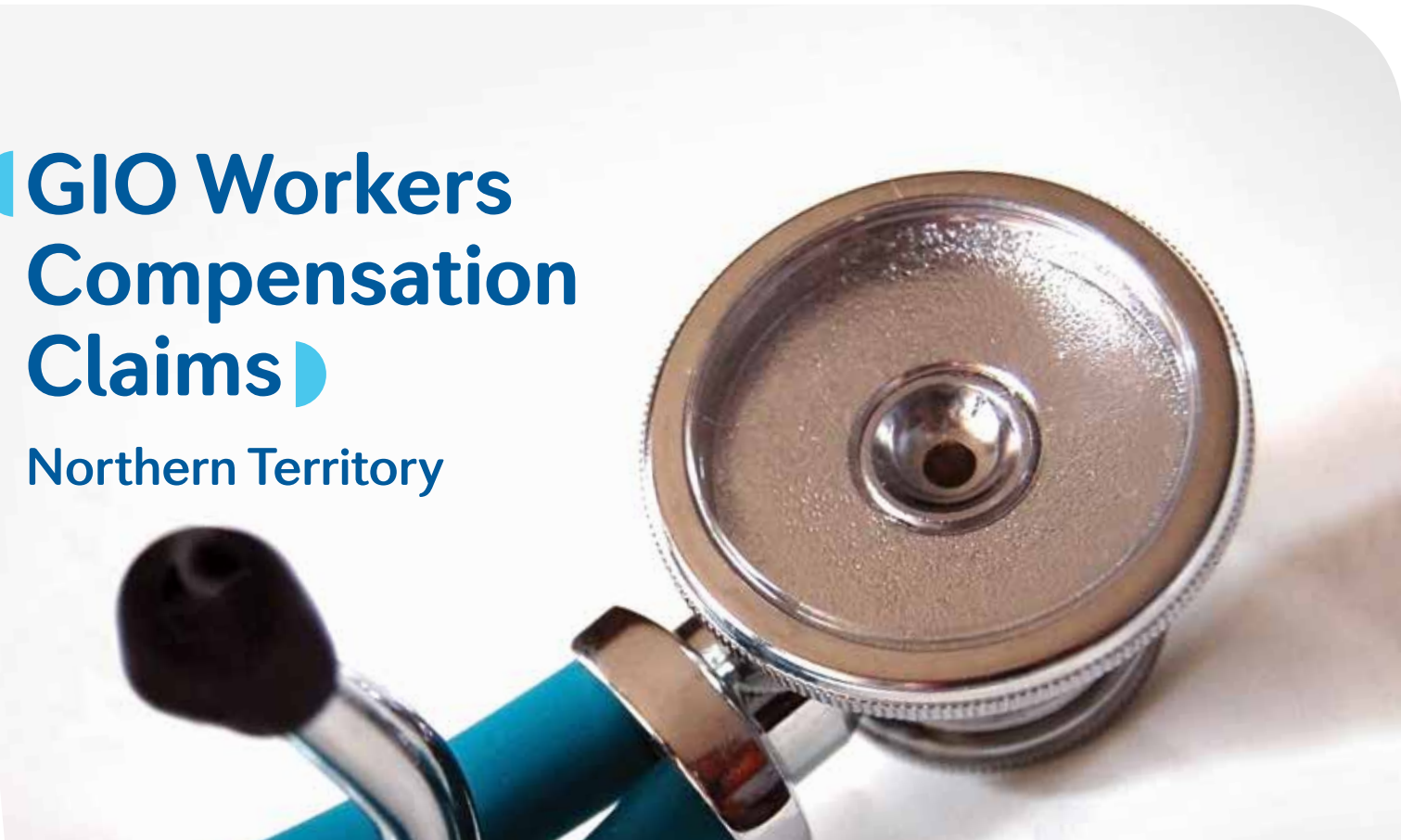


# GIO Workers Compensation Claims

Northern Territory



## Procedure to be followed after an injury to an employee

### 1. Submitting a workers compensation claim

As soon as you are aware that a worker has suffered an injury, particularly where there may be lost time from work, the worker must seek medical aid and obtain a certificate issued by a registered medical practitioner. A worker is unable to receive weekly payment of wages unless supported by a medical certificate certifying total/partial incapacity.

