



**Statutory accident
insurance institution**
for first-aiders

Have you helped another person who was in need and suffered harm yourself in the process?

If you administer first aid in your free time, at home or on holiday, you are covered by the statutory accident insurance scheme. There are no premiums to pay and the cover is fully comprehensive.

The accident insurance institution in the federal state in which the accident occurred is always responsible for insurance cover for first-aiders. In the state of North Rhine-Westphalia (Nordrhein-Westfalen - NRW), this is the Unfallkasse NRW. Please inform us if you have sustained an injury as a result of your assistance or if your belongings were damaged in the process. We will investigate your claims.

Victims of acts of violence are also entitled to special help and support from the public authorities. This role is also assumed, however, by the social compensation office (Amt für Soziale Entschädigung), also known as the welfare office. We will be happy to advise you on how to apply to the relevant institution.

Regards from the Unfallkasse NRW

Helping people in need is an honour.

People even have a duty to help others without putting themselves in danger in the process. Nevertheless, the helpers may suffer harm as a result of helping – physically and mentally – but the things used to help might also be damaged. The duty to help is therefore endorsed by the statutory accident insurance cover for first-aiders.

When does the statutory accident insurance cover take effect?



The following persons are insured:

- persons who protect someone who is under attack, perhaps by standing in front of a child who is being attacked, for example, and who are themselves physically attacked as a result.
- persons who assist in the pursuit or arrest of a person committing a criminal offence. This might be the case, for example, if someone restrains a mugger before the police arrive but falls and sustains injuries in the process.
- persons who rescue someone from a situation of grave danger, such as by jumping into a lake to save a person from drowning, and who injure themselves in the process.
- persons who take care of casualties after an act of terrorism, for example, and are unable to process what they have experienced psychologically without professional help.

First-aid card



If you have received a first-aid card from the fire brigade, the police or the emergency counselling service after providing assistance: The information on the card makes it easier for us to provide you with support more quickly if you need it. Please keep the first-aid card in a safe place.

The benefits of the statutory accident insurance scheme for first-aiders include the following, to name but some examples:

- comprehensive medical treatment and rehabilitation including psychotherapy in the statutory accident insurance system as after an “accident at work”
- special supplementary benefits, such as travel expenses, transport costs or household help and childcare costs
- compensation for damage to property used in the course of providing help
- comprehensive assistance for reintegration into professional and social life
- injury benefit in the event of incapacity for work and other cash benefits to cover maintenance
- pension payment in the event of a permanent reduction in earning capacity including to surviving dependants, where applicable

What can you do if you have given first aid and have been injured in the process?

- Have you been given a first-aid card by the police, fire brigade or the emergency counselling service? Please keep this card as it contains helpful information.
- Try to find witnesses and make a note of their addresses.
- Inform the doctor treating you that the accident happened while you were providing assistance and describe the situation as accurately as possible at this stage. Important: If you are unfit for work because of the assistance you have given, please consult a doctor specialising in accident injuries (Durchgangsarzt - D-Arzt) immediately or later. These are specially qualified consultants who work with the statutory accident insurance system.
- Please contact us if you would like to receive support from the Unfallkasse NRW after providing assistance.



You can contact us by post or through our website at www.unfallkasse-nrw.de, Web code S0712

Please tell us your name, contact details and preferably also your date of birth under “assistance” (“Hilfeleistung”). We will then get in touch with you.

We are also happy to be contacted by telephone. The number to dial in Rheinland is 0211 2808 2507. The number to dial in Westfalen-Lippe is 0251 2102 3144.

Help without endangering yourself or others.

A formal application for benefits is not necessary. The Unfallkasse accident insurance fund will automatically (“ex officio”) investigate every case of assistance which is brought to its attention.

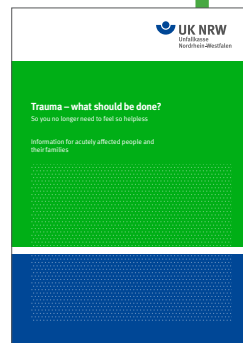
We would also be grateful for a full account of the facts of the case, especially the motives which prompted you to take action and further details of the circumstances at the time.



Providing assistance in times of crisis can have lasting psychological effects

Providing first aid can also be emotionally stressful in some situations. Initially it is a normal response to an abnormal event. It is important, especially soon afterwards, to think about whether you need support and, if so, what kind of help you need and what might have been good for you after previous stressful experiences. Give yourself time. It takes time to process such experiences.

If you would like to read more about the consequences of certain stressful events, you can find a brochure on the subject on the Internet at www.unfallkasse-nrw.de. Enter the title of the brochure “Trauma – was tun?” (“Trauma – what now?”) in the search box.



If you want to protect potential victims from a person who is posing a threat, it is important not to put yourself in danger. Follow the steps below to help others and protect yourself:

- Alert the police immediately. The emergency call is free of charge.
- Speak to other people directly: “We will all help together.”
- If necessary, leave the scene of the event with the victim.
- Offer the victim a “safe place” (the seat next to you, your car, your business premises, etc.).
- Shout and scream in order to unsettle the perpetrator and attract attention.
- Remain at a safe distance and shout in the direction of the offender: “I have called the police.”
- On public transport: Pull the emergency brake or inform the crew.
- Make a mental note of the appearance of the perpetrator.
- Offer to stand as a witness.
- Do not stop offenders from fleeing.
- Do not attack the perpetrator physically or verbally.
- Keep your distance.

Source: Berlin Police Force (Polizei Berlin)

Unfallkasse NRW

Moskauer Straße 18
40470 Düsseldorf
Tel. 0211 9024-0
Fax 0211 9024-1355
www.unfallkasse-nrw.de

Herausgeber: Unfallkasse NRW | Umsetzung: Gathmann Michaelis und Freunde, Essen | Stand 10/2020
Fotos: ©shutterstock.com/Rosshelen (Titel, 3 u. r.)/pixelaway (3 l. o.)/Photographiee.eu (3 o. r., 5)/LightField Studios (3 u. l., 7)

Bestellnummer FB 03.1