or at:*

*[www.dguv.de](http://www.dguv.de)*

## BGs – more than an insurance company

Social accident insurance institutions are more than an insurance company. Their advice to companies starts with the development of production facilities and machinery, and their focus remains firmly on the health of employees. BGs carry out research and run their own clinics, which are among the best in the world. They are also among Germany's largest training providers. Social accident insurance institutions are health and safety networkers.



### BG networks

#### **Deutsche Gesetzliche Unfallversicherung e. V. (DGUV – German Social Accident Insurance)**

The DGUV is the umbrella association of the accident insurance institutions for the industrial and public sectors. It attends to the common interests of its member institutions and promotes their functions in the interests of both member companies and insured individuals.

In addition to being a member of this association, BG RCI also plays a leading role in many of its bodies and committees.

*Website: [www.dguv.de](http://www.dguv.de)*

#### **Clinics**

The nine BG Clinics are among Germany's largest centres for emergency surgery. Together with two clinics for occupational diseases and two accident treatment points, they provide care for patients with serious

occupational injuries and diseases. Thanks to their decentralised location, the BG Clinics provide those injured in accidents with fast and efficient assistance. They are equipped to handle disasters and emergencies.

Occupational, family and social reintegration starts while patients are still at the clinic. They benefit from a holistic care concept from the time of the accident until their return to the workplace. The use of systematic research and innovative medical technology helps optimise treatment methods on an ongoing basis while also ensuring high performance levels and quality standards.

*Website: [www.bg-kliniken.de/en](http://www.bg-kliniken.de/en)*

#### **International Social Security Association (ISSA)**

Since it was founded in 1970, the International Social Security Association has been committed to preventing occupational accidents and diseases in the relevant sectors of industry on an international level. The

ISSA Chemistry and Mining sections promote health and safety and encourage the global sharing of experiences.

*Website: [www.issa.int](http://www.issa.int)*

#### **Institute for Prevention and Occupational Medicine (IPA)**

The IPA is financed by BG RCI and the DGUV. It is responsible for medical / academic research and for teaching occupational medicine at the Ruhr-Universität Bochum. The institute also helps industrial BGs, accident insurance funds and the DGUV perform their tasks. This dual function gives the IPA a unique position in Germany's university landscape. Its roots date back to 1929 (Silicosis Research Institute).

*Website: [www.ipa.ruhr-uni-bochum.de](http://www.ipa.ruhr-uni-bochum.de)*

The BG network of clinics, research institutes and training facilities provides a sustainable and holistic approach to health and safety in the workplace.

## Local contacts

BG RCI benefits from a decentralised organisation. Whether your questions relate to insurance benefits or prevention services, you will always find us nearby.



### BG RCI headquarters

#### Heidelberg

Kurfürsten-Anlage 62  
69115 Heidelberg  
Germany  
Postal address:  
Postfach 101480 · 69004 Heidelberg  
Tel.: +49 (0)6221 5108-0 · Fax: -48549  
E-mail: [info@bgrci.de](mailto:info@bgrci.de)  
Website: [www.bgrci.de](http://www.bgrci.de)

#### Management team:

Thomas Köhler (spokesman)  
Ulrich Meesmann  
Hans-Jörg Piasecki

### Other locations with centralised tasks

#### Bochum

Hunscheidtstrasse 18 · 44789 Bochum  
Postal address:  
Postfach 100429 · 44704 Bochum  
Tel.: +49 (0)6221 5108-61200 · Fax: -48399

#### Langenhagen

Theodor-Heuss-Strasse 160 · 30853 Langenhagen  
Postal address:  
Postfach 101540 · 30836 Langenhagen  
Tel.: +49 (0)6221 5108-61300 · Fax: -48453

#### Mainz

Lortzingstrasse 2 · 55127 Mainz  
Postal address:  
Postfach 310180 · 55062 Mainz  
Tel.: +49 (0)6221 5108-61400 · Fax: -48699

### Regional offices and prevention centres

For questions regarding insurance cover, rehabilitation and benefits, please contact the regional offices. For questions regarding occupational safety and health protection, please contact the prevention centres.

