



WORKERS COMPENSATION POLICY

Policy Statement

Impact Executive Solutions Pty Ltd's employees are entitled to workers compensation benefits as defined by the relevant State Workers Compensation legislation, unless working through their own company structure. Workers compensation legislation generally provides medical treatment and payments whilst you are disabled from a work related injury or illness.

If you are having any physical problems at work, tell your Supervisor and Impact Executive Solutions Representative before any injury happens. We may be able to make changes in the workplace, provide different tasks or a different assignment, or arrange assistance that will prevent an injury.

Responsibilities

Employee

When there is an injury at work, the injured worker must:

- Seek medical attention
- Notify their immediate supervisor and their Impact Executive Solutions Representative as soon as possible
- Record their name, the date and cause of the injury in the employer's register of injuries
- Sign the WorkCover medical certificate, if one is required
- Participate in and co-operate with the development and implementation of an injury management plan
- Comply with requests made by the insurance company with regard to their claim
- Make all efforts to return to work as soon as possible

Contractors working through their own company structure

- All subcontractors working through their own company structure and invoicing Impact Executive Solutions for services are required by law to have their own appropriate workers compensation insurance and to have paid all workers compensation premiums associated with that work.
- Impact Executive Solutions will check that all subcontractors working through their own structure are classified in the correct industry, have declared an appropriate amount of wages for their insurance and have signed a statement that all workers compensation premiums applicable for that work have been paid. (Appendix A). In these circumstances, all subcontractors are to provide Impact Executive Solutions with a copy of their Certificate of Currency and a written statement stating that all workers compensation premiums applicable for that work have been paid.

- Statements are not required if the subcontractor is a sole trader or partnership without workers (under workers compensation law, they are not required to have workers compensation insurance).
- Sole traders or partnerships with workers must take out a workers compensation insurance policy to cover their workers. Impact Executive Solutions will check that the subcontractor has this insurance. Sole traders and partners of partnerships would not be covered by this insurance.
- Until a correct statement is received, Impact Executive Solutions may withhold payment from the subcontractor, without penalty.

Employer / Client to which an Impact Executive Solutions Employee or Subcontractor is subcontracted

When there is an injury at work, the employer and / or client organisation must:

- Provide the injured worker with:
 - First aid and / or transport to medical treatment
 - Name of the insurer
 - Company name and employer contact details
 - A claim form, if requested by the worker
 - Assistance that will help the worker to recover and return to work quickly
 - Suitable duties
- Notify the insurer within 48 hours if the injury is significant and send an Accident Report Form to WorkCover
- Notify the insurer within seven (7) days if the injury is not significant
- Provide the insurer with:
 - Date and description of injury, and details of how it happened
 - Name, address and date of birth of the injured worker
 - Name and address of the company
 - Name of the treating doctor, or name of the hospital if the worker is hospitalised
 - Name and contact details of the person making the initial notification, and their relationship to the worker
- Forward to the insurer:
 - A WorkCover medical certificate, if provided by the injured worker, within seven (7) days
 - Ongoing medical certificates, receipts and accounts for medical or other treatment

If time off work is required

- If you need time off work because of a work injury, you are required to make all reasonable efforts to return to work as soon as possible.

- As your employment is on a contract basis, it may not be possible for you to return to your pre-injury work assignment as the client is likely to need to replace you to ensure the work is done. In that case, we will endeavour to find you suitable work elsewhere when you are fit to return.
- Talk with your doctor to ascertain whether you can return to work on lighter / different duties, bearing in mind that our client may or may not be able to accommodate this.
- If your injury is significant, an injury management plan may be arranged to return you to work safely and quickly.

WORKERS COMPENSATION PROCEDURES

How does an injured worker make a claim ?

Before making the claim, the injured worker or their representative must advise their immediate supervisor / manager on site, and also their Impact Executive Solutions Representative, that an injury has occurred, and provide medical information. An injured worker does not, in most cases, need to send a written claim form to the insurer to receive workers compensation. Instead, once the insurer has been told of an injury (by the employer, the worker or third party), the following will occur:

- Provisional liability payments will start within seven (7) days (for most injured workers)
- The insurer will investigate the facts and decide to either continue or stop further payments. Most of the information the insurer needs to make a decision about workers compensation will be available from the employer, the worker, and the treating doctor.

There are occasions, however, when a worker will need to submit a written claim form, such as:

- If the insurer requests one (eg if the insurer is notified two months after the injury)
- If the worker needs weekly payments for more than 12 weeks or medical expenses of more than \$5,000
- If the insurer decides to not start provisional liability payments, or stops making provisional liability payments, and the worker disagrees.

How does the insurer decide whether to accept the claim ?

Before provisional liability payments begin or a claim is accepted, the insurer requires certain facts. It will investigate the matter by questioning the employer and the worker, and seeking information from the treating doctor.

Under the Workers Compensation Act 1987, a person is entitled to workers compensation if:

- The person is a worker or a deemed worker
- The injury is work related
- The work was a substantial contributing factor to the injury
- The person is covered by NSW workers compensation legislation

How soon must the insurer make a decision on the claim ?

Within seven days of being informed, verbally, electronically, by claim form, etc that an injury has occurred, the insurer must begin provisional liability payments to the injured worker, unless there is a reasonable excuse to not start payments. It must also decide how long provision liability payments will continue, up to a maximum of 12 weeks.

If, following the initial notification of injury and commencement of provisional liability payments, a claim form is submitted (after, say, four weeks), the insurer has either 21 days, or until the period of provisional liability expires, to make a decision. Based on the type of injury and incapacity, the insurer may decide to extend provisional liability for a further four weeks.

Is there a time limit for making a workers compensation claim ?

A claim for workers compensation should be made within six months of the date of the injury. The worker is not entitled to compensation unless notice of the injury has been given to the employer as soon as possible after the injury, and before the worker has voluntarily left the employment in which the worker was at the time of the injury.

RELEVANT LEGISLATION

Work Health and Safety Act 2011
Work Health and Safety Regulation 2011
Workers Compensation Act 1987

EFFECTIVE DATE July 2010

NEXT REVIEW DATE June 2016

AUTHORISATION



JOANNE WAYTE, Director

FURTHER INFORMATION

WorkCover Authority, 400 Kent Street, Sydney. Telephone: 02 9370 5000