



# ALLIANZ WORKERS COMPENSATION NSW

## Frequently asked questions

Topic	Question	Content
<b>If you are injured</b>	What do I do if I'm injured at work?	<p>If you have been injured or become ill at work the first thing you should do is seek medical help.</p> <p>Notify your employer about your injury or illness and speak to them about lodging a workers compensation claim.</p>
<b>Lodging a claim</b>	How do I make a claim?	<p>You or your employer will complete a 'Worker's injury claim form'.</p> <p>You will also need to obtain a Certificate of Capacity from your doctor and provide it to your employer. Your employer should include this when they submit your workers compensation claim.</p>
<b>Making a decision on your claim</b>	What happens when I make a claim?	<p>When Allianz receives your claim form and Certificate of Capacity, we will consider the information you have provided and the medical evidence provided by your doctor to assess your claim. We will advise you and your employer of the outcome of this assessment within 7 working days.</p> <p><b>If your claim is accepted</b> Your Allianz case manager will work with you, your employer and doctor to support your return to health and work. We will organise with your employer for your weekly payments to begin and will cover the cost of any reasonable and approved medical expenses.</p> <p><b>If a decision cannot be made without additional information</b> Your Allianz case manager will notify you and your employer if there is a delay in the decision and the reason(s) why. We will ask for the required additional information and a decision will be promptly made following receipt.</p> <p><b>If your claim is not accepted</b> Even if your claim is not accepted an Allianz case manager will notify you and your employer verbally and in writing within 7 days, explaining our reasons for that decision.</p>
	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 three 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	If you are not happy with a decision made on your claim, you will be provided with appeal options in the decision letter that Allianz sends you. You can also seek guidance from free services such as State Insurance Regulatory Authority (SIRA) or Workers Compensation Independent Review Office (WIRO).

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<b>Your treatment costs</b>	Am I entitled to reimbursement for my medical costs?	<p>If your claim is accepted you are entitled to reasonable costs associated with your medical treatment.</p> <p>Your first eight appointments for what we call 'passive therapies' (for example; physiotherapy) don't require pre-approval from Allianz. Any further passive treatment does need to be discussed with your case manager and must be in line with your Work Health Plan that is developed with your doctor.</p> <p>If you are referred to a specialist, such as a surgeon, you may require pre-approval from Allianz.</p> <p>If you're unsure about whether pre-approval is required please contact your Allianz case manager.</p> <p>Usually with Allianz approved treatment, your treating provider will bill Allianz directly, however if you have paid for services out of your pocket then you can send the receipts to Allianz and will reimburse you within 10 business days.</p>
<b>RTW/ Recovery</b>	What do I need to do?	<p>It is important to know that you, your employer and Allianz have obligations under the Workers Compensation Act 1987. Your role is to focus on your recovery and actively engage in activities that support your return to health and work.</p> <p>We are committed to supporting your recovery every step of the way. We will consult with you, your employer and your doctor to develop a Work Health Plan that outlines your road to recovery and supports your return to health and work.</p> <p>To ensure a successful and sustainable recovery you need to play an active role. For more information on how to actively engage in your recovery please read the Allianz Worker Recovery Guide.</p> <p>Did you know that in most cases, you don't need to have completely recovered before you can return to work in some capacity? Research shows that an early return to safe work and normal activities prevents prolonged recovery and injury complications.</p>