#### Berlin

Innsbrucker Straße 26–27 · 10825 Berlin

#### Berlin prevention centre

Responsible for Berlin and Brandenburg  
Tel.: +49 (0)6221 5108-62910  
E-mail: [praevention-berlin@bgrci.de](mailto:praevention-berlin@bgrci.de)

#### Bochum

Waldring 97 · 44789 Bochum  
Postal address:  
Postfach · 44782 Bochum

#### Bochum regional office

Responsible for North Rhine-Westphalia: administrative districts of Arnsberg, Detmold and Münster, and the city of Essen  
Tel.: +49 (0)6221 5108-64100 · Fax: -32599  
E-mail: [bezirksdirektion-bo@bgrci.de](mailto:bezirksdirektion-bo@bgrci.de)  
Head: Elke Pawlik

#### Bochum prevention centre

Responsible for North Rhine-Westphalia: administrative districts of Arnsberg, Detmold and Münster, and the city of Essen  
Tel.: +49 (0)6221 5108-62920  
E-mail: [praevention-bochum@bgrci.de](mailto:praevention-bochum@bgrci.de)

#### Gera

Amthorstrasse 12 · 07545 Gera  
Postal address:  
Postfach 1455 · 07504 Gera

**Gera regional office**

Responsible for Berlin, Brandenburg, Saxony, Saxony-Anhalt and Thuringia

Tel.: +49 (0)6221 5108-64200 · Fax: -33099

E-mail: bezirksdirektion-g@bgrci.de

Head: Gerald Laubscher

Associated affiliated offices: Dresden and Halle

**Gera prevention centre**

Responsible for Saxony, Saxony-Anhalt and Thuringia

Tel.: +49 (0)6221 5108-62930

E-mail: praevention-gera@bgrci.de

**Hamburg**

Borsteler Chaussee 51 · 22453 Hamburg

**Hamburg prevention centre**

Responsible for Hamburg, Mecklenburg-Vorpommern and Schleswig-Holstein

Tel.: +49 (0)6221 5108-62940

E-mail: praevention-hamburg@bgrci.de

**Heidelberg**

Kurfürsten-Anlage 62 · 69115 Heidelberg

Postal address:

Postfach 101480 · 69004 Heidelberg

**Heidelberg regional office**

Responsible for Baden-Württemberg

Tel.: +49 (0)6221 5108-64300 · Fax: -35999

E-mail: bezirksdirektion-hd@bgrci.de

Head: Jürgen Keimer

**Heidelberg prevention centre**

Responsible for Baden-Württemberg

Tel.: +49 (0)6221 5108-62950

E-mail: praevention-heidelberg@bgrci.de

**Cologne**

Gladbacher Straße 14 · 50672 Köln

Postal address:

Postfach 450227 · 50877 Cologne

**Cologne regional office**

Responsible for North Rhine-Westphalia: administrative districts of Cologne and Düsseldorf (excluding the city of Essen)

Tel.: +49 (0)6221 5108-64400 · Fax: -36091

E-mail: bezirksdirektion-k@bgrci.de

Head: Norbert Erlinghagen

**Cologne prevention centre**

Responsible for North Rhine-Westphalia: administrative districts of Cologne and Düsseldorf (excluding the city of Essen)

Tel.: +49 (0)6221 5108-62960

E-mail: praevention-koeln@bgrci.de

**Langenhagen**

Theodor-Heuss-Strasse 160 · 30853 Langenhagen

Postal address:

Postfach 101540 · 30836 Langenhagen

**Langenhagen regional office**

Responsible for Bremen, Hamburg, Mecklenburg-Vorpommern, Lower Saxony and Schleswig-Holstein

Tel.: +49 (0)6221 5108-64500 · Fax: -38098

E-mail: bezirksdirektion-h@bgrci.de

Head: Carola Luther

Associated affiliated office: Hamburg

**Langenhagen prevention centre**

Responsible for Bremen and Lower Saxony

Tel.: +49 (0)6221 5108-62970

E-mail: praevention-langenhagen@bgrci.de

**Mainz**

Lortzingstrasse 2 · 55127 Mainz

Postal address:

