

Suitable injuries for the rehabilitation service

To obtain the best results it is vital the injury is reported immediately. Any delay in providing treatment can have a significant impact on the recovery process.

Use the injury assessment table below to help you identify if an injury is likely to be suitable. If you need guidance contact your Rehabilitation Case Manager

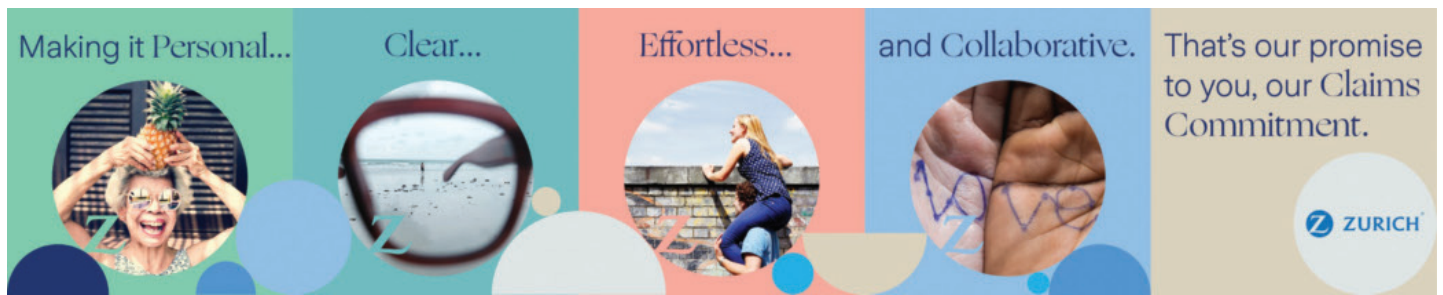
Category	Description	Timeframe	Examples
Too minor	<ul style="list-style-type: none"> Injuries that do not require medical attention. 	Injuries that result in an absence of less than three days.	<ul style="list-style-type: none"> Minor cuts Bruises Minor sprains/strains Superficial and minor burns
	<p>Rationale These injuries tend to resolve of their own accord and do not require any active intervention. If the condition does not improve, they can be referred to Zurich for injury management.</p>		
Appropriate referral	<ul style="list-style-type: none"> Accidents reportable to the HSE (form F2508) A specific incident that occurs during the injured party's employment Injuries involving absence or where an employee is at work but struggling to complete their normal duties. 	Injuries that result in an absence or require a temporary restriction to duties due to the injury.	<ul style="list-style-type: none"> Muscular injuries Injuries to joints Hernias Fractured bones Back injuries Moderate/severe lacerations Crushing injuries Falls from heights Injuries from machinery Head injuries Specific workplace trauma-related anxiety
	<p>Rationale These cases will be managed by your Rehabilitation Case Manager within Zurich's Rehabilitation General Insurance team.</p> <p>Where the NHS is already providing a service, we often keep a watchful wait and we would not remove someone from the NHS list. In these cases, our intervention might be restricted to case management where the RCM (Rehabilitation Case Manager) is monitoring progress and offering advice.</p> <p>If treatment via the NHS is appropriate and timely the RCM may withdraw from the case if no further support is required.</p>		
Further discussion necessary	<ul style="list-style-type: none"> Injuries where there is a delay between occurrence and reporting Injuries/illness that affect a pre-existing condition Some cases where the workplace has caused injury without a specific incident. 	Injuries up to six months old.	<ul style="list-style-type: none"> Older injuries from "Appropriate Referral" list Indirect psychological injury following a specific workplace incident Acute exacerbation of a pre-existing condition Cumulative conditions Repetitive strain injuries
	<p>Rationale This type of injury requires careful consideration before acceptance into injury management. We will only accept the case if we believe we can provide a positive impact. This decision will be made in conjunction with any medical evidence that is presented to us.</p> <p>Where the NHS is already providing a service, we often keep a watchful wait and we would not remove someone from the NHS list. In these cases, our intervention might be restricted to case management where the RCM (Rehabilitation Case Manager) is monitoring progress and offering advice.</p>		
Out of scope	<p>Injuries where there is a long delay between occurrence and reporting.</p> <p>Some cases where the workplace has caused injury without a specific incident.</p> <p>** for non-work-related stress that the employees GP is unable to immediately support and there is no access to an Employee Assistance Programme please speak to us, we may be able to offer a short-term solution.</p>	Any injury more than six months old	<ul style="list-style-type: none"> Any injury over six months old Occupational asthma Asbestosis Stress due to a non-work-related cause** Mesothelioma Industrial deafness Dermatitis
	<p>Rationale Our experience shows that once an injury is over six months old, it is very difficult to impact positively on the case. Any intervention has a questionable cost benefit for both the employer and insurer.</p>		

Policy Cancellation or Lapse

The injury management service will only be provided for cases reported prior to the cancellation or lapse date, which have occurred during the term of the policy and where treatment has not already begun. The injury management service is not private medical insurance and whilst we consider rehabilitation and potential private treatment options, we are not obliged to progress these where our referral criteria is not met.

Learn more about our rehabilitation proposition





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