

We make it happen by putting you first.

WORKERS' COMPENSATION NEWSLETTER

This is a newsletter of interest to professionals who provide services to Injured Workers.

Failing To Properly Report Your Accident

Without a doubt the most important step if you are injured on the job is to report the injury to your employer. Many employers have an accident policy in place which can be referenced in an employee manual. If this is the case with your employer then follow those guidelines set out in the manual. If there is no policy then we find that it is most helpful to let everyone know of the injury which would include co-workers, supervisors, and/or any human resource department that your employer may have.

Many employers and insurance companies tell injured employees that they cannot file the claim because they were not notified of the accident within time. Some employers often tell the injured that they had to have notice within 24 hours of the accident. **THIS IS NOT THE LAW.**

The law generally requires written notice of the injury by accident within 30 days. There are, however, exceptions to this rule. Specifically, and most commonly, if the employer or an agent or representative had actual knowledge of the accident then the employer is also deemed to have notice of the injury. It is for this reason that it is so important to report to everyone at the place of your employment the injury by accident. There are other exceptions which may apply to your specific case and as such we recommend if your claim has been denied by the insurance company or employer for failure to report the claim within the required period of time then contact an attorney immediately to determine if the appropriate time limits have been applied or to determine if your claim meets one of the exceptions.



**1-800-
LAWYER-NC**

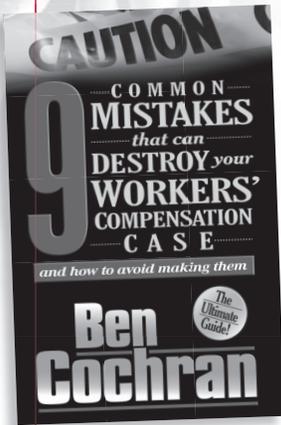
Call or visit www.asklawyernc.com and enter your questions. You will get answers by an attorney the same day, confidentially and with no obligation.

www.lawyernc.com

Training for Your Group or Office

We are available to conduct workshops or short training meetings, tailored to the needs of your office staff. **There is no charge for this.** Please call our office to make arrangements for in-service training, or talks to groups and organizations on any area of Workers' Compensation law.

Worker's Compensation Book For FREE



Ben Cochran, a Board Certified Specialist in Workers' Compensation Law, has written a new book for injured workers and consumers to educate them as to the pitfalls on the Workers' Compensation claims process. *9 Common Mistakes that can Destroy your Workers' Compensation Case* is written in plain English without the legal mumbo jumbo. This book will help you learn what you should and should not do when pursuing a Workers' Compensation claim.

If you or your office would like some free copies for your staff, patients or clients, please call 1-800-600-7969 and we will get you as many copies as you need.

**Do you
know
someone
who has
been injured
on the job?**

What is Workers' Compensation?

To protect an injured worker from loss of income if injured at work and for payment of medical bills, the State Legislature adopted the North Carolina Workers' Compensation Act. The legislative intent of the Act is to make employers responsible for the injuries of their employees who were injured by accident in the furtherance of the employer's business. This Act provides workers with full compensation for medical bills and partial compensation for lost wages if they have been injured on the job. The Act also compensates injured workers for any permanent disability or lasting inability to earn the same wages due to the compensable accident.