

Workers' Compensation | Incidents

copperpoint.com/insurance-claims/workers-compensation-incident

When a workers' compensation incident occurs, follow these steps:

- Immediately provide first aid and ensure the worker gets prompt medical care.
- Refer the injured worker to a preferred network facility or provider when possible.
- File a claim as soon as possible.
- Thoroughly investigate the circumstances surrounding the injury. Verify information with witnesses and supervisors. If the validity of the claim is doubted, please contact your adjuster.
- If you believe the injury was the result of negligence of a third party, indicate this on the First Notice of Loss and document the incident with photographs.

- Discuss with the claims adjuster how you can assist in returning the worker to his or her job as soon as medically possible.
- If you discover a situation exists that contributed to the injury, take photographs for evidence and correct the situation. A loss control consultant can help you if you need assistance.
- Depending on your company's policy, you also may want to get the injured worker tested for drugs or alcohol.
- If necessary, report to OSHA and update your company's OSHA log.

COPPERPOINT | ALASKA NATIONAL | PACIFICCOMP

This information is provided as a general overview. Actual coverage and services may vary and is subject to policy language as issued. Coverage is underwritten by one of the CopperPoint Family of Insurance Companies ("CopperPoint") and is offered through licensed agents and brokers. CopperPoint Insurance Company and its subsidiaries carry AM Best ratings of "A" (Excellent). California policies are underwritten by Pacific Compensation Insurance Company and Alaska National Insurance Company. © 2021 CopperPoint Mutual Insurance Holding Co. All Rights Reserved. CP-1025CL 04 | 21