Postfach 310180 · 55062 Mainz

**Mainz regional office**

Responsible for Hesse, Rhineland-Palatinate and Saarland

Tel.: +49 (0)6221 5108-64600 · Fax: -48699

E-mail: bezirksdirektion-mz@bgrci.de

Head: Gerhard Reitz

Associated affiliated office: Frankfurt

**Mainz prevention centre**

Responsible for Hesse, Rhineland-Palatinate and Saarland

Tel.: +49 (0)6221 5108-62980

E-mail: praevention-mainz@bgrci.de

**Nuremberg**

Südwestpark 2 and 4 · 90449 Nuremberg

**Nuremberg regional office**

Responsible for Bavaria

Tel.: +49 (0)6221 5108-64700 · Fax: -34499

E-mail: bezirksdirektion-n@bgrci.de

Head: Johannes Eigenthaler

**Nuremberg prevention centre**

Responsible for Bavaria

Tel.: +49 (0)6221 5108-62990

E-mail: praevention-nuernberg@bgrci.de

**Organisation of occupational safety and health**

Südwestpark 2 and 4 · 90449 Nuremberg

Tel.: +49 (0)6221 5108-29520 · Fax: -29599

E-mail: andreas.grimmeiss@bgrci.de

**Advice on occupational safety and occupational medicine for small to medium-sized enterprises (SMEs)**

Gladbacher Straße 14 · 50672 Cologne

Postal address:

Postfach 450227 · 50877 Cologne

E-mail: kmu-beratung@bgrci.de

**Competence centres for prevention**

Seven competence centres (CC) provide specialist expertise in the field of prevention.

**CC for occupational medicine**

Kurfürsten-Anlage 62 · 69115 Heidelberg

Postal address:

Postfach 101480 · 69004 Heidelberg

Tel.: +49 (0)6221 5108-62710 · Fax: -21199

E-mail: arbeitsmedizin@bgrci.de

**BONFIS – Service for the Organisation of Post-Exposure Medical Examinations for “Fibrogenic Dusts” in the Mining Industry**

Hunscheidtstrasse 18 · 44789 Bochum

Postal address:

Postfach 100429 · 44704 Bochum

Tel.: +49 (0)6221 5108-29110 · Fax: -29197

E-mail: bonfis@bgrci.de

**ODIN – Service for the Organisation of Post-Exposure Medical Examinations**  
Kurfürsten-Anlage 62 · 69115 Heidelberg  
Postal address:  
Postfach 101480 · 69004 Heidelberg  
Tel.: +49 (0)6221 5108-29200 · Fax: -29299  
E-mail: odin@odin-info.de  
Website: www.odin-info.de

### CC for hazardous substances and biological substances

Kurfürsten-Anlage 62 · 69115 Heidelberg  
Postal address:  
Postfach 101480 · 69004 Heidelberg  
Tel.: +49 (0)6221 5108-62720 · Fax: -21199  
E-mail: gefahr-und-biostoffe@bgrci.de

### Institute for Research on Hazardous Substance at Ruhr-Universität Bochum

Waldring 97 · 44789 Bochum  
Tel.: +49 (0)6221 5108-29801 · Fax: -29998  
E-mail: igf@bgrci.de

### Information system on hazardous chemical substances

Kurfürsten-Anlage 62 · 69115 Heidelberg  
Tel.: 06221 5108-28361 · Fax: -29989  
E-Mail: gischem@bgrci.de

### Leuna laboratory

Rudolf-Breitscheid-Strasse 18, building E  
06237 Leuna  
Tel.: +49 (0)6221 5108-28418 · Fax: -28499  
E-mail: praevention-leuna-labor@bgrci.de

### CC for health at the workplace

Lortzingstrasse 2 · 55127 Mainz  
Postal address:  
Postfach 310180 · 55062 Mainz

Tel.: +49 (0)6221 5108-62730 · Fax: -29399  
E-mail: gesundheit-im-betrieb@bgrci.de

