

99111031017000

# Freiwillige Versicherung bei der gesetzlichen Unfallversicherung Bewilligung

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<https://fimportal.de/xzufi-services/102796756/B100019>

| Modul                     | Sachverhalt   |
|---------------------------|---|
| Leistungsschlüssel        | 99111031017000  |
| Leistungsbezeichnung I    | Freiwillige Versicherung bei der gesetzlichen Unfallversicherung Bewilligung  |
| Leistungsbezeichnung II   | Apply for, change or cancel voluntary insurance or supplementary insurance with the statutory accident insurance scheme |
| Typisierung               | 1 - Bund: Regelung und Vollzug  |
| Quellredaktion            | Bund  |
| Freigabestatus Katalog    | fachlich freigegeben (gold)   |
| Freigabestatus Bibliothek | unbestimmter Freigabestatus   |
| Begriffe im Kontext       |   |
| Leistungstyp              | Leistungsobjekt mit Verrichtung   |
| Leistungsgruppierung      |   |
| Verrichtungskennung       | Bewilligung (17)  |

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| SDG-Informationsbereich       | Vorschriften für die Arbeitnehmervertretung   |
| Lagen Portalverbund           | Anmeldepflichten (2010100), Mitarbeiterbezogene Meldepflichten (2030400), Betriebsaufgabe und zeitweise Stilllegung (2160100), Betriebsübernahme (2160200)  |
| Einheitlicher Ansprechpartner | Nein  |
| Fachlich freigegeben am       | 22.12.2022  |
| Fachlich freigegeben durch    | Federal Ministry of Labor and Social Affairs (BMAS)   |
| Handlungsgrundlage            | <a href="https://www.gesetze-im-internet.de/sgb_7/_3.html">https://www.gesetze-im-internet.de/sgb_7/_3.html</a><br><a href="https://www.gesetze-im-internet.de/sgb_7/_6.html">https://www.gesetze-im-internet.de/sgb_7/_6.html</a>  |
| Teaser                        | If you are not insured against accidents at work by law, you can apply for voluntary insurance. You can change or cancel the insurance at any time.   |
| Volltext                      | <p>Statutory accident insurance covers you against accidents at work and on the way to work as well as against occupational diseases. As an entrepreneur, self-employed person or volunteer, you are generally not covered by statutory accident insurance. However, you can take out voluntary insurance.</p> <p>This also applies to</p> <ul style="list-style-type: none"> <li>• assisting spouses (wives and husbands) or life partners who are not employed in the company,</li> <li>• persons who work in the same way as an entrepreneur. These are persons who work in corporations or partnerships (GmbH, KG, GmbH &amp; Co. KG): <ul style="list-style-type: none"> <li>• either as a shareholder-managing director with at least 50 percent of the company's share capital or, in accordance with the provisions of the company's articles of association, can prevent all decisions by other shareholders</li> <li>• or hold more than 50 percent of the share capital of the company as an associate partner without an executive function or are able to prevent all resolutions of other shareholders in accordance with the provisions of the articles of association.</li> </ul> </li> </ul> |

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There are cases when entrepreneurs are insured against accidents by law. Volunteers may also be compulsorily insured in certain cases, for example in the healthcare sector. If this applies to you, you can take out supplementary insurance. This allows you to adjust the benefits to your personal needs in the event of an insured event.

The employers' liability insurance associations and accident insurance funds regulate the details of insurance, such as contributions and the calculation of cash benefits.

If you are voluntarily insured in this sense or have taken out supplementary insurance, you can change the sum insured at any time.

The professional associations and accident insurance companies set the upper and lower limits of the sum insured. The chosen sum insured should correspond to your actual income. It is the basis for calculating premiums as well as cash benefits such as injury benefits and pensions.

Insurance begins the day after your application is received by your employers' liability insurance association or accident insurance fund.

An application is required to apply for, change or cancel voluntary insurance or supplementary insurance.

A change or cancellation is possible at any time.

You can choose the time of termination. If you do not specify a date, the insurance ends with the month in which the notice of termination is received by your Berufsgenossenschaft or Unfallkasse.

Retroactive termination is not possible.

In certain cases, no notice of termination is necessary,

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but the voluntary insurance or supplementary insurance will end automatically, for example, in the event of

- non-payment of premiums,
  - change of the employer's liability insurance association or accident insurance fund,
  - discontinuation of the company,
  - departure of the insured person from the company,
- or
- death of the insured person.

## Erforderliche Unterlagen

- in the case of self-employed persons and entrepreneurs, their assisting spouses or partners, and persons similar to entrepreneurs:
  - Proof of income, e.g. income tax assessment
- in the case of volunteers, the following evidence may be required:
  - Current version of the nonprofit organization's articles of incorporation or partnership agreement.
  - Proof of the organization's non-profit status
  - Proof of election to an official position or assignment to a prominent task
  - Evidence of its or their unpaid exercise
- Depending on the reason for the end of insurance, documentation is needed to prove that the requirements for voluntary insurance or supplemental insurance are no longer met. For example:
  - current version of the company's articles of association
  - proof of cessation of the company
  - proof of death of the insured person

## Voraussetzungen

For voluntary insurance or supplementary insurance

- you must be self-employed as an entrepreneur or like an entrepreneur
- you must not be compulsorily insured (such as midwives or physiotherapists).

