



Englisch

Handlungshilfen für pflegende Angehörige

Strategien zur Organisation der häuslichen Pflege
und der Selbstsorge



Englisch

Prävention in NRW | 67

Handlungshilfen für pflegende Angehörige

Strategien zur Organisation der häuslichen Pflege
und der Selbstsorge

Table of contents

Introduction	5
Question 1: What must I consider before providing care and support to a person in need?	6
Question 2: For how long can I act as caregiver?	9
Question 3: In which domestic setting can care and support be provided?	12
Question 4: Which tasks can the caregivers share?	14
Question 5: Which services are available to me?	18
Question 6: What can I do to protect my own health?	22
Question 7: How do I go about building a personal network?	26
Daily schedule template	36
Blank schedules to fill out for each weekday	38
Imprint	56



Photographie.eu - Fotolia.com

Introduction

Many people suddenly find themselves in the highly responsible situation of having to care for a family member. Sometimes they will be pushed to the limits of their physical and mental endurance. It is therefore essential to devise strategies to cope with the role of caregiver and supporter. Family caregivers therefore need good counselling, organisation and planning.

By publishing this brochure, Unfallkasse NRW would like to provide you with a set of questions that will help you decide what needs to be done before becoming a caregiver. It offers helpful tips that bring structure to the care you provide. In addition, the brochure describes how to build your own network to make sure that you are not left alone with your difficult and responsible task and instead receive assistance or can even pass on some of your duties. The aim of this practical guide is to help you bring structure to the caregiving tasks, as well as to learn to accept assistance and remain healthy.

As the statutory accident insurance institution, we are convinced that the task vested in us by law to protect the health of those providing care in a domestic setting is important. We will do everything in our power to make sure that you, the caregiver, remain healthy!

The Team at Unfallkasse NRW

Question 1:

What must I consider before providing care and support to a person in need?



The first question to consider is why I want to accept the role of caregiver

- Is it of my own free will?
- Am I am happy to do it?
- Have I made a promise?
- Did it 'just happen', or am I doing it out of a sense of duty?
- Am I motivated by love or compassion?
- Is it a sense of thankfulness or the wish to 'give something back'?
- Does caregiving provide meaning and purpose in my life?
- Am I doing it because of the neighbours or to avoid a guilty conscience?
- Is it a question of financial incentives?
- Are tradition and religion relevant to my decision?



My notes on question 1:

What are my reasons for accepting the role of caregiver?

Do I feel strong enough to cope with the care situation?

How was the relationship to the person requiring care so far?

Can I think of positive reasons for accepting the role of caregiver?

What are my fears and concerns?

Question 2



Photographie.eu - Fotolia.com

Question 2:

For how long will I act as caregiver?

Caring for a family member comes with many different types of burden. They may be social, financial or related to time and can have physical as well as mental effects. They are specific to each family caregiver and can occur individually or cause and affect each other.

Social burdens:

- changes in life planning
- uncertain duration (number of years?)
- lack of appreciation
- family conflicts/relationship problems
- adapting to a new situation (inexperience, learning by doing)
- bureaucratic obstacles
- lack of understanding and support in one's immediate circles

Financial burdens:

- cuts in one's private life/changes in one's home environment
- inclusion of support services
- reconciliation between caregiving and work

Burdens of time:

- presence is required increasingly
- 24/7 availability (not enough personal time)

Physical burdens:

- lack of knowledge about caregiving techniques (learning by doing)
- no work organisation
(causing unnecessary chores and errands)
- pain (e.g. back pain, headaches)

Question 2

Mental burdens:

- change in life planning
- adapting to the new situation
- guilty feelings or conscience
- fears (for the future)
- worries
- uncertainties
- changes in a familiar person
- isolation
- exposure to disease and death
- 'inability to switch off'

People who are exposed to so many burdens can quickly feel overwhelmed!

Indications of excessive stress

- irritability
- impatience
- aggressive thoughts and feelings
- exhaustion
- fears
- insomnia
- weak immune system
- depressive moods
- lack of drive, helplessness
- personal neglect
- irregular meals

The body's warning signals

- back and joint pain or headaches
- heart or stomach complaints
- hypertension
- etc.



My notes on question 2:

Which signs of an excessive burden do I notice in myself?

For how long do I believe that I can provide care? ... a question I should certainly consider.

Question 3:

In which domestic setting can care and support be provided?

- In the home of the person requiring care?
- In my home or a shared home?

I'll ask the housing services agency for information!

I'll obtain information about strategies for successful care in a home setting. Visit the Neuheit für Pflege portal for useful advice (www.sicheres-pflegen-zuhause.de).

I will accept counselling for my work as caregiver:

- Municipal counselling centres for caregivers
- Care support centres by the insurance providers
- Private care consultants
- Nursing care insurance fund
- Municipal advice centres for senior citizens
- Care services
- Municipal housing services agency
- Municipal dementia services centres, welfare associations, health insurance providers and private providers

I'll convene the 'family council' to discuss how to organise care.

