



Prevention, Rehabilitation, Compensation

Your German Social Accident Insurance
Institution for the energy, textile, electrical
and media products sectors



We...

- provide statutory accident insurance cover for four million people in well over 230,000 member-businesses.
- provide our member-businesses with support in the areas of industrial safety and health protection.
- see to the needs of those injured and ill and ensure best possible re-integration.
- assume our member-businesses' liability for the health-related consequences of industrial accidents and accidents while commuting as well as of occupational illness.

We insure businesses operating in the following sectors:

- Effluent disposal
- Printing, graphics, graphic design, pre-press
- Energy and water resources management
- Installation of electrical equipment
- Photography, photo-design
- Manufacture of electro-technical products
- Manufacture of precision products
- Manufacture and processing of textiles, clothing, linen, shoes
- Manufacture of corrugated cardboard, articles made from paper and cardboard
- Media technology
- Electric power generation and distribution
- Laundries and dry-cleaners



For you

To ensure that you remain healthy: Industrial safety and health protection

Our goal is to prevent industrial accidents, occupational health disorders and work-related health hazards. A policy of prevention that is implemented in keeping with the times is firmly anchored in a holistic approach that focuses just as much on safety-related and occupational-health measures as it does on the issue of health protection itself.

We are there to assist you with:

- Advisory and supervisory support in the member-businesses
- Investigation of industrial accidents and occupational health disorders
- Seminars
- Mobile measurement services
- Testing, certification, calibration of appliances, machines and installations

Further information



BG ETEM provides a comprehensive range of information resources tailored to the various target groups within your company. Find out more online at [🔗 medien.bgetem.de](https://www.medien.bgetem.de)



- Material focusing on general information and motivation

In the last 20 years alone, the industrial-accident rate has dropped by half. The credit for this decrease is shared jointly by the businesses themselves and BG – it impacts positively on the insurance contributions payable.

Parties insured and employers decide

We are a self-administered corporation under public law. All fundamental decisions are taken by elected representatives of the employers and of the parties insured. Our self-administration organ draws up the guidelines focusing on the prevention of industrial accidents and work-related health disorders.

The business location benefits: Transfer of liability

The occupational insurance association handles the issues of rehabilitation and compensation in the event of an employee's becoming injured in the workplace or developing a work-related illness. The owners of the business, therefore, are relieved of the burden of exposure to claims for compensation. It is for this reason that only the employers are required to pay contributions to BG.



Andrea Commandeur is just one of the Rehab Advisors at BG ETEM; she is responsible for coordinating and organising rehabilitation programmes for those insured, from the treatment phase right through to returning to work.

If the worst comes to the worst: Rehabilitation and compensation

We ensure swift and comprehensive treatment. In the event of serious injury or illness, we will also look after the issue of occupational and social re-integration, on a life-long basis if that's what it takes. Our financial input serves to secure the customer's livelihood.

A breakdown of the services we offer:

- Treatment (outpatient and inpatient) and medical rehabilitation
- Occupational support (training and further training, re-training, business start-ups, etc.)
- Social rehabilitation, e.g. home-help, assistance with accommodation and motorisation
- Payment of compensation, e.g. industrial injury allowance or temporary allowance, industrial injury benefits and dependants' pensions

Our mission: safe, healthy work

BG ETEM is the statutory accident insurer for around four million people across more than 230,000 member companies.

We help to make work as safe as possible for everyone. In the event of an occupational accident or occupational illness, we are there for you and handle your medical treatment, rehabilitation and reintegration into the workplace.

More about us and our services:

[↗ www.bgetem.de](http://www.bgetem.de)

Order no. D021-E

Our resources on occupational health and safety can be accessed via [↗ medien.bgetem.de](http://medien.bgetem.de)

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