

South Coast Insurance Brokers WA Pty Ltd
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WORKERS' COMPENSATION CLAIMS PROCEDURE

- 1. Please call us once 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. Alternatively, claim forms can be downloaded from our website. www.scibwa.com.au
- 3. The claim forms required are;
 - The Employer's Report Form to be completed by you
 - The Workers' Compensation Claim Form to be completed by the injured worker.
- 4. The injured worker must obtain a First Medical Certificate/First Certificate of Capacity from the Doctor they first consulted in relation to the injury.
- 5. Once the injured worker hands you their completed claim form <u>and</u> the First Medical Certificate/ First Certificate of Capacity, you are required to send them to your insurer within three (3) working days. If possible please send 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 (fax or email will do). Please keep copies for your records.
- 6. As other documents are received such as further certificates and medical accounts, please send them to us to pass on to your Insurer.
- 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 the payment 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). You must ask the injured worker first, make 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 to the worker. Be sure that any pay slips indicate that sick or other leave entitlements are paid and not 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. Your Insurer will advise you the rate of pay the injured worker is to receive. In order to claim reimbursement of any compensation paid to the injured worker, you will need to complete a Compensation Reimbursement Invoice.

The above procedures 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 this office on 9841 4155.



