



Your Recovery Guide: what you need to know

Underwritten Workers Compensation Claims: Western Australia (WA)

Getting started

This guide outlines the workers compensation claims process and will help explain what you need to know as you start on your recovery journey. You may want to save it so you can refer back to it later. It covers:

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Important terms

Certificate of Capacity: A certificate issued by a medical practitioner to establish your ability to work.

Liability Decision: The decision to formally accept or reject the claim which will be provided to you in writing.

Staying in touch

Your case manager will keep you updated about your claim by phone and/or email. Let them know what method of communication works for you and your preferred available times to be contacted. If you need to contact us about your claim, you can contact us via:



Your Case Managers direct landline number



1300 130 664 (and select 1)

Monday to Friday 8.30am – 5.00pm



wawc.claims@allianz.com.au

(Please include your claim number in the subject line so we can identify your claim).

You need to let us know if any of the following change:

- Your employment status or employer
- Personal details e.g. change of address or contact number
- Your medical or treatment providers

We're here to support you in your recovery to health and work, so please get in touch if you need help with your claim.

We value your participation and feedback

Early in the claims process you may be invited to participate in a digital survey called My Journey. This short survey helps us to understand how we can best support you and tailor our service delivery to your needs. We encourage you to participate or speak with your case manager if you have any questions.

To further improve your customer experience, you may from time to time receive other surveys from Allianz, which we encourage you to complete.

The claims process



There's an incident

Report the incident to your employer and seek medical assistance. Choose your doctor who will provide guidance and details about your injury, treatment, and recovery at work. Obtain a completed and signed *WorkCover WA First Certificate of Capacity* from your treating doctor.



Making a claim

Provide your completed *WorkCover WA Workers Compensation Claim Form* and *WorkCover WA First Certificate of Capacity*. Your employer has 7 days to complete their section of the Claim Form and lodge both documents with their insurer. For more information on making a claim please visit the WorkCover WA website [here](#).



Initial assessment and liability

Once your claim has been lodged and we have received both your *WorkCover WA Workers Compensation Claim Form* and *WorkCover WA First Certificate of Capacity*, we will review your claim. Within 14 days, we will let you know via phone and email the status of your claim. This will be whether your claim has been accepted, not accepted, or deferred for further investigation.



Approved medical treatments

During your claim, approved medical treatments may include:

- GP consultations
- Diagnostic investigations
- Hospital services
- Pharmacy supplies
- Physiotherapy, Chiropractic, Osteopathic, Exercise Physiology and/or Psychology. (These consultations require a referral from a medical practitioner).



Independent Medical Examination and information review

You may be asked to attend an independent medical examination and to provide other information about your condition, such as medical scans or other test results, to inform and assist in determining your claim, and to inform the development of your treatment plan.



Liability decision

Once all the information pertinent to your claim has been reviewed, we will notify you in writing as to whether your claim has been accepted. It can take up to 14 days to deliver a formal liability decision, however we will keep you informed of your claim's progress during this time. If your claim is not accepted, we will explain in writing the reasons why and what steps you can take if you would like to have the decision reviewed.



Treatment and recovery

During your recovery, it's important to focus on what you can do, rather than what you can't. Your tailored Return-to-Work Program will detail which treatments you need and whether you are able to recover at work by completing the same role, working reduced hours, or performing different duties, if appropriate. We may organise medical case conferences to work collaboratively with you, your doctor, and support team on your recovery journey.



Claim finalised

Your claim will be finalized when you have recovered from the injury, your General Maximum Amounts have been exhausted, or you have reached mutual agreement.

Who is involved with my claim?

Your support team

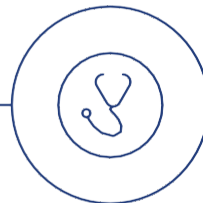
Allianz

Allianz is a trusted claims service provider with experience in personal injury claims. Your case manager is here to help manage your claim and support you in your recovery to health and work. Other members of the Allianz claims management team may also offer support to you on your claim.