### CC for emergency prevention

Berliner Strasse 2 a · 38678 Clausthal-Zellerfeld  
Tel.: +49 (0)6221 5108-28502 · Fax: -28999  
E-mail: notfallpraevention@bgrci.de

### Emergency management section and head office for Clausthal-Zellerfeld mine rescue services

Berliner Strasse 2 a · 38678 Clausthal-Zellerfeld  
Tel.: +49 (0)6221 5108-28502 · Fax: -28999  
E-mail: notfallpraevention-clz@bgrci.de

### Respiratory protection section and head office for Hohenpeissenberg mine rescue services

Unterbau 71 1/8 · 82383 Hohenpeissenberg  
Tel.: +49 (0)6221 5108-28612 · Fax: -28699  
E-mail: notfallpraevention-hpb@bgrci.de

### Fall prevention section and head office for Leipzig mine rescue services

Friederikenstrasse 62 · 04279 Leipzig  
Tel.: +49 (0)6221 5108-28712 · Fax: -28799  
E-mail: notfallpraevention-lpz@bgrci.de

### Fire protection section and head office of cooperation partner RAG for Herne mine rescue services

Wilhelmstrasse 98 · 44649 Herne  
Tel.: +49 (0)2325-593238 · Fax: -593351  
E-mail: christian.brendenahl@bgrci.de

### CC for training

Kurfürsten-Anlage 62 · 69115 Heidelberg  
Postal address:  
Postfach 101480 · 69004 Heidelberg  
Tel.: +49 (0)6221 5108-27100 · Fax: -27199  
E-mail: qualifizierung@bgrci.de

### CC for technical safety

Theodor-Heuss-Strasse 160 · 30853 Langenhagen  
Postal address:  
Postfach 101540 · 30836 Langenhagen  
Tel.: +49 (0)6221 5108-62740 · Fax: -29189  
E-mail: technische-sicherheit@bgrci.de

### DGUV TEST testing and certification body c/o BG RCI

Theodor-Heuss-Straße 160 · 30853 Langenhagen  
Postal address:  
Postfach 101540 · 30836 Langenhagen  
Tel.: +49 (0)6221 5108-29501 · Fax: -29189  
E-mail: pruefstelle@bgrci.de  
Website: www.dguv.de/dguv-test

### CC for prevention products and prevention marketing

Kurfürsten-Anlage 62 · 69115 Heidelberg  
Postal address:  
Postfach 101480 · 69004 Heidelberg  
Tel.: +49 (0)6221 5108-62750 · Fax: -21199  
E-mail: praeventionsprodukte@bgrci.de

## BG RCI training centres

The Laubach and Maikammer training centres are assigned to the CC for training.

### Haus Laubach training centre

BG RCI centre for occupational safety  
Dörrenbergweg 38 · 35321 Laubach  
Tel.: +49 (0)6221 5108-27400  
Fax: +49 (0)6221 5108-27598 (training)  
Fax: +49 (0)6221 5108-27499 (administration)  
E-mail: qualifizierung-laubach@bgrci.de (training)  
E-mail: verwaltung-laubach@bgrci.de (administration)  
Website: www.seminare.bgrci.de

### Haus Maikammer training centre

BG RCI centre for occupational safety  
Obere Mühle 1 · 67487 Maikammer  
Tel.: +49 (0)6221 5108-27800  
Fax: +49 (0)6221 5108-27999 (training)  
Fax: +49 (0)6221 5108-27899 (administration)  
E-mail: qualifizierung-maikammer@bgrci.de (training)  
E-mail: verwaltung-maikammer@bgrci.de (administration)  
Website: www.seminare.bgrci.de

## Other training locations

### Berufsgenossenschaftliche Bildungsstätte Hannover e. V.

Lug ins Land 3 · 31848 Bad Münder  
Tel.: +49 (0)5042 5084-0 · Fax: -600  
E-mail: info@bg-bildung.de  
Website: www.bg-bildung.de

**Paper Centre Gernsbach**

Scheffelstrasse 29 · 76593 Gernsbach  
 Tel.: +49 (0)7224 6401-0 (switchboard) or  
 Tel.: +49 (0)7224 6401-178 · Fax: -462  
 E-mail: info@papierzentrum.org  
 Website: www.papierzentrum.org

**Berufsgenossenschaftliches Schulungszentrum Stuttgart e. V.**

Rohrer Strasse 162 · 70771 Leinfelden-Echterdingen  
 Tel.: +49 (0)711 97552-0 · Fax: -40  
 E-mail: info@schulungszentrum-oberaichen.de  
 Website: www.schulungszentrum-obereichen.de

**Membership and premiums**

Any questions regarding membership, compulsory insurance, assessments for risk rating groups and calculating premiums should be addressed to the site responsible for your industry.