- The agreements need to be binding and should be reviewed in regular intervals and corrected when necessary.
- Things I should consider: Not everyone is able to accept care or support tasks, but there are enough other things they can do to ease the burden on me.



My notes on question 3:

Do I have sufficient space in my house or apartment?

Will I have to change my home (home conversion)?

Who else in the family can help me?

To what extent and when (day, week, month, year)?

Question 4:

Which tasks can the caregivers share?

Home management, in particular

- general housework
- shopping and running errands
- cleaning and maintaining hygiene (apartment, personal utensils, rubbish disposal)
- minor repairs (e.g. replacing light bulbs)
- laundry
- looking after pets and plants
- cooking and preparing meals and drinks, i.e. organisation of 'meals on wheels'

Support for life management and everyday routines, especially

- getting dressed and undressed
- personal hygiene
- hair care and shaving
- manicure/pedicure
- structuring daily routines

help with social contacts, especially

- chatting and entertaining
- reading aloud
- support in leisure pursuits and hobbies
- activation of social contacts
- accompaniment to various activities

Also

- support for the person requiring care in areas of finances or health (such as accompaniment to the authorities/doctor's appointments)
- Supervision of the person requiring care, especially during periods of confusion, disturbed behaviour or inadequate and absent appreciation of dangers
- Keeping of a household diary with records of expenses for the person requiring care

Pflegende

Stell Dich doch einmal vor den Spiegel
und schau Dir ernst in Dein Gesicht.
Dann öffne das verschloss'ne Siegel
und gönn Dir wieder etwas Licht.

Du tust oft das, was and're wollen
– und grundsätzlich ist das auch gut –
nur hast Du neben and'ren Rollen
ja auch Dich selbst noch mit am Hut!

Um wen und was Du Dich auch sorgst,
das was Du gibst, nimmt jeder hin.
Nimm nur die Kraft, die Du Dir borgst,
ein bisschen auch zum Eigensinn!

Im Spiegel ist Dein Gegenüber –
der, mit dem Du Dein Leben teilst.
Schau hin und werde endlich klüger:
Du hast das Recht, dass Du gedeihst!

Das Leben bietet schöne Seiten
erkenne und genieße sie!
Dann kannst Du auch den Weg bereiten
und schöpfst dabei noch Energie.

Alexander Grothe



Question 5:

Which services are available to me?

Outpatient care services support people requiring care and their family members in the management of care in a domestic setting. The nurse comes and helps with the daily caregiving tasks. Outpatient care services enable the patients to remain in their familiar environments, despite requiring care. Domestic care services can be provided in a variety of areas. They are, above all: Basic nursing tasks like assistance with personal hygiene and treatment; these services are covered by statutory health insurance (e.g. administering medicine). The care services can also offer assistance in care and support and, for instance, in general chores like shopping and cooking.

Day and night care is a partially institutional form of care in which the patient receives care outside of their home for several days or nights.

24-hour care: A nurse provides care and support in a home setting for 24 hours per day.

Respite care can only be provided if the care situation has already lasted for more than six months. Its purpose is to ensure that the caregiving family member can call on the services of a domestic caregiver when they are ill or need a break (holidays). Respite care is also available on an hourly or daily basis to allow caregivers to treat themselves to short breaks regularly. It means that you can, for instance, visit a self-help group or a relaxation course, meet with friends or go to the hairdresser without worrying about your needy family member.

Night care: A caregiver comes to the home at night to provide care and support.

Short-term care means that the person requiring care is admitted for inpatient treatment lasting several days, e.g. when the caregiver goes on holiday or a respite break; short-term care is also a useful alternative if the caregiver becomes ill or experiences a crisis situation.

Volunteers occupy the person requiring care by reading aloud to them or taking them on a walk, though they do not carry out any nursing tasks.

Caregivers can apply for respite at a **retreat** if they become unable to cope with the mental stress. Increasing numbers of health retreats are starting to provide services to caregivers dealing with dementia patients or persons otherwise requiring care. Discuss the option to apply for respite at a health retreat with your GP.

Holidays with the person requiring care! Holiday packages for caregivers with dementia patients are becoming increasingly common. What makes them special is that although you take the holiday together, each person has enough space for themselves.

Low-level care services are offers in which voluntary helpers, with professional instruction, support persons requiring significant general supervision and care, either in groups or domestic settings. They are also on hand to advise persons caring for family members.

Question 5

The following institutions and groups can provide low-level assistance and care services:

- self-help groups for people with capability disorders caused by dementia, with mental or physical handicaps or mental illnesses
- help associations providing hourly assistance to family caregivers in domestic settings
- day care in small groups
- individual care by qualified assistants
- family support services
- nursing agencies for persons requiring care

Church visiting services are an important part of community services in the congregation – and are usually provided by dedicated volunteers. They visit people who are old, alone or sick. Senior citizens are not forgotten on their birthdays, either.

