Accident insurance

As an employed Smart member, you are insured by Smart during your professional activities. The condition for the insurance coverage is invoicing via Smart. The insurance is valid worldwide, with the exception of the USA and Canada. The insurance provider is ERGO direkt.

If you have an accident on the way to the assignment or during the assignment you will be covered by our **work accident insurance.**

All employed Smart members are insured against accidents with the **Verwaltungsberufsgenossenschaft (VBG)**.

The accident insurance covers:

- Accidents in the course of work and on business trips (including abroad - please note: you must always notify Smart in advance if you are working abroad, see delegation abroad)
- Accidents on the direct route to work, back home and on necessary detours.
- Accidents in home office while performing work-related tasks
- Occupational illnesses

In the event of an accident, you should not seek further treatment from your family doctor after initial treatment, but from a specialist with accident medical knowledge, a so-called **transit doctor** *(Durchgansarzt)*. Report the accident to Smart immediately using the accident report form so that we can report it to the employers' liability insurance association in good time.

If you are unable to work for longer than three days due to an accident at work or occupational illness, the employer's liability insurance association must be notified by both the doctor and the employer, i.e. Smart. In such a case, please contact Smart as soon as possible.

From the day on which a doctor diagnoses an inability to work as a result of an accident at work or an **occupational illness**, you will continue to receive salary from your Smart Budget for six weeks. After the six weeks, you will receive so-called **injury benefit** *(Verletztengeld)* amounting to 80% of your regular gross salary less social security contributions. The injury benefit is paid by the employers' liability insurance association and does not affect your Smart Budget. The employers' liability insurance association also covers the costs of rehabilitation measures, such as crutches, a wheelchair, a modified car, reorganization of your workplace or home, etc. If reintegration into your previous job is not possible, the Berufsgenossenschaft will help you find a new job or pay for retraining.

> Please note: If Smart is your second job and you had an accident at your main employer, you should still send us the certificates of incapacity for work.

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