QBE Connect®

Factsheet | Northern Territory

Making a Claim – What you need to know

When a worker is injured we all have responsibilities. It is important that we all understand what each of us needs to do. Here are the steps required to making a claim in the Northern Territory.

Injured Worker Responsibilities

As an injured worker you need to do the following.

- Complete the Incident/Injury Register at your work, recording full details of your accident.
- Lodge your claim as soon as possible after your accident.
- Obtain from your employer and complete a Workers' Compensation Claim Form.

Employer Responsibilities

As an employer you must provide each worker with a Workers' Compensation Claim Form regardless of your views on the accident experienced by your worker. As such you need to do the following.

- Provide your worker with a Workers' Compensation Claim Form upon worker's request.
- Ask your injured worker to complete and return their Workers' Compensation Claim Form to you as soon as possible.

Once the worker lodges the Workers' Compensation Claim Form with you please make sure the following items on the form are completed.

- All questions on page one and two have been answered by the worker.
- The Medical Authority on the lower section of page two has been signed and dated twice by the claimant.
- The Declaration on page two has been completed with the correct date of the accident.
- Make sure you (the employer) complete and sign page three of the Employers' Report on Incident within the Workers' Compensation Claim form.
- Lodge the Workers' Compensation Claim Form with QBE within three days of receiving it from the worker.
- Forward all accounts to our office for payment. For example, medical consultations, hospital, physiotherapy or ambulance.

Do not pay wages to the injured worker for days taken off due to the accident post injury until the following has occurred.

1. QBE receives all relevant documentation.
2. You receive **written confirmation** from QBE that the liability is accepted or deferred.
3. QBE confirms the weekly entitlements to be paid under the claim.

Any claim for reimbursement of wages in relation to time taken off work due to the injury must be supported by a Northern Territory Workers' Compensation First Medical Certificate. Please do not pay wages to an injured worker where no certificate has been provided.

The employer is responsible for paying the injured worker for the full day's pay on the date of the accident, regardless of what time during that day the worker stopped work. QBE Insurance (Australia) Ltd will reimburse you for any subsequent time taken off work due to the accident.

QBE

In cases where you want to pay wages to an employee, where confirmation of liability status has not yet been confirmed, please pay the employee using any accrued annual or sick leave. Once liability status has been confirmed, any annual or sick leave used should be reinstated. Your payment of standard wages to an employee in the absence of confirmation of liability status may be construed as being an admission of liability on your part.

Regulation 46 of the Work Health Regulations requires that certain accidents be reported to NT WorkSafe. (Please refer to the reverse side of the Workers' Compensation Claim Form Note 5 for details.)

QBE responsibilities

Once QBE receives all relevant documentation we will do the following.

- Confirm receipt of claim within three days of receiving the Work Health Claim form.
- Provide advice on the outcome of the claim to all stakeholders.

QBE complies with its obligation in regard to management of the claim and is legally entitled to hold the employer fully responsible for the cost of the claim. It is therefore essential that you forward the completed Workers' Compensation Claim Form to QBE within three days of receipt from worker.

Useful Hints

- Develop an internal procedure for the reporting of claims in your workplace. Ensure that all employees know the importance of reporting any injury immediately.
- Ensure that your employees are aware of the procedures for reporting injuries.
- Do not adopt a 'wait and see' approach to any reports of injury – be proactive and notify QBE as soon as possible.
- Injury notification can be made via QBE Connect First Contact online reporting tool at *www.qbe.com/australia/wc*
- Encourage safe work practices and ensure that employees are aware of and practise good Occupational Health and Safety (OHS).

Work Health Claim forms can be obtained from the following organisations.

QBE Insurance (Australia) Ltd

Darwin Branch
Tourism House
43 Mitchell Street
DARWIN NT 0800

Ph: 08 8982 3877
Fax: 08 8941 1510

Website: *www.qbe.com/australia/workers*

NT WorkSafe

Peter Sitzler Building
67 North Stuart Highway
Alice Springs NT 0871

Ph: 08 8951 8682
Fax: 08 8951 8682

Website: *www.worksafe.nt.gov.au*

NT WorkSafe Offices

First Floor
Darwin Plaza Building
41 Smith Street
The Mall
Darwin

Ph: 08 8999 5010
Fax: 08 8999 5141

Website: *www.worksafe.nt.gov.au*

Claim form:
www.worksafe.nt.gov.au/corporate/forms/rehabilitation_comp/fm1900.pdf

Disclaimer: The content of this information sheet is for distribution to clients and intermediaries of QBE. It provides general information only. It does not take into account matters specific to your business. You should always seek independent professional advice before acting upon anything in this document. No part of this publication can be reproduced without the written permission of QBE Insurance (Australia) Limited. ABN 78 003 191 035