**Building materials – pit – quarry sector**

Postfach 101540 · 30836 Langenhagen  
 Tel.: +49 (0)6221 5108-42390 · Fax: -42399  
 E-mail: mitglied-baustoffe@bgrci.de

**Mining sector**

Postfach 100429 · 44704 Bochum  
 Tel.: +49 (0)6221 5108-42290 · Fax: -42299  
 E-mail: mitglied-bergbau@bgrci.de

**Chemical industry sector**

Postfach 101480 · 69004 Heidelberg  
 Tel.: +49 (0)6221 5108-42190 · Fax: -42199  
 E-mail: mitglied-chemie@bgrci.de

**Leather industry sector**

Postfach 310180 · 55062 Mainz  
 Tel.: +49 (0)6221 5108-42490 · Fax: -42499  
 E-mail: mitglied-leder@bgrci.de

**Paper making and equipment sector**

Postfach 310180 · 55062 Mainz  
 Tel.: +49 (0)6221 5108-42490 · Fax: -42499  
 E-mail: mitglied-papier@bgrci.de

**Sugar sector**

Postfach 310180 · 55062 Mainz  
 Tel.: +49 (0)6221 5108-42490 · Fax: -42499  
 E-mail: mitglied-zucker@bgrci.de

**Clinics, research institutes and other institutions****BG Clinics**

Further information can be found at:  
[www.bg-kliniken.de/en](http://www.bg-kliniken.de/en)

**Care Center Rhein-Ruhr GmbH**

Centre for technical orthopaedics  
 Ermlandstrasse 29 · 44789 Bochum  
 Tel.: +49 (0)234 388771-0 · Fax: -99  
 E-mail: info@care-center.de

**Logistics and administration centre**

**BVT Rehabilitation Technology**  
 Medical technology, homecare, administration  
 Sinterstrasse 8, 8 a–b · 44795 Bochum

Tel.: +49 (0)234 5595-00 · Fax: -99

E-mail: reha@care-center.de

Website: www.care-center.de

**Georgius Agricola Foundation Ruhr  
 German Mesothelioma Register at the  
 Institute for Pathology of Ruhr-University  
 Bochum at BG University Clinic Bergmannsheil**

Bürkle-de-la-Camp-Platz 1 · 44789 Bochum

Tel.: +49 (0)234 302-4800 · Fax: -4809

E-mail: andrea.tannapfel@rub.de

Website: www.mesotheliomregister.de

**Georgius Agricola Foundation Ruhr  
 Institute for Pathology of Ruhr-University  
 Bochum at BG University Clinic Bergmannsheil**

Bürkle-de-la-Camp-Platz 1 · 44789 Bochum

Tel.: +49 (0)234 302-4800 · Fax: -4809

E-mail: andrea.tannapfel@rub.de

Website: www.pathologie-bochum.de

**Institute for Prevention and Occupational  
 Medicine of the German Statutory Accident  
 Insurance (IPA)**

**Institute at Ruhr-Universität Bochum**

Bürkle-de-la-Camp-Platz 1 · 44789 Bochum

Tel.: +49 (0)234 302-4501 · Fax: -4505

E-mail: ipa@ipa-dguv.de

Website: www.ipa-dguv.de

**Teltra GmbH**

Society for Telematic Traumatology mbH

Hunscheidtstrasse 18 · 44789 Bochum

Tel.: +49 (0)234 587300-0 · Fax: -1

E-mail: info@teltra.de

Website: www.teltra.de

**Wi-Med Bergmannsheil GmbH**

Hospital-related services: cleaning, house-keeping, real estate and property management, housing rental services, long-term parking spaces

