



Understanding WorkCover

What is Worker's Compensation?

- Worker's compensation is the assistance provided to an employee by the employer's insurance company following a workplace injury. The injury may be of a physical or psychological nature.
- The purpose of the Worker's Compensation system is to assist injured workers to return to the workforce as quickly and safely as possible.
- Assistance includes (and is not limited to):
 - Coverage of a percentage of your salary
 - Medical assistance eg GP, specialist costs, surgical costs
 - Allied health assistance eg psychologist, physiotherapy, exercise physiology, chiropractor

NSW Worker's Compensation System

In NSW the worker's compensation system is regulated by 2 government agencies:

1. SIRA (State Insurance Regulatory Authority) who regulates CTP insurance, worker's compensation insurance and the home building compensation scheme; and
2. Icare who provides insurance to statutory authorities and people with injuries under various compensation schemes.

The different insurance companies sell workers compensation insurance, manage the claims and assist people in the recovery following an injury.

SIRA also regulates the insurance companies.

Claim Processing

For detailed information on the worker's compensation claims process please see the below website, it goes through everything you need to know regarding the different parties involved in the scheme, and the different processes from beginning to end.

<https://www.sira.nsw.gov.au/workers-compensation-claims-guide/understanding-the-claims-journey/general-overview>

Who might be involved in your claim:

The following website provides additional information on the different parties that may be involved in your claim:

<https://www.sira.nsw.gov.au/theres-been-an-injury/im-a-worker-recovering-at-work/pop-over-content/workers-compensation/buttons/who-can-help-me-recover-at-work>



The role of Icare in your claim:

For additional information on the role of icare in your claim, please refer to the following website:

<https://www.icare.nsw.gov.au/>

The role of your psychologist in the worker's compensation scheme

- For psychological injuries that resulted from your employment or employer, your psychologist can assist with treating your condition to assist you in returning to the workforce.
- Your psychologist can further assist with adjusting to your physical injury and treating any psychological concerns that have arisen from your physical injury.

SafeWork NSW and their role in keeping people safe at work

SafeWork NSW regulates safety in the workplace. Where you suspect that there is a risk of physical or psychological harm in the workplace, this is the government agency to notify:

<https://www.safework.nsw.gov.au/>

Additional Information on Employment conditions

For additional information on employment conditions, please refer to the following:

<https://www.fairwork.gov.au/employment-conditions/workers-compensation>