Transport services drive people with mental or physical handicaps. This facilitates their participation in social and everyday life. Special-ly trained drivers are familiar with the needs of handicapped persons: whether it's getting to work, attending a doctor's appointment or visiting friends.

Dementia groups are organisations that support, help and accompany caregiving family members. They are able to share their experience and problems in a protected setting. By providing a comfortable environment, a dementia group can offer welcome variety in the difficulties of everyday life.

Self-help groups/discussion groups for affected family members: Sharing experience in self-help and discussion groups for family members is a useful source of information and a relief from mental stress. The protected setting and discussions with people in the same or similar situations allow members to talk openly about their fears and worries from the everyday process of caregiving to get things off their chests. In addition, it is a good way of getting to know new people and to spend a few hours in pleasant company.

Question 6:

What can I do to protect my own health?

Relief through training

Health insurance providers, welfare associations, family education centres and private-sector providers all offer courses in caregiving. The care insurance providers cover the costs.

Dementia services centres have courses on dealing with dementia patients. Costs are passed on to the care insurance providers.

Talking as a means of relief

- Groups for family caregivers
- Café meetings for family caregivers
- Self-help groups
- Pastoral care (talk to the pastoral worker or minister)
- Telephone counselling
- GPs/specialist physicians
- Possibly meetings with a therapist

Discuss whether you might need a course of psychotherapy with your GP. It's good to get things off your chest!



Question 6

Relief through relaxation programmes

Health insurance providers, welfare associations, family education centres and private-sector providers all offer these courses. All or at least some of the costs are covered by the care/health insurance providers.

- Autogenic training
- Progressive muscle relaxation
- Feldenkrais therapy
- Sounder sleep system
- Yoga
- Body scan
- Sitting meditation
- Walking meditation
- Breathing meditation etc.

Things I can do every day:

- Being mindful of myself and create islands in everyday life.
Sometimes only a few minutes are necessary.
- Consciously taking time for myself
- Reading
- Relaxing over a leisurely cup of coffee or tea
- Meeting with a friend
- Calling up a nice person
- Consciously appreciating the beauty of nature
- Keeping up hobbies (bowling, hiking, painting, reading etc.)
- Exercising (dancing, cycling, gardening etc.)
- Going for a walk
- Playing sports

There are plenty of things that can ease the burden and help you stay healthy. Find out what you enjoy most. Experiment with a variety of relaxation techniques to discover the course that suits your needs. The care consultants near your home will gladly help to pick the best services and assist in building your personal network.



My notes on question 6:

What good things can I do for myself on a regular basis, e.g. easing the burden through training, discussions or relaxation courses?

Who can help me create space to look after myself from time to time?

Question 7:

How do I go about building a personal network?



In reality, a relief network can consist of a variety of people and institutions. On paper, a network can be an overview (here a pie chart), in which you, as the caregiver, note down important information so that telephone numbers and contact persons are always at hand. It brings clarity to the question of which institutions and who you can rely on additionally to obtain support and relief. Talking and cooperating with the individual institutions and people (family, friends, neighbours and counselling centres) can be used as a source of information, opportunities and ideas that you would not have been able to draw on by yourself.

A network should always include the following institutions:

- Care counselling centres (detailed information and advice)
- Care course providers (organisation, information, care techniques and an opportunity to share experience)
- Relief services/family, friends and neighbours (relief, free time)
- Personal health institutions (relaxation courses, water gymnastics, massages, back exercises, friends to meet etc.)

The care counselling centre should be an integral part of your network, as you can go there to discuss domestic care and assistance for the needy person with somebody who is expert in this field. The staff at the care counselling centre can help you determine how to move forward and what should be important to you next.

Relief services are indispensable to ensure good planning and organisation of domestic care; they give you the space you need to take care of your own well-being. They should be available quickly and flexibly close to your home.

