

Your benefits – everything from a single source



We ensure safety and health when working.



We advise and support you.



We help with accidents at work, as well as instances of occupational illness.



We can provide you with the information you need.



We assume liability risks for our members.



We offer flexible and high-quality training.



With us, people from the field make the decisions.



We support you with customised services.



We do not make any profits.



We stand together in solidarity.

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BG BAU – Employer's Liability Insurance Association for the Construction Industry

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Partner to the construction industry

Ensuring safety and health when working

We take care of your safety

As the employers' liability insurance association for the construction industry, we ensure safety and health when working.

Following an accident at work or an instance of occupational illness, we – as the statutory accident insurer – take care of the medical care, rehabilitation and pension payments of our insured persons. We use all suitable means to ensure that they receive the best possible care and can return to their everyday private and professional lives.

We are financed by the contributions of our member companies. We assume liability for any damage to employees' health resulting from their professional activities. This is how we contribute to creating a caring working environment in companies.

We support you

As a competent partner, we draw up practical rules for occupational health and safety.

We support you with targeted advice, high-quality training and useful materials. Our experts are there for you in person – on site and digitally. We offer a lot of information on health and safety at work on our communication channels.

Together with our subsidiaries, we provide occupational health and safety support for your company.

Please feel free to contact us.

You help to shape our future

BG BAU is managed by its social welfare partners in the construction industry and construction-related services.

In accordance with the guiding principle of self-administration, representatives of the companies and the insured persons make central decisions on an equal footing, for example, on the risk tariff, rules and regulations and the budget.

This democratic process of co-determination ensures transparency and enables us to tailor our services closely to the needs of companies and policyholders. This enables us to act in a practical and economical manner, and react quickly to current challenges.

around **614,000**
member companies

approx. **47,000**
private construction projects

over
3 million
insured persons

roughly **119,000** reportable
accidents at work and instances of
occupational illness per year

annually around **EUR 1.9 billion**
for rehabilitation and benefits

