



ADVICE SHEET 6

WORKERS' COMPENSATION AND RETURN TO WORK

DO I NEED A WORKERS' COMPENSATION INSURANCE POLICY AND A WORKPLACE REHABILITATION POLICY AND PROCEDURES?

If you employ workers, you must have a current workers' compensation insurance policy, an injury reporting system and an effective return to work program – they will help to ensure that your workers receive the appropriate treatment and benefits, including assistance in returning to their normal duties in the event of a workplace injury or illness. Employers must have workers' compensation insurance for their workers. In general, a worker is an individual who is employed under a contract of service*.

*Exclusions do apply. Please contact WorkCover Queensland on 1300 362 128 for advice on your specific circumstances.

As part of your workers' compensation and return to work obligations, as an employer, you must:

- have a current workers' compensation insurance policy that covers all your workers
- submit your wages information and pay your premium by the due dates
- notify WorkCover Queensland of any workplace injuries within eight business days
- employ a Rehabilitation and Return to Work Coordinator and have a Workplace Rehabilitation Policy and Procedures if you meet certain criteria*
- make suitable duties available to your injured workers
- work with WorkCover Queensland, the injured worker and their healthcare providers on the injured worker's rehabilitation
- not dismiss an injured worker because of their injury within 12 months of the injury or illness occurring and the worker's incapacity to work.

*Refer to the employer section of the Q-COMP website for criteria www.qcomp.com.au

WHERE YOU TICKED IN THE RED ZONE...

...your workers are not covered for workers' compensation-insurance, or you do not report injuries or have a workplace rehabilitation policy and procedures.

Ticks in the RED zone indicate that you need to take immediate action to obtain a workers' compensation insurance policy and to implement an injury reporting system, and an appropriate workplace rehabilitation policy and procedures.

Notify serious injuries i.e. a fatality or serious injury or illness to WorkCover Queensland immediately on 1300 362 128.

Where do I obtain a workers' compensation insurance policy?

Please contact WorkCover Queensland on 1300 362 128 to set up an *Accident Insurance Policy* immediately over the phone.

How do I obtain a workers' compensation insurance policy?

To obtain a policy, you must provide the following information:

- your company directors', partners', sole traders' or trustees' names, addresses, contact telephone numbers and their dates of birth
- the expected date you will commence to employ
- your Australian Business Number (ABN)
- your Australian Company Number (ACN)
- the estimated wages for your business for the year from the date you commence to employ to 30 June
- any previous associated business details, either yours or the company's (eg. previous policy numbers and policy names)
- type of business
- primary business activity.

WorkCover Queensland will ask you other questions about the location, contact and business details as we set up your policy.

Employers who meet certain criteria* must develop a Workplace Rehabilitation Policy and Procedures in accordance with Q-COMP's *Workplace Policy and Procedures Checklist for Employers*, available from www.qcomp.com.au

What is a Workplace Rehabilitation Policy and Procedures?

A Workplace Rehabilitation Policy and Procedures is a formal document you must have in place to help your injured workers with their recovery and return to the workplace. It outlines your commitment to assist injured workers with accessing necessary treatment and rehabilitation, and specifies the steps to be taken to achieve a safe, timely and durable return to work.

Your Workplace Rehabilitation Policy and Procedures must be accredited by Q-COMP, the Workers' Compensation Regulatory Authority.

You must develop your Workplace Rehabilitation Policy and Procedures within 6 months after establishing a workplace, starting to employ workers at a workplace or within a later period approved by Q-COMP.

Your policy and procedures must be developed in consultation with the workforce and address the culture and environment of the workplace.

*Refer to the employer section of the Q-COMP website for criteria: www.qcomp.com.au

WHERE YOU TICKED IN THE ORANGE ZONE...

...you have a workers' compensation insurance policy, an injury reporting system and a workplace rehabilitation policy and procedures.

Ticks in the ORANGE zone indicate that you are partially compliant, but you may need to update your workers' compensation coverage with WorkCover Queensland and review your injury reporting system and workplace rehabilitation policy and procedures.

For assistance, contact WorkCover Queensland on 1300 362 128 and provide them with details about your current business activities, and your estimated wages for the current workers' compensation policy period.

Please contact Q-COMP for a sample Workplace Rehabilitation Policy and Procedures.

www.qcomp.com.au

Phone: 1300 361 235

WHERE YOU TICKED IN THE GREEN ZONE...

...you have an appropriate workers' compensation insurance policy, an effective injury reporting system and accredited workplace rehabilitation policy and procedures.

Ticks in the GREEN zone indicate that you are compliant with your obligations regarding workers' compensation insurance, injury reporting and workplace rehabilitation policy and procedures.

However, you would be well-advised to:

- monitor your workers' compensation insurance policy details and ensure that you advise WorkCover Queensland of any significant changes to details regarding your business activities, or estimated wages.
- monitor and review your incident reporting and workplace rehabilitation policy and procedures on a regular basis to ensure they are still working to provide effective assistance to your injured workers in returning them to their normal workplace duties.

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