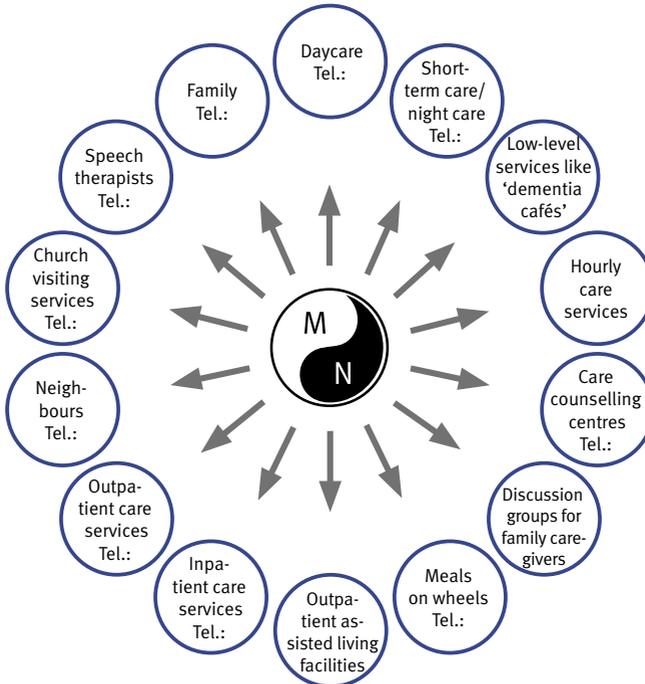
It is equally essential to include family, friends and neighbours, as these groups can help you to plan necessary breaks. This way you can attend a relaxation or sports course, pick up a forgotten hobby or other things.

Completing care courses is important to acquire care expertise and techniques that will help you to remain healthy as well. Your personal network will make you more confident at providing care and support, because you will always have someone to talk to when you reach a dead end. You will no longer be responsible for everything 'on your own'! Tasks and responsibilities can be shared!

Question 7

My personal network for care and support

It is not necessary to include all the listed institutions in a network. Talk to your care counsellor to identify the best services to suit your individual situation! At the back of the brochure you will find templates that you can use to note down your personal network.

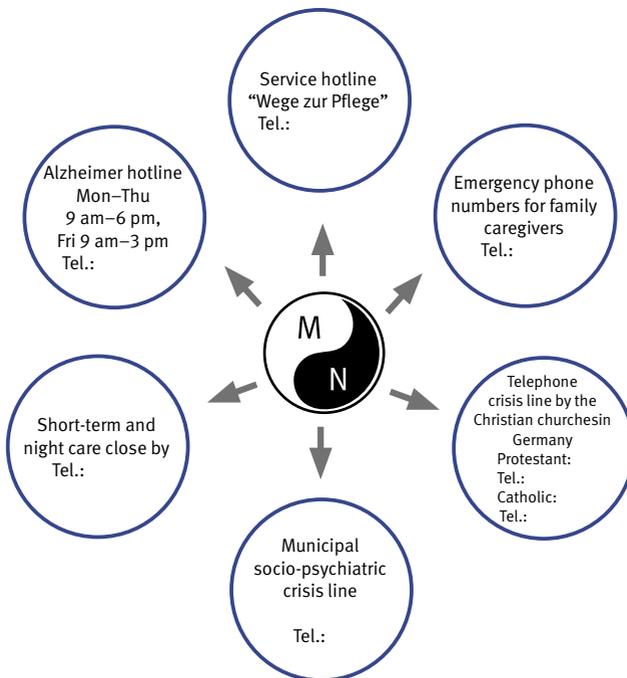


© Alexandra Daldrup, Unfallkasse NRW

My personal network for emergencies – when I've reached the end of my tether!

It is good to find out what is available for acute situations and to assemble a network of helpers. It makes sense to contact a few of the institutions beforehand and to learn more about what they can offer.

It is not necessary to include all the listed institutions in a network. Talk to your care counsellor to identify the best services to suit your individual situation!



© Alexandra Daldrup, Unfallkasse NRW

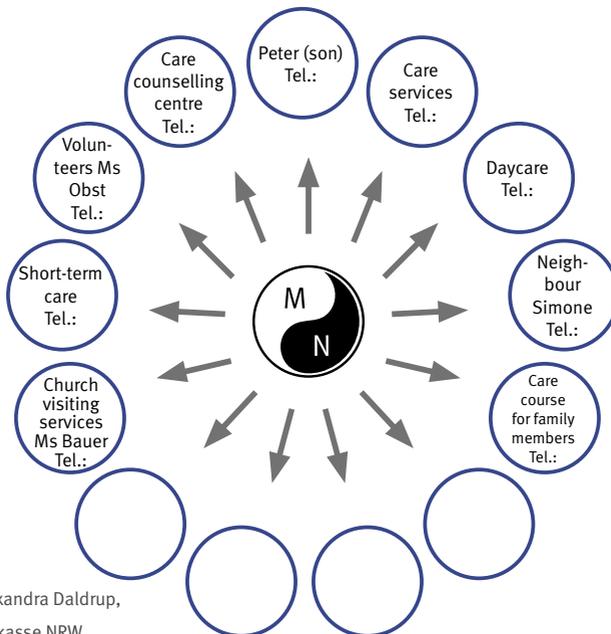
The following case example shows how to use the network and daily schedules:

Mrs Steffens never even considered placing her husband in a care home. “We love and support each other, just like we vowed before God – in good times and in bad”, she said to her son when he mentioned that it would be possible to find a place for father in a care home. She looks after everything very assiduously. Everything seems easy in the beginning. But she also notices how looking after her husband, caring for him, becomes increasingly difficult over time and that she is no longer managing everything on her own.

