



ALLIANZ WORKERS COMPENSATION TAS

Frequently asked questions

Topic	Question	Content
If you are injured	What do I do if I'm injured at work?	<p>If you are injured at work, your first priority is to see your doctor and let your employer know what is going on as soon as possible.</p> <p>Your employer is required to notify Allianz within three (3) working days of becoming aware that you have sustained a workplace injury that results in, or is likely to result in, incapacity for work.</p> <p>Once you have notified your employer of an injury, they are required to inform you, either verbally or in writing, of your right to make a claim for workers compensation. If you wish to make a claim, you should do so as soon as practicable.</p>
Lodging a claim	How do I make a claim?	<p>If you wish to lodge a claim then you will need to complete the 'Injured Worker's Details' section of a Worker's Claim for Compensation form and lodge the form with your employer. Your employer can provide you with the claim form.</p> <p>The claim form also needs to be accompanied by a Tasmanian workers compensation medical certificate, issued by an accredited medical practitioner. You will need to nominate a primary treating medical practitioner in the section provided on the claim form.</p> <p>Immediately upon receiving an employee's claim for compensation, your employer must complete the employer's section of the claim form and notify Allianz of the claim within three (3) working days of receipt.</p> <p>Your employer must submit the completed claim form and medical certificate to Allianz within five (5) working days of receipt.</p>
Making a decision on your claim	What happens when I make a claim?	<p>Once Allianz receives your claim, we will send you and your employer a letter acknowledging receipt of your claim. You will be provided with a claim reference number and our contact details in the event you need to contact us.</p> <p>Allianz will assess liability of your claim and in most cases advise you and your employer of a liability determination within 3 working days. However in some cases we may take up to 28 days to advise the liability status of your claim. The employer has 84 days to make a final liability decision for your claim and advise you accordingly.</p> <p>If liability is accepted The Allianz case manager will collaborate with the employer, primary treating medical practitioner and yourself to return you back to work as soon as possible.</p> <p>If liability cannot be determined without additional information The Allianz case manager will notify you and your employer of the delay in determining liability and the reason(s) why. The required additional information will be sought and a decision promptly made on receipt.</p> <p>If liability is not accepted The Allianz case manager will notify the employer and you that liability is in dispute and refer the claim to the Workers Rehabilitation and Compensation Tribunal for an initial hearing.</p>

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Making a decision on your claim (continued)	How long will it take to hear about my claim?	Once you've lodged your claim, an Allianz Case Manager will contact you usually within 3 business days
	Who can I contact if I have questions throughout my claim?	Your Allianz case manager is your go-to person for any questions. Because we work as a team, you might not always get to talk to the same case manager, but we'll do our best to give you just one contact
	What if I don't like a decision made about my claim	<p>We understand that not everyone agrees with decisions that have been made with respect to their claim, you may ask for that decision to be formally reviewed via the Internal Dispute Resolution Process (IDRP).</p> <p>Alternatively you can seek free information or assistance from Worker Assist on 1300 027 747 or you can make a referral to the Workers Rehabilitation & Compensation Tribunal for review.</p>
Your payments	Am I entitled to compensation?	<p>You are entitled to weekly payments of compensation in relation to your injury for the period specified on a prescribed workers' compensation medical certificate issued by a medical practitioner.</p> <p>If liability cannot be determined (without additional information), then you are still entitled to payments of weekly benefits. These payments will be made by your employer on a 'without prejudice' basis up until liability is determined.</p> <p>Your weekly compensation rate will be subject to legislative step down provisions dependent upon your capacity. If you have an accepted claim for compensation, you will be entitled to receive 100% of your weekly compensation rate for the first 26 weeks, after which you may be stepped down to 90% of your weekly rate, dependent upon your certified capacity.</p> <p>Your compensation rate is determined based upon your Normal Weekly Earning or Ordinary Time Rate of Pay and this is usually a calculation of what you've earned in 12 months preceding your injury.</p> <p>Your entitlement to weekly payments of compensation may commence from the date you are injured, providing that you have completed a claim for compensation and obtained a prescribed workers compensation medical certificate and given these to your employer. Your employer will make these payments in-line with your usual pay cycle. If you haven't provided these documents then your employer may pay you sick leave. But your employer can confirm this with you.</p> <p>You will be required to continue to provide your employer with a workers compensation medical certificate in order to continue to receive weekly payments of compensation.</p>
Your treatment costs	Am I entitled to reimbursement for my medical costs	<p>You are entitled to reasonable costs associated with medical treatment in relation to your injury.</p> <p>Initial appointments for passive therapies (i.e. physiotherapy) don't require pre-approval from Allianz. However after your first consultation Allianz will likely request information from the treating provider in order to pay for further services.</p> <p>If you are referred to see a specialist (i.e. a surgeon) then this may require pre-approval from Allianz.</p> <p>If you wish to obtain pre-approval or if you are unsure on whether pre-approval is required then please contact your Allianz case manager.</p> <p>Typically your treating provider will bill Allianz directly. However if you have paid for services then you can send the receipts to Allianz for reimbursement.</p>

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RTW/ Recovery	What do I need to do?	<p>If you are incapacitated for work for 28 days or more then you are required to work with your employer, doctor and us to develop a Work and Health Plan. This plan aims to support your return to work and health, including any obligation to receive medical or surgical treatment or to participate in rehabilitation or retraining. Your employer may elect to work with you to develop a Work and Health Plan or alternatively Allianz may appoint an external provider to assist with this process.</p> <p>A Work and Health Plan may be implemented prior to the 28 days at the discretion of any of the relevant parties if it is considered that your incapacity may continue for the foreseeable future.</p> <p>For more information on how to be actively engaged in your recovery then ask your Allianz Case Manager for a copy of the Allianz Worker Recovery Kit. The kit provides practical advice on what to do in the recovery process, and also provides a useful template so you can start setting goals and commitments to support your recovery.</p>
Workplace Rehabilitation	What happens if I can't return to work completely?	<p>Allianz may engage a Workplace Rehabilitation Provider to assist with your claim. Workplace rehabilitation providers are accredited to provide workplace rehabilitation services to help you return to work.</p> <p>A Workplace rehabilitation Provider will attend your medical reviews with you and collaborate with you, your doctor and employer for the development of the Work and Health Plan to enable a safe and reasonable return to the workplace within your capacity.</p>