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People
Management

ALLIANZ WORKERS COMPENSATION ACT

Frequently asked questions

ACT – SUPPORTING FAQ FOR VIDEO

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 has 48 hours to notify us of your injury.</p> <p>Once Allianz is notified, within 2 working days we'll send you and your employer a letter acknowledging receipt of your injury notification. You will be provided with an incident reference number and our contact details in the event you need to contact us.</p>
Lodging a claim	How do I make a claim?	<p>Complete a 'Worker's Claim Form' and obtain a 'certificate of capacity for work from your doctor; and provide these to your employer.</p> <p>Your employer will provide you with the claim form.</p> <p>Your employer has 7 days to provide Allianz with your completed claim form and certificate.</p> <p>Once Allianz receives your claim, we'll 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>If you are incapacitated for work for 7 days or more then the Allianz case manager will contact you, your employer and treating doctor within 3 working days of receiving your claim.</p>
Making a decision on your claim	What happens when I make a claim?	<p>Upon receipt of your claim form and certificate of capacity, Allianz will assess the 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 assess your claim.</p> <p>If liability is accepted The Allianz case manager collaborates with you, your employer and nominated treating Doctor to support your return to health and work.</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 Case Manager will notify you and your employer of the liability decision verbally and in writing, including the process to be followed should you wish to dispute the decision.</p>
	How long will it take to hear about my claim?	<p>Upon receipt of your claim form and certificate of capacity, Allianz will assess the 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 assess your claim.</p>
	Who can I contact if I have questions throughout my claim?	<p>Your Allianz case manager is your go-to person to raise queries with. If they are not available you can always speak to another member of the Allianz team. Most likely they will be able to answer your query, if they can't help you they'll pass the details on to your case manager to follow up.</p>

Topic	Question	Content
Making a decision on your claim (continued)	What if I don't like a decision made about my claim?	<p>If you are not satisfied with a decision that has been made with respect to your claim, you may ask for that decision to be formally reviewed via the Internal Dispute Resolution Process. This process will be explained to you in the decision letter that Allianz sends you.</p> <p>You may also seek information or assistance from ACT Worksafe on (02) 6207 3000 or www.worksafe.act.gov.au</p>
Your payments	Am I entitled to compensation?	<p>You are entitled to weekly payments of compensation in relation to your injury.</p> <p>Your weekly compensation rate will be noted in your acceptance letter is only applicable for the first 26 weeks of incapacity, and after 26 weeks a reduction in the rate may apply.</p> <p>Your compensation rate is determined based upon your Average Weekly Earnings and this is usually a calculation of what you've earned in 12 months preceding your injury.</p> <p>The weekly compensation rate you are entitled to may also vary if you are working and this is dependent upon the hours you work.</p> <p>Your entitlement to weekly payments of compensation commence from the date you are injured and your employer is required to make these payments in-line with your usual pay cycle. When you are injured, your employer is obliged to only pay the first 7 days until you have provided a claim form and a certificate of capacity. 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>Certificates of capacity are also required so your weekly compensation payments continue. These need to be obtained from a medical practitioner.</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. Once received we will reimburse within 7 days.</p>
RTW/Recovery	What do I need to do?	<p>If you are incapacitated for work for 7 days or more then you are required to work with us and your doctor to develop a Personal Injury 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. If a plan is required then your Allianz Case Manager will discuss this with you.</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>If you have not returned to pre-injury duties and pre-injury working hours, within 4 weeks after you have notified your employer of the injury then Allianz will appoint an approved rehabilitation provider to support the return to work process.</p> <p>Workplace rehabilitation providers are accredited to provide workplace rehabilitation services to help you return to work.</p>