

WORKERS' COMPENSATION CLAIMS PROCEDURE

The following points are a brief summary of some of your obligations in accordance with the Workers' Compensation and Injury Management Act. For advice on any aspect of your Workers' Compensation insurance, please contact our office on 9841 4155.

1. Please call us as soon as you become aware of a claim or potential claim. We will record details of the incident, and report the incident to your Insurer.

2. We will then send you a set of claim forms to complete, including:

• The Employer's Report Form - to be completed by you

• The **Workers' Compensation Claim Form -** to be completed by the injured worker. Alternatively, claim forms can be downloaded from our website. www.scibwa.com.au

3. The injured worker must obtain a First Medical Certificate/First Certificate of Capacity from the Doctor they first consulted in relation to the injury.

4. When the injured worker provides you with their completed claim form <u>and</u> the First Medical Certificate/ First Certificate of Capacity, you **must** send them to your insurer within five (5) working days. If possible, please forward the worker's completed claim form, your completed claim form and the First Certificate of Capacity to us on the same day you receive them from the worker. Please keep copies for your records.

5. If you intend to claim for lost time/wages, you will need to provide payslips covering the 13 weeks prior to the incident. Your insurer will use these to calculate the rate of pay applicable to the claim. Therefore, we recommend that you forward these through as soon as possible.

6. As other documents are received such as further certificates and medical accounts, please send them to us or your insurer as soon as possible.

7. It is important that you **do not make payment of wages to the injured worker** for any time lost as a result of the injury, **until you have received permission** in writing from your Insurer. This also applies to payments of medical and any other expenses. Further, no admission of liability is to be made. The Insurer makes all the decisions on the liability and claim details on behalf of the employer according to the legislative guidelines.

8. If the injured worker is unable to work for more than one day and the claim forms have been completed and sent to your Insurer, you may consider paying accrued leave to your injured worker (such as annual or sick leave), with the worker's permission, making it clear this is not workers' compensation, and that payment of accrued leave or sick leave is a voluntary option until a decision regarding liability is made. If the claim is approved by the insurer, any payment from accrued sick leave entitlements must be credited back to the worker's leave accruals. Be sure that any pay slips indicate that sick or other leave entitlements are paid and <u>not</u> workers' compensation.

9. Once the claim has been accepted by the Insurer, a letter/email will be sent to both the worker and you (the employer). The injured worker should be paid on usual pay days in the usual manner at the rate approved by the insurer. In order to claim reimbursement of any compensation paid to the injured worker, you will need to complete a Compensation Reimbursement Schedule.



