Topic 1: Work Health and Safety
Section 5: Work related injuries and illness
(NOTE: It is essential that you read this section of work)

What is work-related injury?
- Work-related injuries are those that occur at work or as the result of work. An injury may also be considered as work-related if it comes from a work practice or the workplace environment.
- Injuries: a person feels a sprain or strain when working and then the next day it becomes worse; to the extent it affects the person’s day-to-day functions.
- Illnesses: developing or worsening skin disorders such as dermatitis or respiratory conditions including chemically-induced worsening asthma from hazardous substances.

Examples include:
- A worker trips over an electrical cord, falls to the ground and suffers a broken wrist
- A worker is unknowingly exposed to a hazardous chemical and later becomes ill at home.

Other examples may include heart and/or lung conditions, cancers, nervous conditions, stress, anxiety, occupational overuse injuries (previously known as ‘repetitive strain injuries’), and dermatitis. Work-related injuries and illness can result in death or disability.

Any work-related injury where medical treatment is needed; the doctor must be told it happened at work and he/she should provide a WorkCoverSA certificate.

Work-related injury statistics:
- 3,000 deaths means families lose a loved one as a consequence of their work
- 600,000 claims for compensation – people should not be injured at work; however, they are entitled to compensation
- $10 – $15 billion – this impacts on the economy
- 33 new workers – new workers can be young and old, although older people have a bit more ‘life experience’ than young workers and therefore may not be at a greater risk of being injured
- 15–24 year olds have the greatest risk of injury due to their age and because often they are new to work

Costs of work-related injuries to employees:
- The aim of the workers compensation laws is to ensure that an injured worker is not financially disadvantaged as a result of the injury or illness. An injured worker is entitled to compensation for reasonable costs and generally this covers loss of income and medical costs for treatment of the injury or illness.
- When workers are injured they will generally receive some financial compensation but their life may be changed forever in ways that compensation does not cover. Even if an injury is only temporary, the loss of confidence a worker may sustain can permanently affect their ability to work happily and efficiently
- There are also indirect costs or effects of being injured at work including:
  - Being unable to maintain contact with co-workers and friends – some injuries may require long-term hospitalisation
  - Reliance on others (family/paramedical services) for day-to-day activities – getting dressed, preparing and eating meals
  - Long-term/permanent injuries may prevent people from enjoying their pastimes, hobbies and sport

Financial compensation does not always compensate for a worker’s loss of ability to earn an income for the remainder of their working life. Continued medical costs and home care costs can quickly consume a payout, leaving the injured worker to spend the remainder of their life on Centrelink payments.
Work-related injuries also have a human, social and organisational cost, as well as an economic cost. This in turn impacts the community when people cannot return to work and are compensated through the social welfare system (Centrelink).

**Costs of work-related injuries to the employer:**
When injuries occur in the workplace, employers are affected in ways that cannot be measured easily or compensated for. This includes:

- Equipment or machinery damaged at the time of the injury
- Losses due to materials being wasted or contaminated at the time of the injury
- 'Down time' due to people helping the injured person
- Retraining of replacement staff.

In addition to these losses, the employer may have increased insurance premiums and be prosecuted and fined if the injury is serious.

**What to do if you get injured at work**
- Get medical treatment (first aid) as soon as possible and report the incident to your employer within 24 hours.
- You should report your injury or illness to your employer whether you intend to make a claim for workers compensation or not.

You must include these details:

- The date and time of the injury or illness
- The place of the injury or illness
- The type of injury or illness
- The cause of the injury or illness
- If you see a doctor for treatment, make sure the doctor gives you a WorkCoverSA certificate
- If you get a bill for treatment or medication, fill out a WorkCoverSA ‘Claim for Compensation’ form
- Regardless of whether you are full-time, part-time or casual, if you are a worker and you have an injury or illness that happened because of your work then you are entitled to compensation and/or rehabilitation
- ‘Claim for Compensation’ forms are available from your workplace, post offices, WorkCoverSA or online at [www.workcover.com](http://www.workcover.com)

**What are your rights if you make a claim?**
As a worker, you have a right to:

- Make a claim for compensation
- Choose your doctor
- Have all personal information kept confidential
- Have someone with you during any meeting about your claim
- Get advice before signing anything
- Get a copy of all medical reports about your claim
- Get a copy of your rehabilitation and return to work plan and be included in its preparation
- Have reasonable out-of-pocket expenses paid
- Receive assistance from an interpreter or advocate.