Question 7

That's why she follows her son's advice to call in an outside caregiver who comes to support her in the morning and evening. Mrs Steffens is alone with her husband for the rest of the day and during the night. After a while she notices that she still needs a lot of time for care and support, even with the additional assistance of the caregiver. So she stops going to meet her friends for coffee, although the group has existed for 17 years, and she no longer attends her aerobics class, although it "always does her good." After all, she needs the time for her husband. Visits by her girlfriends become increasingly rare as well. Mrs Steffens believes it is because her friends don't feel at ease in her home and that they are uncomfortable paying her a visit. Perhaps it reminds them that something similar could happen to them. Apart from that, she never has anything new to talk about. Everything in her life happens at home and is always about her husband.

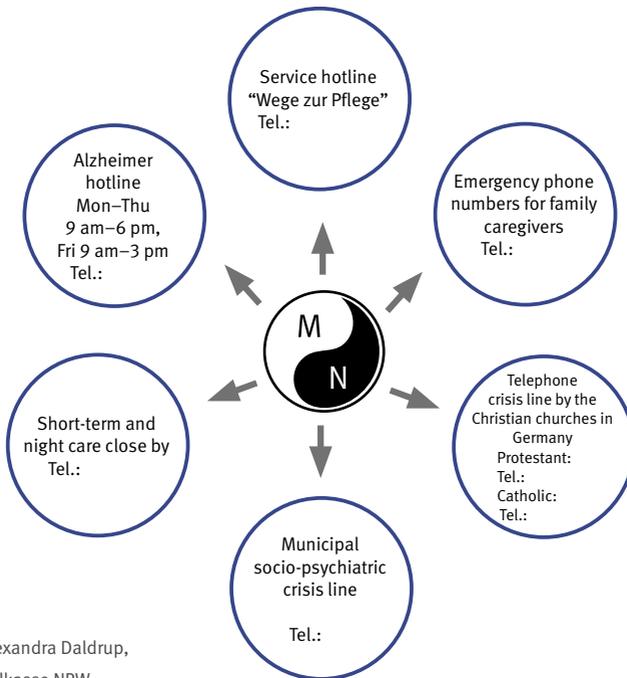
Mrs Steffens' personal network for care and support.



It's also a bother because her husband calls for her frequently, even when the girlfriends are visiting. So Mrs Steffens spends even more time looking after her husband, because no one ever drops by for a visit, apart from her son and the caregiver. As a result, her thoughts are increasingly focused on the needs of her husband.

She even finds it difficult to sleep through the night, worried that something might have slipped her mind. What can Mrs Steffens do to get out of this predicament? Mrs Steffens should sit down with a care consultant to plan the care situation at home. A personal network and a structured schedule for the day need to be prepared for her.

Mrs Steffens's personal network for emergencies – when she reaches the end of her tether!



