



What is a work or commuting accident?

Work accidents include accidents at work, commuting accidents on the direct route between home and work and accidents during company sports activities. Employees covered by collective agreements and research assistants are insured by the Unfallkasse (accident insurance fund) NRW. It covers the costs of necessary benefits. In the case of civil servants, the NRW State Civil Servants' Pension Act (Landesbeamtenversorgungsgesetz NRW) and the service accident insurance scheme (§36 LBeamtVG NRW) regulate the process

What is insured?

Insurance cover applies if the accident is closely related to the occupational activity (§ 8 Para. 1 SGB VII). In addition to accidents in the course of work, accidents on the direct route between home and work are insured. Private detours, with the exception of detours in connection with childcare or as part of carpooling, are not covered. Anyone who leaves the university campus during a break to run private errands is not insured. Insurance cover is provided for conferences, teaching courses and university sports. Since a change in the law in 2021, comparable regulations also apply to mobile working.

What should I do in the event of an accident at work or on the way to work?

You must report every accident at work or on the way to work to your manager. Minor accidents are documented on a report form so that later consequences of the accident can be claimed. An accident that results in sick leave or costs must be reported to Unfallversicherung (accident insurance) NRW. You or your manager must complete an accident report and, if necessary, a commuting accident form. The HR department forwards the documents to Unfallkasse NRW for cost coverage and processing. Civil servants must submit the receipts to the HR department. The welfare office is responsible for processing. Occupational health and safety analyses the reported accidents in order to identify and eliminate sources of danger and adapt risk assessments. Incidents of physical and psychological violence against employees are also accidents at work. Even if these are not reportable, those affected should report them to Unfallkasse NRW regardless of their place of work. In these cases, it will also provide the necessary medical and psychological services.

What role does the staff council play?

According to §77 (5) LPVG, all accident reports are forwarded to the Staff Council for signature. This enables the Staff Council to competently fulfil its duties in matters of occupational safety and accident prevention.

Sie haben noch Fragen? Sprechen Sie uns gerne an!

Zum Nachlesen:

Unfallkasse NRW

<https://www.unfallkasse-nrw.de/index.html>

Landesbeamtenversorgungsgesetz-LBeamtVG

https://recht.nrw.de/lmi/owa/br_bes_text?bes_id=34825&aufgehoben=N&anw_nr=2

Dienstunfallfürsorge (Service Accident Insurance Scheme) NRW

https://www.finanzverwaltung.nrw.de/system/files/media/document/file/merkblatt_dienstunfallfuer_sorge.pdf

Book 7 of the German Social Code – SGB VII

https://www.gesetze-im-internet.de/sgb_7/

Labour and Health Portal: Insured routes in the home office

<https://aug.dguv.de/recht/versicherte-wege-im-homeoffice/>

Website UoC

https://verwaltung.uni-koeln.de/abteilung41/content/themen_von_a_z/arbeits_dienst_wegeunfall/

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