



When a Workers Compensation Loss Occurs



An employee may be injured on your premises, at a job site, or while traveling in the course and scope of his or her employment.

- Attend to immediate medical needs.
- Call 9-1-1 if emergency medical attention required.
- Provide transportation to medical provider if the injury warrants. Refer to work injury notice posting for available preferred medical provider.
- Advise the employee's identified emergency contact of the incident, as may be appropriate.

Be safe.

- Account for everyone you know who may be involved or at the scene.
- Secure the immediate area until the site can be surveyed and potential risks of injury are identified and/or resolved.

Administer post-accident drug test, as appropriate. Involve the authorities.

- If a possible crime has been committed, a law or statute has been broken, or there's a possible threat to public safety, contact the appropriate authorities and/or utilities.
- Cooperate with their response and any subsequent investigation.

Preserve the scene.

- Take photos of the scene, current conditions, and any damage to property prior to the site being disturbed, property or vehicles being removed, and/or any temporary or permanent repairs being completed.
- If practical, do not disturb the scene until you have spoken to a claims representative.
- Control and retain any damaged property or machinery/equipment that may have caused an injury.
- Save/secure any video surveillance of the area.

Collect and provide critical information—names, addresses, phone numbers, etc.

- If the injury resulted from an auto accident: vehicle information, drivers, owners and insurance companies (agents and policy numbers, if available), and witnesses.
- If the injury resulted from a condition at a job site, customer's location, or other location: property owner name, location/site manager on duty at time, insurance companies (agents and policy numbers, if available), and witnesses.
- If subsequently contacted by another insurance company or an attorney, do not discuss the incident with them or sign any documents. Instead, refer them to your insurance company's claims representative.

Report the loss promptly.

- Many factors contribute to the price of insurance, but one of the most significant is the cost of claims. Statistics show that for each week claim reporting is delayed, the total cost of the claim may increase substantially. Help us reduce claims costs through prompt reporting.
- A loss can be reported by going to federatedinsurance.com and selecting Report a Claim. After you select Begin a Workers Compensation Claim, you will be asked to select your state. If your state allows Online Claims Reporting, you will be taken through that process.
- If your state doesn't allow Online Claims Reporting, you must complete and submit an appropriate First Report of Injury form (FROI). Forms are available at federatedinsurance.com or a respective state's department of labor/workers compensation bureau website.
 - Comply with all instructions and requirements that may be included—you may be fined by the state if you do not comply.
 - Do not wait for medical bills to submit FROI.
 - Do not delay submitting FROI because you believe the employee's injury is questionable and/or may not have occurred on the job.
 - Submit to Federated by fax: 866-636-8660 or upload at federatedinsurance.com or call: 888-333-4949.
- You may also access the Report a Claim link through Federated's Shield Network under Claims.
- Notify OSHA/other agencies.

Begin considerations for prompt return to work.

- Show concern. Stay in contact with employee to understand injury and treatment.
- Determine if accommodations are available for a modified-duty role until released from any restrictions and/or provider's care.
- Stay in contact with the claims representative regarding the claims representative's modified-duty return-to-work discussions with the provider and/or injured worker.

This publication is intended for general information purposes only and is not an offer of insurance. It does not include specific coverage information. Coverage for actual claims will be determined by the individual policy terms and facts of the claim. This is not provided as a substitute for any regulatory standards that may apply. The contents of this publication should not be construed as coverage or legal advice. Qualified counsel should be sought regarding questions specific to your circumstances.



Federated Mutual Insurance Company • Federated Service Insurance Company*
Federated Life Insurance Company • Federated Reserve Insurance Company*

F20-1418 Ed. 9/18 | federatedinsurance.com | *Not licensed in all states. © 2018 Federated Mutual Insurance Company