Accidents of a very serious nature should be reported to GIO immediately so that we can arrange for investigations to be undertaken, if necessary. You should contact GIO if you are unsure what to do.

If a claim is to be lodged, you must complete a Northern Territory Workers Compensation Claim Form and the GIO Employers Report of Injury Form. These are available from GIO.

The injured worker should sign the Authorisation for Medical and Personal Information Collection and Disclosure section of the claim form. This will enable an injury management representative from the employer or GIO to consult with the injured worker and the treating practitioner, regarding initiating a return to work plan or referral to specialist vocational rehabilitation services.

### Claim forms

As the employer, you are required to complete Part 2 of the Workers Compensation Claim Form headed: Employers Report on Injury/Disease, as well as the Employers Report of Injury Form.

The Worker is required to complete Part 1 of the Workers Compensation Claim Form headed: Workers Report on Injury/Disease.

GIO recommends that you speak to the treating medical practitioner regarding suitable duties and return to work options for the injured worker.

Forward the Claim Form, Employers Report of Injury Form and the First Medical Certificate, along with any other correspondence immediately to GIO. The Workers Rehabilitation and Compensation Act requires that you do this within three (3) working days of receiving the claim.

All forms must be forwarded to GIO as a matter of priority to assist with the return to work process and avoid unnecessary delays with claims management. Fines can be imposed by WorkSafe if claims are consistently not lodged within the above timeframes.

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## Witness form

If there have been any witnesses to a workers injury, GIO recommends that the witness complete the Statement of Witness to an Injury Form. This will assist our claims personnel to determine liability with regard to the claim.

**If you have any concerns regarding the claim, please contact GIO to speak to your assigned claims representative, prior to lodging the documents.**

## 2. Notifiable injuries

The Work Health and Safety (National Uniform Legislation) Act 2011 Section 35 specifies the types of injuries to be reported to WorkSafe within 48 hours of the incident occurring:

- ▶ The death of a person;
- ▶ A serious injury or illness; and
- ▶ A dangerous incident

## 3. Injury management

GIO recognises that early intervention and pro-active injury management is critical to achieving return to work goals. We also understand that medical practitioners and employers are key decision-makers in the return to work of injured workers.

Our claims staff, who are formally trained in injury management, can assist to develop suitable return to work plans and assess the indicators for referral to specialist vocational rehabilitation services. When required, we will contact all parties to discuss the worker's progress and return to work options.

To promote early intervention, GIO may fund up to \$2000 (at the discretion of the claims advisor) for specialist vocational rehabilitation services on a without prejudice and without admission of liability basis regardless of the status of the claim. This encourages early injury management regardless of the time taken in determination of the liability for the claim.

If you would like GIO to act on your behalf in relation to the Injury Management Process, please complete the Employer Authorisation Form (contained in the information pack) and submit it with the claim forms or as soon as practicable after the incident.

If you have any further enquiries regarding injury management and approved vocational rehabilitation providers, please do not hesitate to contact the injury management division of GIO. (Please see Injury Management documentation included in this pack).

## 4. Determining liability for the claim

Once we receive the claim form and the first medical certificate, we will make an initial decision about liability for the claim, (either claim accepted, denied or pending) within ten days. A letter will be sent to you about our decision on liability and will include the claim number.

- ▶ If the claim is "accepted", and it involves time lost, you may start payment of compensation for the period of incapacity shown in the First Medical Certificate. Any other documents should be sent to us as you receive them, quoting the claim number.

- ▶ If the claim is "Pending" (deferred), it means GIO needs further information, either by investigating the accident or seeking more detailed medical information. If we are unable to reach a decision within ten (10) days, we will notify you, the worker and NT WorkSafe that more time is required to make a decision regarding liability. Compensation payments may commence and will continue for up to eight (8) weeks.
- ▶ If the claim is "denied" we will notify you, the worker and NT WorkSafe that liability is denied or disputed, and the grounds for our denial.

## Recurrence or aggravation of old disabilities

In the event that a worker seeks medical attention with respect to a previous claim and there has been either a break of three months or more since the worker last had treatment, or the worker has returned to work and again is certified unfit liability may be deferred and the above procedure must again be adhered to.

