

# FARMERS' ACCIDENT INSURANCE

Farmers' accident insurance is conceived as an insurance for the agricultural/forestry entity. Thus, insurance protection is not solely extended to the farm manager, but also covers certain family members provided that they, at least occasionally, assist in the work on the farm.

Accident insurance protection covers **accidents at work** and **occupational diseases**.



# Accidents at Work

These are accidents which as to their **cause, locality and time**, are **connected** to the occupation insured.

This means that the harmful event must occur in the course of work performed for the entity and must not be due to an internal cause (e.g.: congenital disease). Since it is fairly difficult to draw a line between the activities performed in and for the entity and activities performed for private purposes, the legislator differentiates on the basis of individual cases.

Leisure-time accidents are not covered by accident insurance. In these instances, benefits derived from health insurance are granted. In any case, double indemnity is not provided for.

Additionally, accidents not directly occurring in the event of activities performed in the entity, but connected to the agricultural/forestry entity, are also covered by insurance protection:

- Household activities, if they are connected to the agricultural/forestry entity
- Activities in connection with the erection, rebuilding or repair of farm buildings
- Activities related to 'farm holidays'
- Activities related to notional leases (~ "Ausgedinge")
- Accidents on the way from/to business-related activities (e.g.: road accident on the way to the cattle market)

- Activities performed in the support of neighbors
- Work connected to agricultural side activities
- Work performed for agricultural associations
- Activities related to membership in cooperatives
- Activities related to farmers' arts and crafts
- Activities aiming at the assurance of quality of agricultural production

# Occupational Diseases

Farmers' accident insurance grants benefits for certain diseases laid down by law and related to the insured activity or caused by such an activity.

The **occupational diseases** by which people working in the rural area are most commonly affected are: farmer's lung, bronchial asthma, skin diseases as well as tick-transmitted Tick-borne encephalitis (TBE).



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## Accident Prevention

is the primary task of farmers' accident insurance. In the framework of the SVB, the legal duty to take care of the prevention of accidents at work and of occupational diseases is performed by competent staff belonging to the safety information team. If lack of safety is established in an agricultural/forestry entity, the farm managers will receive adequate counseling on how to remedy these safety lacks. Moreover, there is an intense level of co-operation with other public institutions as well as with producers of agricultural implements.

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## Benefits Granted by Farmers' Accident Insurance

So, if one of the two relevant insured cases has occurred, the following range of benefits is provided by the farmers' accident insurance scheme, according to severity of the results arising from the injury or the disease:

## Post-accident Remedial Treatment/Medical Rehabilitation

Such is to be administered through **all adequate measures** and is granted, both in terms of **duration and frequency**, as long as an improvement of the situation following the accident at work or the occupational disease can be reasonably expected. There is no limit of the treatment to purely necessary measures, as is the case under the health insurance scheme. This is especially important in the case of rehabilitation.

In connection with post-accident remedial treatment, the following benefits are granted:

- Medical treatment
- Medicines
- Remedial aids
- Medical aids
- Hospital care or care in rehabilitation institutions

**Under the accident insurance scheme, the insured does not have to pay any cost contribution.**

## Provision of Replacement Farm Workers

To provide partial compensation for replacement farm workers, the SVB gives grants to help cover the costs for farm hands until the end of the sixth month following the onset of work. From the seventh month, grants are only payable provided that certain pre-determined criteria are met.

## Occupational and Social Rehabilitation

**Occupational rehabilitation** is designed to enable disabled persons, who could not be physically restored, to work as farmers or, if this is not possible, to pursue a new occupation. Medical rehabilitation is a prerequisite for occupational rehabilitation measures. Benefits in this area may include subsidies, loans and in extreme cases, vocational retraining.

**Social rehabilitation** measures comprise, additionally, benefits conducive to the reintegration of disabled persons into society (grants helping to obtain a driver's license, grants for the necessary adaptation of the farm entity and/or implements used).

## Disability Benefits (~ Versehrtegeld)

In certain cases, disabled persons suffering from long-term and severe consequences of an accident, are entitled to claim disability benefits for the first year following the accident until occupational invalidity benefits are payable.

## Occupational Pension

Occupational pensions are compensation for permanent loss of income due to accident. Occupational pensions do not accrue until **one year after the day** following the occurrence of accident and /or insured event, i.e. at the time when compensation for loss of income actually becomes necessary, bearing the farmers' occupational year in mind. In the initial year, consequences of an accident can be absorbed by occupational assistance, occupational rehabilitation measures and by allowances for injured persons.

Occupational pensions are conditional upon **reduced earning capacity** by at least 20% for over one year after the **insured event**. The **assessment basis** for most of the monetary benefits and the occupational pension is a percentage rate corresponding to the reduction of earning capacity, based on a fixed assessment basis.

In general, only actively working persons are eligible for occupational insurance; pensioners are not. Pensioners may also suffer a workplace accident if they are involved [in the work]. In such a case, they are entitled to claim benefits from the farmers' accident insurance plan. Pension benefits are precluded, due to the fact that there is no reduction of income.

Should a workplace accident or occupational illness lead to the death of the policyholder, the following benefits are provided for his/her survivors (spouse/registered partner and children):

## Widow/widower Annuity, Annuity for Surviving Registered Partners

If the policyholder's death has been caused by a workplace accident or occupational illness, his/her widow/widower or surviving registered partner is entitled to a widow/widower annuity and/or annuity for surviving registered partners in the amount of 20% of the fixed **assessment basis** until his/her death, remarriage or new registered partnership.

## Orphan Annuity

Children, adopted children and stepchildren of a policyholder whose death has been caused by a workplace accident or occupational illness are entitled to an orphan annuity until they reach 18 years of age. This annuity can continue beyond age 18 under certain conditions.

The orphan annuity amounts to 20% of the fixed **assessment basis** for children who have lost one parent and 30% for those who have lost both parents.