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Social Insurance

Social insurance serves to protect people in various situations (such as motherhood or the temporary inability to work due to illness). The obligation to contribute to social insurance is a legal obligation.

The social insurance system consists of five separate insurance systems that are carried out by the Social Insurance Agency:

- sickness insurance,
- pension insurance – old age and disability insurance,
- accident insurance (Insurance for Industrial and Work-related Injuries),
- wage-guarantee insurance and
- unemployment insurance.

However, a system of voluntary insurance also exists in addition to the mandatory insurance:

- sickness insurance,
- pension insurance and
- unemployment insurance.

The philosophy of the legislation concerning the social insurance system is based on a combination of the merit principle, the personal responsibility principle and the personal participation principle of the insured in the creation of resources and an adequate degree of solidarity.

More information about social insurance