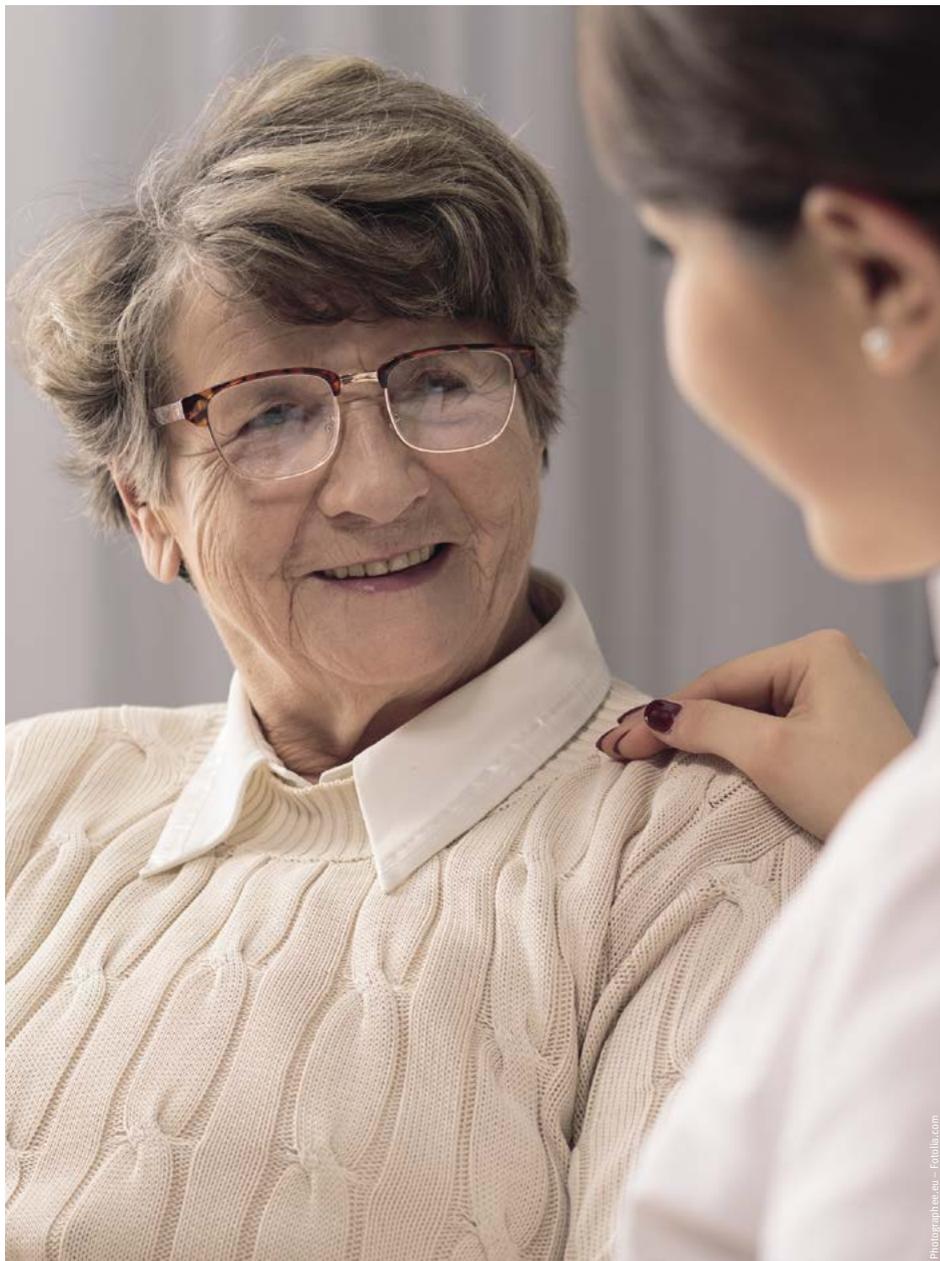
© Alexandra Daldrup,
Unfallkasse NRW

Question 7

Now Mrs Steffens has a network and knows who can support her and ease the burden. The next step is to discuss with the care consultant a structured daily/weekly schedule that includes things that are good for Mrs Steffens and that also lists support services and reliable helpers from her network. Mrs Steffens' age, life situation, needs and health all need to be considered during planning. In the end, Mrs Steffens would have a structured daily/weekly schedule that accommodates her needs and that she can use as a basis during the initial period.

The daily or weekly schedule also includes activities that Mrs Steffens must do for her husband and around the house. But between these activities, it also sets aside time that she can use for herself. It would be wise in Mrs Steffens' case to obtain more professional assistance, to promote social contacts and to include relaxation courses. One way of achieving this would be to include a daycare centre so that she can spend time with her friends and/or take part in a relaxation course. The current external caregiver can provide additional nursing services. Other support services, for instance the voluntary visiting services at the local church, other low-level services, family members and neighbours, could also be brought in to help care for her husband. There are many places where Mrs Steffens can obtain assistance. That's why it is wise, like Mrs Steffens, to visit a care counselling centre to receive detailed advice, establish a personal network and put together a structured daily schedule.

Many people caring for family members are in a similar situation to Mrs Steffens. They suddenly find themselves responsible for looking after their beloved husband. But while doing everything they can to make his life easier, they often neglect themselves.



Photographie.eu - Fotolia.com

My structured daily schedule

Instructions for completing the schedule

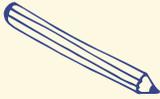
I am preparing a structured daily schedule to create balance between my duties as a caregiver and my own needs. My structured daily schedule will help me during the first few weeks.

Something to be included in my schedule:

Allocate regular free time! From day one, I will set aside at least five periods of free time per month, in which I will not be responsible for caregiving duties in order to maintain my own interests, protect my health and ensure the well-being of my family:

- At least one free afternoon or evening each week to do whatever I find enjoyable!
- Schedule a period to do anything I like at least once per month.
- Go out just with my partner
- Excursions
- Do something with my partner and the children
- Attend an event
- Meet up with friends
- Pursue my hobby
- Attend a sports course
- Visit a self-help group or a care course for family caregivers
- In my plans I include people (family members, friends, volunteers etc.) and/or institutions (care services, visiting services etc.) to give me support and relief.
- I pay attention to my body's warning signals!
- I run errands at the same time (e.g. shopping, pharmacy, post office, all in one trip).

You will certainly manage your everyday caregiving tasks if you adhere to these instructions. They will keep you healthy when providing care! And you can only really help care for your family member if you are healthy and feel up to the task. The following pages (from page 36) provide a weekly schedule for you to fill out that will help you include healthy activities in your planning for the week. Remember to add your notes and networks to the daily schedule as well.



