

What is workers' compensation?

Injured at work?
Workers' compensation can help

Workers' compensation is a type of insurance payment that helps workers who get sick or injured at work. It covers medical costs and provides income support, as well as helping workers to safely return to work after an injury or illness.

Workers' compensation in Australia

- Under Australian law, employers must have insurance to cover their workers in case they get injured, or ill because of work. This insurance is called workers' compensation.
- Workers' compensation provides an important safety net to support injured or ill workers so they can remain working or can return to work more quickly.
- Workers' compensation may pay for an injured worker's medical and hospital costs, wages for when they are unable to work, and lump-sum payments.

How to make a claim for workers' compensation after a work-related injury or illness

- Workers can claim workers' compensation if they get injured or ill because of work.
- Workers should first contact the workers' compensation authority in the state or territory where they work for specific information about how to submit a claim. Each authority has slightly different requirements.
- You are usually required to have a medical certificate to make a claim.

What happens after a worker makes a claim

- The workers' compensation insurer will determine whether they can accept the claim and what would be covered.
- If the claim is accepted, a worker may get payments for lost wages, and payments for hospital, medical and other costs (such as home and personal care, and home and vehicle modifications).
- Employers should keep in regular contact with workers throughout this process.
- It's important for workers to focus on their treatment, recovery and rehabilitation, and attend insurer arranged assessments to get the right treatment and rehabilitation support.
- Employers and insurers should talk with workers about options for returning to work and work together to make a plan that supports a safe, lasting and timely return.

Your recovery benefits everyone



Safe Work Australia develops national policy about workers' compensation.

If you would like further information or have questions about workers' compensation, whether you are covered or when you can claim, contact the workers' compensation authority in your state or territory at swa.gov.au/workers-compensation.