Your employer

Your employer's role is to support your recovery by providing suitable duties that allow you to recover at work and/or by helping you return-to-work if you've needed time off. Your employer will provide Allianz with information about your claim. It's also important that you keep your employer updated and provide them with current certificates of capacity throughout your recovery.



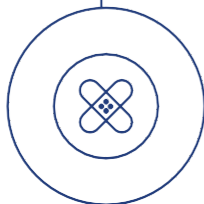
Nominated treating doctor

A nominated treating doctor is the medical practitioner you choose to manage the treatment of your injury and to assist in your safe recovery at or returning to work. Normally, this would be your GP. We may organise a medical case conference to work collaboratively with your doctor and support team.



Treatment providers

Treatment providers will help assess and treat your injury/illness. They will also advise on alternate duties or modifications that can support you to recover at work.



Workplace rehabilitation providers

Allianz may engage a WorkCover WA approved workplace rehabilitation provider at any time during your claim to help you recover at work. Your consultant will collaboratively work with you and your support team to facilitate a positive recovery at work through delivery of services where their engagement can be short or long term, depending on your individual circumstances and needs. Services they can provide may involve identifying safe and suitable work, recommending modifications for your work environment, designing, and implementing a tailored plan to help you achieve agreed recovery at work goals, and facilitating workplace discussions.



You

We encourage you to play an active role. Working with your support team is critical for your recovery. You will be involved by attending medical assessments, working with the support team to plan your recovery and return-to-work, and participating in treatment.

Committing to your recovery

Setting goals and committing to them can support your recovery. Evidence shows that making commitments publicly or to another person strengthens the chance of you sticking to your goals.

Take time to consider some things you would like to commit to during your recovery and:

- Talk about these with your family, friends, doctor, employer, or your Allianz case manager.
- Document your commitments using the template here.
- Display your commitments somewhere you will see them every day as a good reminder of the commitment you've made, i.e. on your fridge.

Your commitments

Commitments should be personal, relevant to your recovery and in-line with medical advice from your doctor. Please ensure you speak with your doctor to understand what you can do.

Below are just some examples of possible commitments:

- I will complete physiotherapy exercises every day for 15 minutes
- I will attend hydrotherapy three times a week
- I will call or visit work at least once a week
- I will walk the dog every night for 30 minutes
- I will increase my hours at work to 15 hours over the next four weeks
- I will do the vacuuming once a week
- I will mow the lawn all in one day

About your commitments

Please speak with your workplace rehabilitation provider to include the above commitments into your Return-to-Work Program.

If you need help understanding what you can do, please speak to your doctor and workplace rehabilitation provider.

We suggest you continually review and update your commitments as you progress through your recovery.

Your Commitments

One

Two

Three

Roles and responsibilities of your support team

Allianz

- Manages all aspects of your claim, including certain payments, treatments, rehabilitation, and facilitating your return-to-work and recovery.
- Clarifies the claim and return-to-work process to both you and your employer.
- Provides explanations regarding your entitlements, responsibilities, and decisions pertaining to your claim.
- Assists your employer in supporting your recovery while at work.
- Coordinates assessments or services to assist in determining your capacity or fitness for work.
- Collaborates with you, your employer, and the nominated treating doctor to create (and put into action) a comprehensive plan that includes your recovery goals, actions, responsibilities, and timeframes to support your recovery.

Employer

- Offer information about the return-to-work process.
- Collaborates in planning your recovery with you and the insurer.
- Facilitates appropriate work opportunities and suitable duties to aid your recovery (or request assistance from the insurer if needed).
- Works with you to create a recovery at work plan tailored to your capabilities.
- Keeps track of and helps with your recovery at work.
- Makes payment of weekly compensation in accordance with the legislation.

Nominated Treating Doctor

- Evaluates your injury, offers a diagnosis, and suggests treatment options.
- Prepares and fills out your Certificate of Capacity.
- Provides guidance on the expected duration of your recovery.
- Provides advice on staying active and suggests suitable activities, including work, to aid your recovery.

Treatment Provider

- Evaluates your injury and offers treatment.
- Provides advice on actions you can take to expedite your recovery, such as recommending exercises or using specific equipment.
- Keeps track of your progress and forwards treatment requests to the insurer.

