Fact Sheet No 4

WorkCover: Workers' Compensation Insurance

Entitlements

Only P.A.Y.G. employees may claim compensation if they are injured within the WorkCover definition of "a work related injury". This is an "*injury arising out, or in the course of employment, if the employment is the major significant factor causing the injury*".

WorkCover may be claimed by an employee who sustains an injury in the following circumstances:

- during the course of employment;
- while the employee is away from the place of employment in the course of employment;
- on a journey between the employee's home and place of employment.

USQ employees are entitled to all of the benefits and are also bound by all of the regulations imposed by the WorkCover Act. These entitlements include (but are not limited to) medical and pharmaceutical costs, weekly payments, hospitalisation etc.

If time is taken off work to recover from a work related injury WorkCover will then compensate for loss of normal weekly earnings. The University treats this time off work as 'leave without pay'.

Please note:

- WorkCover will not compensate an injury that is intentionally self-inflicted or arises from "serious and wilful misconduct";

- Treatment at a private hospital is not covered by compensation unless there is a prior arrangement with WorkCover or there are extenuating circumstances;

- If a WorkCover claim is lodged more than 28 days after the initial Doctor's visit, WorkCover will only pay compensation from the date they receive the claim.

Claim Procedures

The injured employee is required to take the following action:

- Seek appropriate medical treatment;
- Report the injury to their Supervisor and USQSafe as soon as possible;
- Obtain a “WorkCover Medical Certificate” from their Doctor;
- Complete an “Application for Compensation” form;
- Submit a “Leave of Absence” form for any time off granted by the Doctor;
- Complete an Australian Tax Office “Employment Declaration” form if the claim involves time off work;
- Submit all original medical forms, referrals, receipts and the like;
- Lodge all documentation with USQSafe as soon as possible.

All the forms mentioned above are available from USQSafe.

USQSafe Contact: Safety Coordinator, ext 2520.

Disclaimer

These guidelines are for use within the University of Southern Queensland. This information is believed to be reliable and current. The University makes no guarantee and assumes no responsibility as to the absolute correctness of these procedures in all circumstances or for their suitability outside USQ.