



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.

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

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**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

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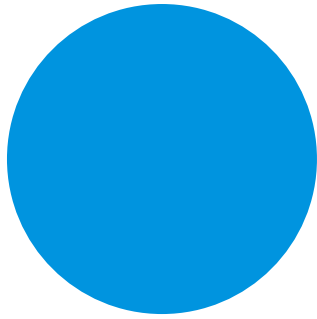
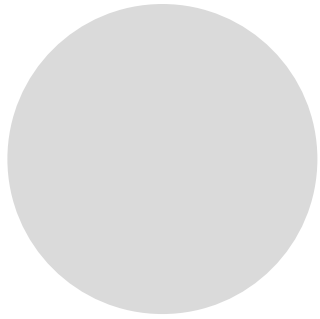
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**Prevention • Rehabilitation •
Compensation**

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

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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.



Further details

► BG ETEM keeps an extensive range of informative materials available, tailored exactly to suit the shop-floor needs of its various target groups. Check out the offer online at www.bgetem.de, webcode 12698497



We

- provide statutory accident insurance cover for 3.7 million people in well over 200,000 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.

Our sectors

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

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
- 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.

Picture credits: Ralf Bauer/BG ETEM, Kajetan Kandler/BG ETEM, Lutz Schmidt