


TOP STORY

In the service of society

Insurance protection for volunteer firefighters

1.3 million volunteer firefighters in Germany attend fires, accidents, floods and other emergencies. Their actions are sometimes at the expense of their own health, even their own lives. Firefighters are protected by statutory accident insurance, which provides special extra benefits for their dedication to society. In the event of an accident outside the prescribed insurance framework, the federal states have established hardship funds to support those affected.

The volunteer work done by volunteer fire brigades and disaster response services is under the protection of the regional accident insurance institutions as well as the fire services accident insurance institutions. Section 94 of Book VI of the German Social Code provides for the possibility that certain people, including volunteer firefighters, can receive additional benefits that go beyond statutory benefits, in the event of an accident. This is in special recognition of their selfless commitment to the general public, especially since their work is often associated with a high risk of injury. 'Their insurance protection even exceeds the coverage provided to workers for occupational accidents', stated Dr Joachim Breuer, Director General of the German Social Accident Insurance. These individual additional benefits are enshrined in the statutes of the German social accident insurance institutions for the public sector and for the fire services. The exact nature of these additional benefits and how they are regulated is determined equally by representatives of employers and insured employees in the self-governing committees of each social accident insurance institution responsible for a region or the fire services.

However, this comprehensive protection only applies if damage to health is actually the result of an accident while on duty and not the consequence, for example, of natural ageing processes. Dr Breuer: 'These cases are rare, but they do occur. As a result,



Photo: Katja - stock.adobe.com

Always ready for an emergency: the work done by volunteer fire brigades also means that emergency workers are at risk of an accident.

'Volunteers from volunteer fire brigades and disaster response services can rely on the full support of the community if the worst comes to the worst.'

Dr Joachim Breuer, Director General, DGUV

most federal states have created hardship funds that can help out where legislation sets a clear limit for accident insurance.' The federal states are responsible for these regulations. These funds are partly financed from state budgets, partly from the municipalities. As part of amending its fire safety law, the Lower Saxony state parliament recently decided to establish a hardship fund, similar to other federal states. The DGUV welcomes this step. This will ensure that volunteer work really does receive the recognition and support it deserves.

Web: www.dguv.de > **Webcode** dp1312331
(German only)

Volunteering in an emergency

25,407

volunteer fire brigades were in service in Germany last year.

1,338,553

insured firefighters were part of volunteer fire brigades in 2017.



Recognition

Dear Reader,

A third of all Germans do volunteer work. In sports clubs, in social or charitable institutions, in emergency services and many other areas of society. They all offer their time, their energy and their skills to the benefit of the community. They help, organise, motivate, get 'stuck in' and take on responsibilities. Volunteers don't just support society, they are one of its fundamental pillars.

It's not a given that people make the choice to volunteer. They make a conscious decision to volunteer for work which, at most, they receive a small allowance for expenses. This includes the 1.3 million volunteer firefighters in Germany. Whether it be a natural disaster, road accident, fire or major catastrophe, when there's an emergency these volunteers push themselves to their own physical and psychological limits. They are always on duty for the good of the community. So the least that the community can do is also be there for them. In order to recognise their commitment, the German social accident insurance institutions offer additional benefits to volunteer firefighters in the event of an accident. Legislation provides for this recognition and where insurance coverage reaches its legally stipulated limits, additional support can be provided from hardship funds. A good way and a good message for those who volunteer. Thank you for everything you do!

Dr Joachim Breuer
Director General of the DGUV

'We have to pool our resources'

One of the goals of the Bundestag for the current legislative period is to provide fast assistance, free of red tape, to the victims of attacks. Among other things, central points of contact are to be established that offer outreach and proactive support to those affected. Accordingly, the German social accident insurance institutions have begun to review their own structures for major disasters. DGUV Kompakt spoke to the head of the project group, Managing Director of the German Social Accident Insurance Institution for the Fire Services in Lower Saxony, Thomas Wittschurky, about the current situation.

Mr Wittschurky, why are events such as attacks an issue for statutory accident insurance?

