

Statutory Accident Insurance Coverage for People Working as Domestic Help

- Also for Illegal Employees -

Do you work in a household as a cleaning lady, babysitter, kitchen maid or gardener?
And you neither have a residence permit nor social insurance?
Nevertheless, there is an insurance coverage for you: the "Gesetzliche
Unfallversicherung der Unfallkassen" (Statutory Accident Insurance).

Your employer has to register his/her household by informing the accident insurance office ("Unfallkasse"), that he/she employs domestic help. The registration is made with the name and the address of your employer.

Your employer does not have to mention your name. Your identity will be kept anonymous!

However, the insurance covers you in case of a work-related accident.

Ask your employer if the household has already been registered at the accident insurance office. If he/she has not done it, inform him/her about this possibility. The insurance office charges your employer 90 Euro per year. If you work less than 10 hours per week your employer could only pay 45 per year. But this is only possible if he or she registers your work as a Minijob. If this is not possible because of your are an undocumented worker, they nevertheless can register you, but for 90 Euro.

If you have to go to a doctor or to a hospital in the event of an accident, it is very important to say that you are employed by a private household. Tell them the name and address of your employer. The doctor will give the bill, your name and the name of your employer to the accident insurance office.

According to the accident insurance office the doctor and the insurance personnel do not pass your name on to other institutions (i.e. immigration office).

Your employer can register the employing household even after an accident has happened. He/she just has to call the accident insurance office and pay the annual fee. The accident costs are compensated retroactively.

Benefits of the accident insurance:

The accident insurance guarantees compensation in the event of an accident occurring during your working hours and also in other situations, which are connected with your work. The insurance also covers you during your way to and from work. Compensation is also granted if the damage is caused by an occupational disease (a disease, which is a result of your working activities). The insurance covers the costs of:

- medical treatment by a doctor, in a hospital or in a rehabilitation hospital
- necessary travel and transport costs
- medication, bandages, and therapy
- home care and care in a nursing home
- social and career rehabilitation (i.e. vocational retraining)
- continuation of salary payments in case of lost earnings (continued pay in case of sickness)
- disability pension
- survivors' pension

The registration of the household is possible by letter or fax at the

Unfallkasse Berlin
Culemeyerstraße 2
12277 Berlin

The registration forms are available online at

<http://www.unfallkasse-berlin.de/content/artikel/29.html>

All information is also available on the internet:

www.unfallkasse-berlin.de
