

## **Scholarship holders (possibility of a voluntary supplementary insurance to the employer's statutory accident insurance)**

Postdoc - scholarship holders are not insured against accidents on the way to and at work in connection with their professional activities by the employer's statutory accident insurance. The same applies for industrial diseases. Scholarship holders during apprenticeship are not insured on travel accidents.

### Accidents at work

are accidents in employment. Beyond the direct occupational hazards this also covers: everyday accidents such as stumbling, slipping, spraining one's ankle in connection with the occupational activity and accidents on the way to work and during business travel outside the premises.

### Accidents on the way to work

Accidents on the way to and from work, business trips

### Industrial diseases

Most industrial diseases do not occur overnight. They develop over a longer period of time. The cause of the illness often lies many years in the past. Scholarship holders can take out a voluntary (no obligation) extra insurance against such events with the employer's statutory accident insurance company.

## **Benefits of the BG RCI**

### Rehabilitation

- Optimum medical care
- Restoration of health and performance
- Professional and social reintegration

### Compensation

- Cash benefits for insured persons and surviving dependents

### Examples of medical care

- Out-patient or in-patient treatment
- Medication and bandages
- Remedies, including physical therapy
- Speech- and occupational therapy
- Orthopedic and other aids as well as prostheses, including the necessary adjustments, repairs and procurement of spares as well as training in how to use these aids
- Stress test and occupational therapy

### Help to keep your job or find a new one

- Advice
- Placement
- Training measures
- Mobility aids
- Education and further training

### Other benefits

- Injury compensation or interim allowance
- Social security contributions
- Travelling expenses
- Rehabilitation sport
- Home helps and child care costs

### Contribution

Minimum insurance sum € 18,600 = premium rate € 33.85 / year

Maximum insurance sum € 74,400 = € 135.41 / year

No other contributions will be levied on top of the insurance premium, all benefits are covered by the contribution.

However, the amount insured does affect the amount of the cash benefits.

Example:

Pension for injured person in the event of a complete loss or reduction of their capacity to work

Any questions

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