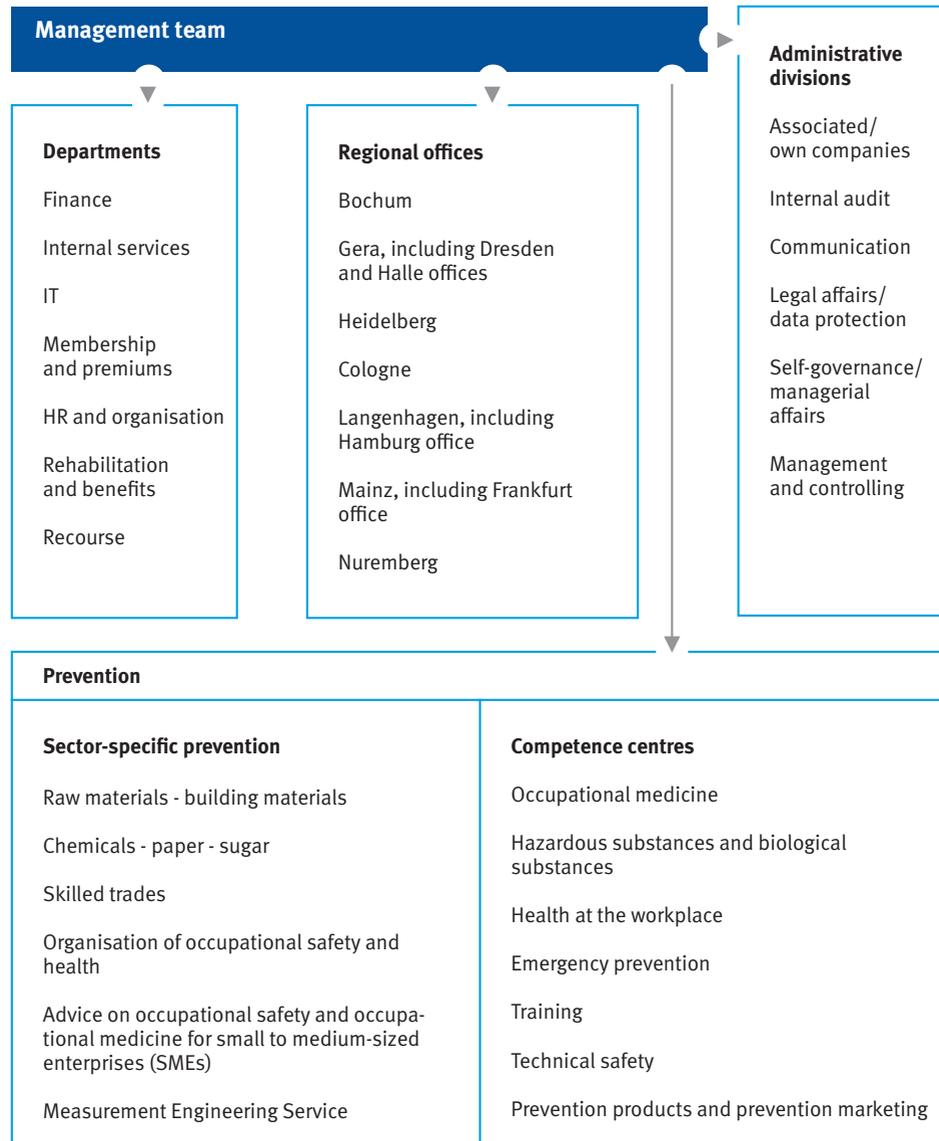
Bürkle-de-la-Camp-Platz 2 · 44789 Bochum

Tel.: +49 (0)234 97656-0 · Fax: -19

E-mail: info@wimed.de

Website: www.wimed.de

## Organisation chart



German Social Accident Insurance Institution for the raw materials and  
chemical industry (BG RCI)

Kurfürsten-Anlage 62  
69115 Heidelberg  
Germany  
Tel.: +49 (0)6221 5108-0  
[www.bgrci.de](http://www.bgrci.de)