Workplace Rehabilitation Provider

- Workplace rehabilitation providers help address issues which may affect your ability to recover at work.

e.g. difficulty finding suitable work.



Read more here:

[Workplace rehabilitation providers - WorkCover WA](#)

Contact

- Feel free to get in touch with us if you have any inquiries or concerns about the roles, responsibilities, or actions of anyone in your support team.

Obligations of the employer, employees, and Allianz

Employers, workers, and insurers have obligations relating to Return-to-Work and Injury Management under the *Workers Compensation and Injury Management Act 2023*.

Your obligations

You are required to-

Making a claim:

- Report your injury to your employer immediately.
- See a medical practitioner of your choice as soon as possible to obtain a First Certificate of Capacity.
- Complete the Workers Compensation Claim Form.
- Lodge the Claim Form and Certificate of Capacity with your employer.
- Attend a medical examination, if requested by your employer.

Injury management and return-to-work:

- Participate in your agreed return-to-work program.
- Carry out the agreed actions as outlined in the program to the best of your ability.
- Immediately inform your employer if you experience any difficulties carrying out any of the activities in your program.
- Continue to attend medical and other treatment appointments as required.
- Choose an approved workplace rehabilitation provider if required.
- Participate in a return-to-work case conference if required.

Your employer's obligations

Your employer is required to-

Following a claim:

- Submit the completed Claim Form and Certificate of Capacity to their insurer within seven days of receiving these documents from you.
- Provide you with contact details of their insurer if you wish to contact them directly.
- Talk to you about paying any sick, holiday, or long service leave in lieu of your wages while your claim is being assessed and you are unfit for work.
- Commence making income compensation payments to you as notified by the insurer.

Injury management and return-to-work:

- Have an Injury Management System in place.
- Work with you and your treating medical practitioner to develop a suitable return-to-work program if required.
- Refer you to a workplace rehabilitation provider if there is a problem with the return-to-work process.

- Keep your position available for 12 months from your first date of incapacity, where reasonably practicable.
- Provide you with a position that is comparable in status and pay if you are unable to perform your pre-injury duties, where reasonably practicable.
- Give you 28 days' notice in writing if they intend to terminate your employment within the first 12 months of your injury date.

Our obligations

Allianz is required to-

Following a claim:

- Make an informed assessment and decision on whether to accept, not accept or defer your claim.
- Notify you and your employer of the decision within 14 days of your employer submitting the claim documentation.
- Keep you and your employer informed of important matters relating to the progression of your claim.
- Provide you with prompt reimbursement of your claim expenses.
- Operate in accordance with the Insurer and Self-Insurer Principles and Standards of Practice.

Injury management and return-to-work:

- Work collaboratively with you and your employer to achieve positive return-to-work outcomes.
- Consider any referral to a workplace rehabilitation provider in consultation with you and your employer.

For more information, please refer to the WorkCover WA Workers Compensation and Injury Management - '[A Guide for Workers](#)'.

Certificate of capacity

What is a Certificate of Capacity and how is it different from a normal sickness certificate?

A WorkCover WA Certificate of Capacity is used by your nominated treating doctor to describe the nature of your injury/illness, capacity for work, and your required treatment for a safe and sustainable recovery. It differs from a normal sickness certificate because it provides essential information to the insurer managing the claim, including:

- Your name and details
- The type of injury/illness (diagnosis) and date it occurred
- How the injuries impact your ability to do normal activities including work
- The details of your medical practitioner who completed the certificate including their provider number
- Information on the planned treatment



Why do I need to obtain a Certificate of Capacity?

You must have a valid Certificate of Capacity in order to claim workers compensation and ongoing weekly benefits. The Certificate of Capacity is the tool your nominated treating doctor will use to communicate with your employer and your case management team. It provides critical information that your case management team will use to tailor an approach for your injury management and recovery at/return-to-work.

How often will I need to obtain an updated Certificate of Capacity?

As you progress in your recovery, your capacity for work may change. As such, it is important that you maintain a current, completed Certificate of Capacity and provide it to your employer and your case management team so that they can continue to tailor the approach for your injury management and recovery at/return-to-work. Usually, a Certificate of Capacity should not exceed 28 days.

