

## WORKERS COMPENSATION AND INJURY MANAGEMENT FACT SHEET 7

# CHECKLIST FOR EMPLOYERS

Use the checklist below to ensure that you have the fundamentals of injury management in place.

### SAFETY

- Ensure the health, safety and welfare of all workers at work and visitors on site.

### WORKERS COMPENSATION

- Have a current workers compensation insurance policy covering all workers.
- If asked, provide a worker with a workers compensation claim form.
- Display a summary of the legislation which outlines workers compensation, what to do if there is an injury, and the name and address of the insurance company.
- Pass on any payments to injured workers.

### INJURY NOTIFICATION

- Ensure that injured workers complete the Register of Injuries.
- Notify WorkCover of any injury or incident where a worker will be away from normal duties for more than seven days.
- Notify your insurance company within 48 hours of becoming aware that an injured worker will be away from normal duties for more than seven days. All other injuries are to be notified within seven days.  
*Note: effective 1 September 2003, employers will be required to inform their insurance company of workplace injuries within 48 hours.*
- Provide the injured worker with your workers compensation insurance details.
- If given a claim form by an injured worker, send it to the insurance company within seven days.

### INJURY MANAGEMENT

- Establish a return-to-work program that is consistent with the insurance company's injury management program.
- Category 1 employers must display their return-to-work program at the worksite, and appoint and train a Return-to-Work Coordinator.
- Category 2 employers may adopt WorkCover's standard return-to-work program.
- Category 2 employers must either display their program or make it available to workers who ask for it, and to workers who are injured.
- Participate in developing injury management plans with the insurance company.
- Comply with the content of any injury management plan.
- Make suitable duties available to injured workers who have WorkCover medical certificates that recommend suitable duties.
- If unable to provide suitable employment when requested by an injured worker, notify the insurance company.

### RECORD KEEPING

- Keep a record of wages paid for at least the previous seven years.
- Keep a Register of Injuries to record the details of work-related injuries.

### INDUSTRIAL RELATIONS

- Do not dismiss an injured worker because of the injury within six months of the injury and incapacity for work.
- Pay compensation.

## **GLOSSARY OF TERMS**

### ***Claims experience***

Employers' past costs of workers compensation claims.

### ***Category A employers***

Employers whose basic tariff premium exceeds \$3,000.

### ***Category B employers***

Employers whose basic tariff premium is \$3,000 or less.

### ***Category 1 employers***

Employers whose base premium exceeds \$50,000, or

Employers who are self insured, or

Employers insured by specialised insurers with more than 20 employees.

### ***Category 2 employers***

Any employer who is not a Category 1 employer.

### ***Provisional liability***

Allows an insurer to make weekly or medical expenses payments without admitting liability. This enables the insurance company to make early payments to the injured worker without delay.

### ***Incapacity***

Not having the capacity or power for a specific act or function.

## **Disclaimer**

This publication may contain occupational health and safety and workers compensation information. It may include some of your obligations under the various legislations that WorkCover NSW administers. To ensure you comply with your legal obligations you must refer to the appropriate legislation.

Information on the latest laws can be checked by visiting the NSW legislation website ([www.legislation.nsw.gov.au](http://www.legislation.nsw.gov.au)) or by contacting the free hotline service on 02 9321 3333.

This publication does not represent a comprehensive statement of the law as it applies to particular problems or to individuals or as a substitute for legal advice. You should seek independent legal advice if you need assistance on the application of the law to your situation.

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