



10 tips for filling out a WorkCover Claim Form

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1. Six month time limit

The law says that an injured worker has 6 months from the date of the injury to lodge a Workers Compensation Claim Form. Although circumstances do exist that allow a late lodgement of a Claim Form, it is better to remain within the 6 month timeframe.

2. WorkCover Medical Certificate

Your Workers Compensation Claim Form should be accompanied by a WorkCover Medical Certificate obtained from your doctor. This is a specific form filled out by your doctor confirming the nature of the injury and its likely cause.

3. Notification of injury versus claiming compensation

In the top left corner of the Claim Form are some boxes which are easily skipped over when filling out the form. The boxes are important because it tells the claims officer and your employer whether you are simply giving notice that an injury has occurred, or you actually wish to claim compensation for medical expenses, income maintenance (your wages that is) or both.

4. Mandatory shaded boxes

Whilst it is important to be as comprehensive and accurate as possible when filling out the Claim Form, you should focus your attention on the shaded boxes which are mandatory.

5. Employer notification

At the bottom of the first page, there is an area that is not mandatory, but deals with employer notification. It is important to be accurate in relation to the date that the injury occurred and the name of the person you notified when the injury occurred.

6. Description of injury

If you have already received a WorkCover Medical Certificate, you should include the doctor's specific diagnosis on the Claim Form. If you have not been diagnosed, try and keep your wording as general as possible. Writing 'neck injury' is entirely acceptable. But try and avoid words like 'sprain' - even though you may think that this term is general, a 'sprain' actually has specific medical connotations and wording like that can sometimes lead to your claim being rejected.

7. Multiple injuries

It is also OK to list several injuries in the "description of injury" box. For example, your fall at work may have caused a lower back injury, left knee and left ankle pain. You can submit the one Claim Form for all of these injuries.

8. How did the injury occur

The Claim Form asks you to describe how the injury occurred. Keep this description brief but accurate. Writing 'tripped over box at work' is fine. But this can become complex, particularly if the injury is an aggravation of a pre-existing injury.

9. Claiming for a psychological injury

Psychological injuries can be just as serious as physical injuries. Whether you are anxious/depressed because of the treatment you have sustained at work (eg, high work demands, bullying/harassment, discrimination, etc), or as a direct result of your ongoing pain from a physical injury, you should seek legal advice before lodging a claim form for a psychological injury. Psychological injuries can be very complex, and even a small error on the Claim Form can lead to your claim being rejected.

10. Do not guess

If you are unsure of what to include in the Claim Form, you can speak a lawyer at Andersons for some initial advice. A quick chat with an expert at the time you fill out the Claim Form can save you months or years of legal dramas in the future. WorkCover and/or your employer may look for any minor reason to reject your claim, and mistakes on the Claim Form will usually create problems for an injured worker.

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