My notes on question 7:

Have I included regular free time for myself?

When and where is the free time for myself?

What activities have I planned?

Which reliable persons can I include in my plans to help ease the burden?

Template daily schedule

Period of the day	Time	Activity	What I will do
Morning	7:00 – 7:45 7:45 – 9:00 am	Basic hygiene Breakfast	Prepare breakfast, eat and then clear the table together
Mid-morning	9:30 – 11:00 11:00 am – 12:00 pm	Activities, company, errands cooking	Shopping and doctor Cooking
Noon	12:00 – 12:30 1:00 1:30 – 2:00 pm	Serve food (if necessary) Tidy the kitchen Afternoon nap	Eat together Tidy the kitchen Go to bed
Afternoon	2:00 – 4:30 4:30 – 6:00 pm	Household chores, care, activities	Tidy the house and prepare coffee
Evening	6:00 6:30 pm	Basic hygiene Dinner	Prepare dinner Eat dinner together
Night			

Who can help me from time to time?

Time	Date	Activity	Name
all day, also at night	20–21/08	Care	Peter
4:30 – 6:00 pm	16/07	Care	Anni (neighbour)
all day, also at night	10–17/10	Care/support	Sonnenstrahl short-term care

Who will help me	Measures to maintain inner balance – what will I do for myself during this time?
Care services <div data-bbox="296 76 543 343" style="background-color: yellow; padding: 5px; border: 1px solid black; transform: rotate(-5deg);"> This way I will train mindfulness, become more relaxed and acquire better quality of life </div>	Balance exercises (stretching) at home Enjoy breakfast mindfully!
Church visiting services	Go shopping and to the doctor at a leisurely pace! <div data-bbox="812 343 1058 598" style="background-color: yellow; padding: 5px; border: 1px solid black; transform: rotate(-5deg);"> The awareness that I can do it without rushing takes the pressure away and I become more relaxed </div>
Volunteer, Ms Obst	Enjoy lunch mindfully! Afternoon nap (rest)
Care services	Meeting with Anni (friend)
Care services	Enjoy dinner mindfully, just the two of you! <div data-bbox="705 837 957 1109" style="background-color: yellow; padding: 5px; border: 1px solid black; transform: rotate(-5deg);"> This improves my quality of life </div>

Free time opportunities for the caregiver

What I will do for myself	at home	away from home
Weekend with Anni (friend)		in Dangast
Hairdresser's appointment		Hairdresser in town
Holidays		Bad Driburg

Monday

Period of the day	Time	Activity	What I will do
Morning			
Mid-morning			
Noon			
Afternoon			
Evening			
Night			

Who can help me from time to time?

Time	Date	Activity	Name

Who will help me?	Measures to maintain inner balance – what will I do for myself during this time?

Free time opportunities for the caregiver

What I will do for myself	at home	away from home

Tuesday

Period of the day	Time	Activity	What I will do
Morning			
Mid-morning			
Noon			
Afternoon			
Evening			
Night			

Who can help me from time to time?

Time	Date	Activity	Name

Who will help me?	Measures to maintain inner balance – what will I do for myself during this time?

Free time opportunities for the caregiver

What I will do for myself	at home	away from home

Wednesday

Period of the day	Time	Activity	What I will do
Morning			
Mid-morning			
Noon			
Afternoon			
Evening			
Night			

Who can help me from time to time?

Time	Date	Activity	Name

Who will help me?	Measures to maintain inner balance – what will I do for myself during this time?

Free time opportunities for the caregiver

What I will do for myself	at home	away from home

Thursday

Period of the day	Time	Activity	What I will do
Morning			
Mid-morning			
Noon			
Afternoon			
Evening			
Night			

Who can help me from time to time?

Time	Date	Activity	Name

Who will help me?	Measures to maintain inner balance – what will I do for myself during this time?

Free time opportunities for the caregiver

What I will do for myself	at home	away from home

Friday

Period of the day	Time	Activity	What I will do
Morning			
Mid-morning			
Noon			
Afternoon			
Evening			
Night			

Who can help me from time to time?

Time	Date	Activity	Name

Who will help me?	Measures to maintain inner balance – what will I do for myself during this time?

Free time opportunities for the caregiver

What I will do for myself	at home	away from home

Saturday

Period of the day	Time	Activity	What I will do
Morning			
Mid-morning			
Noon			
Afternoon			
Evening			
Night			

Who can help me from time to time?

Time	Date	Activity	Name

Who will help me?	Measures to maintain inner balance – what will I do for myself during this time?

Free time opportunities for the caregiver

What I will do for myself	at home	away from home

Sunday

Period of the day	Time	Activity	What I will do
Morning			
Mid-morning			
Noon			
Afternoon			
Evening			
Night			

Who can help me from time to time?