Treatment and compensation benefits

As part of your recovery, you may need to receive medical or other treatment, such as:

- Treatment in a public hospital
- Treatment by medical practitioners, physiotherapists, chiropractors, osteopaths, psychologists, exercise physiologists, other allied health practitioners
- Diagnostic investigations
- Provision of artificial aids
- Medical and medicine supplies
- Domestic assistance services and/or modifications to your home or vehicle

If the claim has been accepted, and you have been provided approval prior to commencing the above listed treatment, the expenses will be covered under your claim (unless advised otherwise by your case manager).

Should you be out of pocket for any approved medical treatment expenses, reimbursement for these expenses will be paid electronically. It usually takes 10 business days for the reimbursement to be processed.



To receive payments electronically, please complete the attached EFT Payment Form and send it to wawc.claims@allianz.com.au

To claim these expenses, please send all treatment requests and itemised receipts to wawc.claims@allianz.com.au with your name, claim number and the expenses you are claiming.

Depending on your condition, you may be eligible to receive compensation such as:

- Weekly payments
- Medical, hospital and rehabilitation expenses
- Travel expenses
- Death benefits and funeral expenses (may be payable when a worker dies as a result of a workplace injury)

You may be entitled to weekly payments if your workplace injury or illness has led to a loss of earnings. Weekly payments are determined by the entitlement period and your capacity to work and are calculated using your pre- injury average weekly earnings (PIAWE) (up to a maximum amount).

Your employer is required to process your weekly benefit payments in line with your normal pay-cycle. However, if you experience difficulties with your weekly workers compensation payments, your Case Manager is available to assist.

The following table outlines the weekly payment entitlement periods and rates:

	<u>First 26 weeks</u>	<u>Week 27 onward</u>
No capacity.	100% of PIAWE	Award: PIAWE with any irregular overtime/allowances/bonuses removed Non-Award: Reduction to 85% of PIAWE
Workers who have returned to work in a partial capacity	100% of PIAWE minus the amount that you earn while performing duties within your role that you would normally perform, whether or not on a reduced hours capacity.	Your stepdown as noted above minus any amount you earn while performing duties within your role that you would normally perform, whether or not on a reduced hours capacity.

Support services

If you need additional support, there are various services available to help you with building your support network. Regardless of your circumstances, please consider connecting with any of the following organisations to learn more about how they can assist you.



Translation and interpreting services

Associated Translators & Linguists (ATL)

www.atl.com.au

Deaf Connect website for interpreters

www.deafconnect.org.au

1800RESPECT

National 24-hour domestic and family violence and sexual assault line.

Call 1800 737 732

www.1800respect.org.au

MensLine Australia

24/7 support, information, and referral service for men with family and relationship issues.

Call 1300 789 978

www.mensline.org.au

Lifeline

24/7 counselling and referral service for people in a crisis.

Call 13 11 14

www.lifeline.org.au

Beyond Blue

24/7 support to people experiencing anxiety or depression.

Call 1300 224 636

www.beyondblue.org.au

National Debt Hotline

Financial counselling is a free, confidential service to help people in financial difficulty.

Call 1800 007 007

www.ndh.org.au

13YARN

24/7 Crisis support for Aboriginal and Torres Strait Islanders

Call 13 92 76

www.13yarn.org.au

QLife

QLife provides Australia-wide anonymous, LGBTI peer support

Call 1800 184 527

www qlife.org.au

Further information



Allianz Workers Compensation

Your Case Management team are here to guide you through your return to health and help facilitate your recovery at work where medical evidence supports this.

Allianz also has helpful information on our [website](#).

Here you will find videos, forms, templates, and other important information to help you navigate your claim.

WorkCover WA

For more information on the WA Workers Compensation Scheme, visit:

[WorkCover WA](#)



This guide contains general information only. It is a summary of key concepts relating to Workers Compensation claims procedures and does not represent the complete picture on any given matter. This information is not meant to be legal advice and should not be treated as such. This information should be considered in conjunction with the relevant Act and Regulations.