As a person working on a voluntary basis, you have the

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|                  | <p>option of voluntary insurance only if:</p> <ul style="list-style-type: none"> <li>• there is no compulsory insurance for them and</li> <li>• the responsible accident insurance institution offers corresponding voluntary insurance,</li> <li>• you are working for a non-profit organization,</li> <li>• you have been elected to an official position or have been entrusted with a prominent task.</li> </ul>  |
| Kosten           | There are no costs involved.  |
| Verfahrensablauf | <p>You can apply to change and cancel voluntary insurance or supplemental insurance online or by mail.</p> <p>Online service:</p> <ul style="list-style-type: none"> <li>• Access the online service.</li> </ul><br><ul style="list-style-type: none"> <li>• You will be guided through the process on the Accident Insurance Service Portal.</li> </ul><br><ul style="list-style-type: none"> <li>• You can log in. <ul style="list-style-type: none"> <li>• If you would like to receive the response from your employers' liability insurance association or accident insurance fund in the mailbox of your BundID account or My Company Account, you must have an account and authenticate yourself.</li> <li>• If you would like to receive the response by mail, you can also proceed without logging in.</li> <li>• Select your responsible employers' liability insurance association or accident insurance fund or determine it using the industry search.</li> <li>• Upload the required documents.</li> <li>• Fill out the online form and submit it.</li> <li>• Your report will be automatically forwarded to your employers' liability insurance association or accident insurance fund.</li> <li>• You will receive a response by the requested method.</li> </ul> </li> </ul> <p>Online service Your employers' liability insurance</p> |

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association or accident insurance fund:

- If you have access to the portal of your employers' liability insurance association or accident insurance fund, you can also submit the notification electronically there, if necessary.

Message by mail:

- Contact your employers' liability insurance association or accident insurance fund with an informal letter.
- Make sure you provide the required information and enclose the necessary documents.

Note: Some employers' liability insurance associations and accident insurance funds provide a suitable form on their websites.

- Download it from your employers' liability insurance association or accident insurance fund and fill it out.
- Then send it with the required documents by mail or via the online portal to your employers' liability insurance association or accident insurance fund.

**Bearbeitungsdauer**

1 - 2 Woche(n)

**Frist**

There is no deadline.

**weiterführende Informationen**

[https://www.dguv.de/de/versicherung/versicherte\\_persen/vers-unternehmer/index.jsp](https://www.dguv.de/de/versicherung/versicherte_persen/vers-unternehmer/index.jsp)

**Hinweise**

There are no clues or specifics.

**Rechtsbehelf**

- Appeal
- Detailed information on how to lodge an appeal can be found in the notification from your employers' liability insurance association or accident insurance fund.

**Kurztext**

- Voluntary accident insurance with statutory accident insurance Approval

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- only in exceptional cases are insured by law:
  - Entrepreneurs and their
    - assisting spouses (wives and husbands) or
    - life partners
  - and persons similar to entrepreneurs
- statutory accident insurance, however, offers the possibility of voluntary insurance
  - Voluntary insurance or supplementary insurance is possible for the following groups of persons:
    - self-employed persons and entrepreneurs who are neither insured by law nor by virtue of their articles of association,
      - their assisting spouses or life partners
    - persons similar to entrepreneurs: persons working in corporations or partnerships (GmbH, KG, GmbH & Co. KG):
      - either as a shareholder-managing director with at least 50 percent of the company's share capital or, in accordance with the provisions of the articles of association, are able to prevent all decisions by other shareholders
      - or hold more than 50 percent of the share capital of the company as an associate partner without an executive function or are able to prevent all resolutions of other partners in accordance with the provisions of the articles of association.
  - Volunteers in non-profit organizations
  - persons, in association committees and commissions for employer organizations of public institutions
- The maximum or minimum sum insured is defined by the statutes of the employers' liability insurance associations and accident insurance funds.
  - The sum insured can be freely chosen and changed within these limits.
  - Application, change and cancellation of the voluntary insurance or supplementary insurance online or by mail.
  - Costs: none
  - Processing time: 1 to 2 weeks
  - responsible:
    - for commercial companies: Employer's Liability Insurance Associations (classified by industry)
    - for public companies and educational institutions: Accident insurance funds (regionally structured)

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| Ansprechpunkt     |   |
| Zuständige Stelle |   |
| Formulare         | <p>Forms available: Yes (partial)</p> <p>Written form required: Yes</p> <p>Informal application possible: Yes</p> <p>Personal appearance required: No</p> <p>Online services available: Yes</p> |
| Ursprungsportal   | <p>Freiwillige Versicherung bei der gesetzlichen Unfallversicherung Bewilligung, Freiwillige Versicherung bei der gesetzlichen Unfallversicherung Bewilligung</p>                               |