



Workers Comp Policy

Workers Comp Fact Sheet 1

Union Representative's Role

It is very important for Union Representatives to take an active role in Workers Compensation.

The Union Representative should assist injured members with their Workers Compensation claim and return to work plans.

These fact sheets are designed to provide information to help Union Representatives resolve matters themselves. However, if they need further assistance matters can be referred to their union organiser.

If the Union Representative is unable to resolve an issue, it should be referred to the Union Organiser. Unions will strongly support and educate Union Representatives in dealing with all compensation matters. Refer to your union for information on training programs.

Workers Compensation

Workers Compensation is an insurance scheme taken out by all employers, which covers all of their workers (and deemed workers) in the event of a work-related injury, accident or illness.

The Law states all employers must have a Current Workers Compensation policy.

Unions can inspect these policies and also ensure that employers are paying the correct insurance. Workers Compensation provides injured workers with:

- Weekly payments when there is loss of income
- Payment of medical, hospital and other expenses (including travel to and from treatment and rehabilitation expenses associated with return to work or retraining for another job)

- Lump sums if the injury causes a permanent loss or impairment and, for more significant losses, associated pain and suffering. There are also special lump sum death benefits
- Damage to clothing and artificial aides (such as glasses) where an accident has occurred.

Insurers manage claims and are paid a fee by the NSW Government to administer the WorkCover Scheme.

WorkCover licences all insurers

Unions will inform WorkCover of complaints against insurers. All insurers, including self insurers, must comply with the WorkCover Laws and guidelines.

For more information please contact your union. This Literature is recommended as a guide only and is not a substitute for professional or legal advice. If you need clarification or further advice please consult your Union for further information or Contact the Workers Health Centre. The [Workers Health Centre](#) is a non-profit organisation that has provided workers with quality health and safety services since 1976.

If you are an Injured Worker and in need of assistance and support when injured, please contact us

The Injured Workers Support Network

Address:
Phone:
Email:
Website:

The Injured Workers Support Network is a Not for Profit Organisation.

Who can participate?

- **All injured workers**
- **Any immediate family or support persons of injured workers.**

If interested in further information concerning meetings, membership or other forms of support for the Injured Workers Support Network, please contact us.