

How to Identify a Work-Related Injury



Use this checklist to identify whether a worker qualifies for a claim.

Is the worker an employee?

If the worker is a contractor, were they under the direct control of the client at the time of the injury?

Was the worker on employer time?

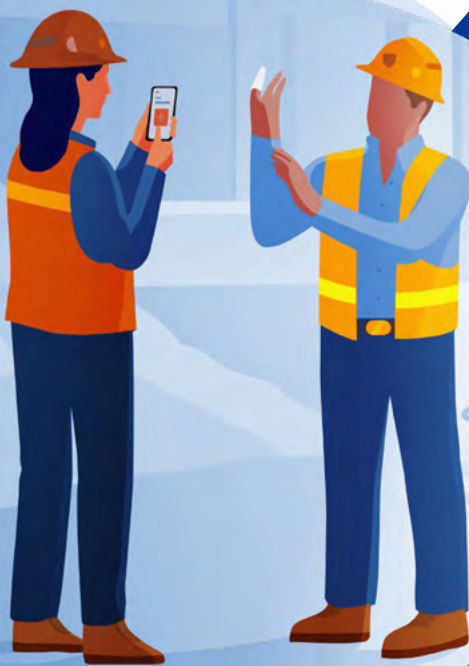
Was the worker on-site when the incident occurred?

If the worker was not at their workstation, were they in a space under their employer's control?

Was the worker on the clock?

If the worker wasn't on the clock, were they on employer time?

If you can check all four boxes, then yes, the injury or illness is very likely work-related. However, there may be cases in which a carrier may exclude the injury, including fighting, horseplay, and self-inflicted injuries. Check with the carrier and your state workers' compensation board for more detailed information on handling complex claims.





What to Do After a Work-Related Injury

Does your client know what to do when someone gets hurt at work? Use this checklist to streamline the immediate incident investigation and get a jumpstart on the claims process.

Remember: well-managed claims improve outcomes for workers and cost less for everyone!

Provide first aid or provide immediate medical attention.

Use a nurse or remote physician service to assess the need for a doctor or ER trip, if unsure.

Report the claim to the agent or carrier.

Don't forget to take photos, videos, and statements to add to your checklist. You can even modify and upload this checklist into your safety app to store everything in one place.

Are you on a mission to prevent work-related injuries? Foresight™ can help. With Foresight's innovative risk management technology, you can find safety and savings through technology.

For more information visit getforesight.com.

Begin an initial investigation:

Who?

- Who was involved?
- Who saw the incident?
- Who assigned the job to the person involved?
- Was anyone else involved?
- Who has info on events before the occurrence?
- Who assessed the risks?
- Who was responsible for risk control?

When?

- What time did the incident occur?
- What shift did the incident occur?
- During what phase of work did the incident occur?
- Was the worker on-shift when the incident occurred?

What?

- List steps leading to the incident
- List steps that lead to the injury

Why?

- List contributing factors

Where?

- Where did the incident happen?
- Where did the damage occur?
- Where was the supervisor?
- Where were the witnesses when the incident happened?