- ▶ You should send a Recurrence of Disability claim form and send it to GIO together with any Witness Statements and medical certification.

## Important notice

**Whether a new claim or a recurrence of an old injury, under no circumstances should compensation payments be made to the worker without GIO's express authority.**

Once our enquiries are complete, we will advise you of our decision regarding liability. You are encouraged to pay any accrued sick leave or annual leave entitlements to the worker in the intervening period. If the claim is subsequently accepted, these entitlements can be re-credited to the worker.

## 5. Calculation of weekly payments

Weekly or periodic compensation payments for incapacity for work are based on the injured worker's normal weekly earnings (NWE) immediately before the date of entitlement to compensation. Normal weekly earnings are the normal number of hours worked per week at the normal hourly rate. Please consult your Claims Advisor to confirm the correct amount.

First 26 weeks of claim	Weekly payments will consist of the worker's normal number of hours per week, at their normal hourly rate (including overtime, over award payments or allowances) immediately before the date of entitlement to compensation.  Please consult your Claims Advisor for the maximum amount.
26th week onwards	Weekly payments will "step down" to consist of 75% of the worker's loss of earning capacity subject to a maximum of 150% of average weekly earnings.  Please consult your Claims Advisor for the maximum amount.

## 6. Payment of compensation

You are obliged to pay compensation to workers at the usual place of payment on their normal payday. Do not pay compensation in advance of normal paydays. If you do not receive a further certificate of incapacity, contact us for further advice.

In the Northern Territory, employers will be liable to pay interest on payments to a worker where the workers compensation payment is not made by the due date (normal paydays). The prescribed interest rate is the rate applicable to a judgment debt under a judgment of the Supreme Court. Please contact your Claims Advisor for the current interest rate.

### Important notice

**Once GIO have authorised commencement of weekly payments, under no circumstances should compensation payments be varied or ceased without GIO's express authority.**

## 7. Deduction of taxation instalments

You are required to deduct taxation as you would for normal wages.

## 8. Reimbursement of compensation

Complete the "Details of Compensation to be Reimbursed" forms for all the compensation paid and submit these to GIO at least on a monthly basis.

## 9. Medical and incidental expenses

Please forward any medical accounts to us when you receive them and ensure all accounts have the claim number on the account. Please do not pay any accounts without our approval, as this is deemed to be an admission of liability. We will make payments to the creditor concerned.

## 10. Employers responsibility to retain position during period of incapacity

Section 75A of the Workers Rehabilitation and Compensation Act requires an employer to take all reasonable steps to provide the injured worker with suitable employment and so far as is practicable, participate in efforts to retrain the worker.

Further to Section 75A, employers that are unable to provide the injured worker with suitable employment, must work with GIO to place the worker with a host employer under the Alternative Employer Incentive Scheme.

## 11. Travelling expenses

Injured workers can claim reasonable cost of travelling to and from medical and like appointments. Please have the worker complete the "Refund for Travel Form" and forward to us when practicable.

## 12. Information dissemination

As part of our service to you, information regarding the management and progress of individual claims and data on the cost of your claims is available on request.

### For more information

1. Go to the "Lodging a NT Workers Compensation Claim" page on our website [www.gio.com.au/workers-compensation-insurance/nt/lodging-a-claim](http://www.gio.com.au/workers-compensation-insurance/nt/lodging-a-claim)
2. NT WorkSafe have produced the following guides:
  - ▶ Employers Guide to Workers Compensation
  - ▶ Workers Guide to Workers Compensation
  - ▶ Work Health and Safety – Incident Notification
3. GIO have produced the following guide:
  - ▶ What to do if an injury occurs

## How to contact us

- ▶ Phone: 13 10 10
- ▶ Web: [gio.com.au](http://gio.com.au)
- ▶ Email: [wclaimsnt@gio.com.au](mailto:wclaimsnt@gio.com.au)
- ▶ Post: NT claims, GPO Box 377  
Darwin NT 0801

## Who we are

This insurance issued by AAI Limited ABN 48 005 297 807 trading as GIO.

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