CGU Workers Compensation

What to do when an Injury Occurs

Process for Employer

Employee sustains injury

Serious Injury

Employee to seek immediate medical attention – First Medical Certificate to be issued

Contact CGU Insurance to discuss injury
Call CGU Workers Compensation Claims Department on 1300 307 952

Request that your employee completes an incident report form or accident book entry when medically able

Non-Serious Injury

Request that your employee completes an incident report form or accident book entry and attends a medical practice to obtain a First Medical Certificate

* A representative from your business may attend the medical practice with the employee if they give their consent

* Incident reporting provides a record of an injury and details of an incident

Provide Workers' Compensation Claim Form to employee

Complete the Workers' Compensation Employer's Report Form
* if you have any concerns about the circumstances surrounding the injury please outline on this form or as an attachment

Completed claim forms - Workers' Compensation Claim Form, Employer's Report Form and First Medical Certificate to be sent to CGU Workers Compensation Claims Department within 5 business days of receipt from your employee. CGU has 5 business days to determine liability from receipt of the claim.

Liability Accepted

Discuss return to work options with CGU, the employee and treating doctor as required

* A referral to a Workplace Rehabilitation Provider on CGU's Panel may be made to assist with the return to work process

All parties to maintain regular contact and participate in the return to work process

Liability Pended – No decision

Letter sent from CGU advising there is no decision on liability & what further information is required to help make this decision

Information received and liability decision made

Liability Disputed

Letter sent from CGU advising liability is disputed

* Please refer to this letter for further information