Events such as the terror attack at the Christmas market in front of the Kaiser Wilhelm Memorial Church or, more recently, the people killed by a man driving into a crowd in Münster almost always fall into our area of responsibility. Whether it be victims that were on their way to work or an insured person injured in the line of work. These insured persons are entitled to the same benefits as for any other workplace accidents. The relevant social accident insurance institution covers the costs of treatment, organises professional and social reintegration and, if necessary, pays for injury benefits.

'Basically, accidents involving many injured people are not anything new for us. However, the experiences of recent years have shown that our structures are reaching their limits.'

Thomas Wittschurky

Potentially, an attack can result in many casualties. How are the social accident insurance institutions prepared for such events?

Basically, accidents involving many injured people are not anything new for us. Since it was founded, Germany's statutory accident insurance system has always dealt with major catastrophes. Just think about mining disasters. Our accident clin-

ics, our networks of medical and psychological service providers, our rehabilitation management – all of this is already in place. However, the experiences of recent years – the terror attack in Berlin, the shooting in the Munich Olympia shopping centre, but also accidents that have nothing to do with premeditated violence, such as the Bad Aibling train crash – have shown that our structures are reaching their limits.

What do you mean exactly?

A lot of what we need to care for our insured persons is already there. But our structures have so far been essentially linked to places of business. And that's the right way to go for the vast majority of workplace accidents. As a rule, a company falls under the responsibility of an accident insurance institution, which has contact with the employer and thus also with insured workers. The situation is more difficult when a disaster event occurs in a public area.

You mean like an airport or train station?

Exactly. Imagine someone sets off a bomb in a shopping arcade at an airport. The victims include employees from the airport, shops and restaurants; members of an airline crew; and schoolchildren on a school trip. One single event affects people that have insurance coverage from at least five different accident insurance institutions. It's clearly not the right solution to have the situation centre in the federal state where the attack occurred now try to determine which of the accident insurance institutions are responsible for assisting. We have to pool our resources.



Photo: Andreas Trojak – CC BY 2.0

Dealing with a crisis requires coordination, as shown by the efforts of emergency workers following the terror attack at the Christmas Market in Berlin. Professional communication and well-functioning networks are crucial for ensuring that the services provided by Germany’s social accident insurance system can make a difference following a major disaster.

How would that work?

We need to establish a central contact point that the relevant authorities all know about and which provides access to help in the event of a disaster and ensures that insured persons receive proper care. We also have to centralise our public relations work. We have to publicise a nationwide telephone number that can be used to call the German social accident insurance following such events. This is not only important for the victims but also for relatives and other people who help out in emergencies.

Are these people insured?

Yes, the law states that a private citizen who helps another person in a dire emergency is covered by insurance. There is a legal obligation in Germany to provide assistance – if someone provides help, then they should also be able to rely on the solidarity of society. But a lot of people don’t know about this insurance protection. We’ve recently seen an increase in these situations. Those who are first on the scene

haven’t known that they are insured, and we haven’t known about these people. This has to change in the future.

What needs to happen now? And when do you expect to see results?

First, the project group has to take stock of the current situation. We have to look at exactly where the accident insurance institutions interact with each other and with other key players. The next step is to establish a common approach and structures for communication. Regional networks will play an important role in this. There also has to be a close alliance with the Federal Government’s Commissioner for Victims. I would say that by this time next year we will be much further ahead.



Photo: FUK Niedersachsen

Thomas Wittschurky
 Managing Director of the German Social Accident Insurance Institution for the Fire Services in Lower Saxony

TOPIC

Psychotherapist Procedure

A person who has suffered a trauma due to a workplace or commuting accident often needs professional support as early as possible. To make sure this happens, the German social accident insurance institutions established the Psychotherapist Procedure in 2012. Victims of an extreme event receive prompt help from an experienced psychotherapist so that symptoms are identified and treated as soon as possible.