Time	Date	Activity	Name

Who will help me?	Measures to maintain inner balance – what will I do for myself during this time?

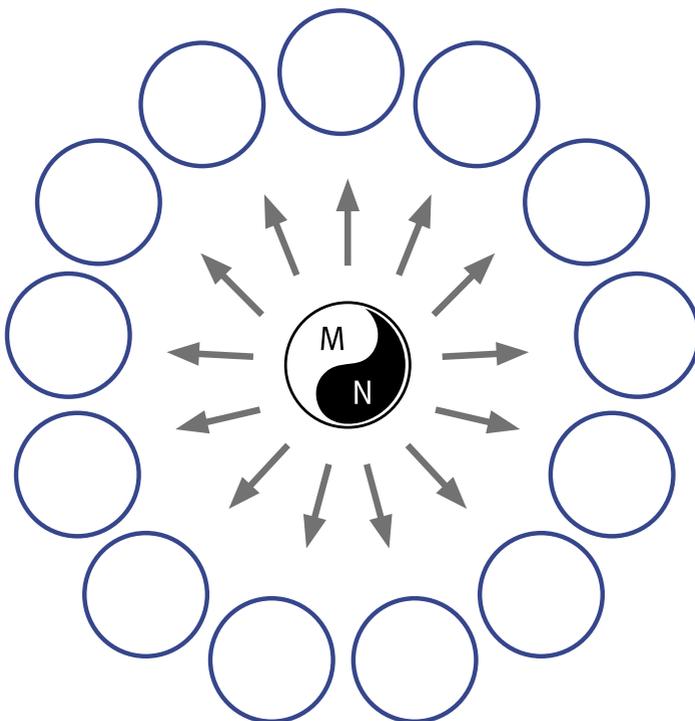
Free time opportunities for the caregiver

What I will do for myself	at home	away from home

Please complete

Use the template to add the names of support institutions, their phone numbers, contact persons and opening hours.

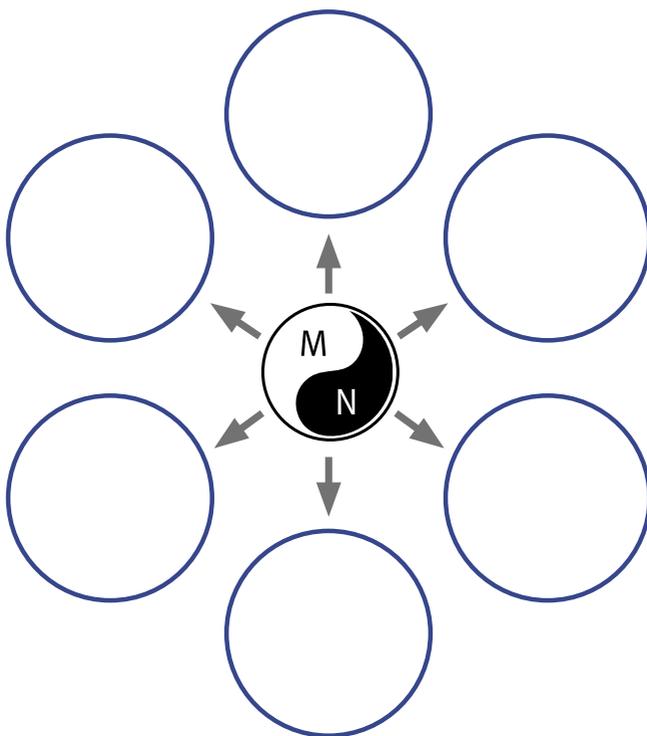
Also write down the names and telephone numbers of relations, friends, neighbours and acquaintances.



Please complete

It is good to find out what is available for acute situations and to assemble a network of helpers. It makes sense to contact a few of the institutions beforehand and to learn more about what they can offer.

Use the template to add the names of support institutions, their phone numbers, contact persons and opening hours. Also write down the names and telephone numbers of relations, friends, neighbours and acquaintances.



Impressum

Herausgeber

Unfallkasse NRW
Sankt-Franziskus-Straße 146
40470 Düsseldorf
Telefon 0211 9024-0
Telefax 0211 9024-1355
E-Mail info@unfallkasse-nrw.de
Internet www.unfallkasse-nrw.de

Autorinnen

Alexandra Daldrup
Elfie Böttger-Bohlen

Beratung

Silke Niewohner

Redaktion

Karin Winkes-Glüssenkamp

Gestaltung

saga werbeagentur GmbH, Münster

Druck

F&D, Lichtenfels

1. Auflage April 2019

1.000 Exemplare

Bestellnummer

PIN 67

Unfallkasse NRW

Sankt-Franziskus-Str. 146
40470 Düsseldorf
Telefon 0211 9024-0
www.unfallkasse-nrw.de