A dramatic road accident, a violent attack, viewing terrible scenes during a rescue operation or a machine accident – experiencing an extreme event can push people to the very limit of their capacities. Timely psychotherapy and good social support help mitigate or prevent the long-term psychological effects of trauma. To facilitate this, the German Social Accident Insurance established the Psychotherapist Procedure. A nationwide network of almost 700 psychotherapists ensures that traumatised people receive psychological counselling and advice, starting from immediately after the event and going until they are fully reintegrated into the workplace. Often within just two weeks, an affected person can attend five sessions, without bureaucracy, in order to clarify the need for further treatment and assistance. Therapy is initiated by the responsible accident insurance institution or an accredited accident insurance physician attending to the patient. Company doctors help with initial assistance and coordinate the reporting channels.

Medical and psychological professionals involved in the Psychotherapist Procedure are specially trained in the treatment of mental health disorders following traumatic events. Contact information can be searched for in the database of the DGUV’s regional associations.

Web: www.dguv.de › **Webcode:** d139696 (German only)

VIERZEHNEINHALB film project



Spinning wheels, dribbling, throwing - the VIERZEHNEINHALB film project follows the wheelchair basketball team of the BG Baskets Hamburg through the 2017/18 season. How is the international team bonding? Which sporting and personal challenges do the athletes have to overcome? Visitors to the website can access the latest news, background information and all the individual video episodes. The project is supported by the German Social Accident Insurance to coincide with the World Wheelchair Basketball Championships which will take place in Hamburg from 16-26 August 2018.

Web: www.vierzehneinhalb.de/en

NEWS IN BRIEF

Wanted: Good Practices Study on accessible workplaces

On behalf of the Federal Ministry of Labour and Social Affairs, the German Social Accident Insurance is carrying out an international comparative study on accessibility in companies. The aim of the study is to find good practices and actions in other countries for creating an accessible working environment. The results are to be provided to German companies and professional associations for implementation so that people with disabilities have better access to the primary labour market. The study is particularly interested in finding strategic and structural alterations that can be transferred to other com-



Photo: Wolfgang Bellwinkel / DGUV

The aim is to find good practices and actions for an accessible working environment.

panies, regardless of size and industry. The study is an initiative from the Federal Government's National Action Plan 2.0 for implementing the UN Convention on the Rights of Persons with Disabilities.

Web: www.dguv.de > Webcode d1181581
> Download > "Call of Support"

OBITUARY

Dedicated influencer of social law

Tallinn – Eschwege – Berlin – Munich – Central and Eastern Europe - Hennef: the life stations of a dedicated scientist and person. On May 3, Bernd Baron von Maydell, a lawyer, university lecturer and social law expert, died at the age of 84. His focus on labour law and the right to social protection started during his doctoral studies. In 2001, he was honoured with the Heinrich Lünendonk Medal for his work on aspects of social law for European integration. After the fall of the Berlin Wall, he worked on the social legal consequences of reunification. From 1992, Maydell was head of the Max Planck Institute for Foreign and International Social Law. Following

his retirement as Emeritus Professor in 2002, he focused more on his consulting work. He was a dedicated member of DGUV Kompakt's editorial advisory board from its launch in January 2009 until the end of 2015, making many valuable contributions. 'Von Maydell was truly a great man, both as a legal expert and as a person', reminisced Dr Joachim Breuer, Director General of the DGUV. The DGUV will always remember him fondly as an influencer and visionary.

IMPORTANT DATES

11 July 2018

Workplace Safety and Health – a management duty
DÜSSELDORF

www.institut-aser.de > [Veranstaltungen](#)

16 August 2018

VBG: International RI Symposium
HAMBURG

www.vbg.de > [Die VBG](#) > [Veranstaltungen](#)

28 August 2018

From sunny to cloudy – shaping working climates and overcoming crises

DRESDEN

www.baua.de > [Veranstaltungen](#)

NUMBER OF THE MONTH

4,444

... reportable workplace accidents in volunteer fire brigades were registered with the German social accident insurance institutions for the public service and for the fire services in 2017. In this period, there were 1.3 million insured persons engaged in volunteer fire brigades.

LEGAL INFORMATION

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