

**QBE European Operations**

# **QBE Return**

Making people and business healthy



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QBE Return gives vital **proactive support and rehabilitation** to the injured employee and their employer, our client, and is not dependent on an employers' liability claim being made - these being often received months following an accident.

An incident at work that causes injury to an employee can place great demands on an organisation due to the efforts required to ensure the well-being of the employee and to manage the investigations that relate to the incident.

That's where QBE Return comes in. Designed to support both the employee and employer through the crucial first 30 days following a workplace incident, QBE Return uses a simple framework that provides a light touch rehabilitation approach from the start.

**In three easy steps: Report > Support > Treatment**

The first two steps are completely free





## Step 1: Report

Following an incident at work, which causes injury to an employee, a client simply needs to log the details via our portal, accessible at [QBEurope.com/rehabilitation](https://www.qbe.com/return), providing a few details about the incident.

- We will acknowledge within 24 hours that an incident has been reported
- Within 48 hours of the incident being reported, one of our medically qualified case managers will contact the injured employee to assess the extent of the injury and provide immediate advice on how to manage their injury effectively.



## Step 2: Support

An injured employee can continue to receive expert medical support from our experienced case managers **up to 30 days post incident**, helping them to manage their injury, recovery and return to work.

If an employee requires treatment, we will refer the case to our claims team who will conduct a review of the potential claim and liability position.



## Step 3: Treatment

If an employee is likely to be off work for more than 30 days and their employer's business put at risk, QBE will review, on a case by case basis, additional funding for rehabilitation intervention.

QBE Return can provide further **advice, support and appropriate treatment**, to help an injured employee get back to work and continue their recovery. This can include:

- physiotherapy
- diagnostics (X rays/MRI scans)
- psychological therapies - i.e. cognitive behavioural therapy
- minor surgery.

Costs only appear on the claims experience if they reach the treatment stage.

If a claim is received at any time during the process our early review of the case, from both an insurance and injury perspective, ensures we put your business in the best possible position to manage the incident.

**Ensuring the early capture of accidents enables us to protect our clients, their injured employees and their claims position, through the provision of appropriate rehabilitation and claims support, at the time when it is most needed.**

### **Benefits of QBE Return**

- Free service automatically available to QBE employers' liability clients
- Swift access to medical experts and local decision makers
- Claims advice provided in advance of a claim being made
- Reduced claims costs through early intervention
- Absence cost savings to businesses through quicker return to work rates
- Zero impact on a client's claims experience until absence is expected to exceed 30 days and/or where liability may attach
- Enhanced claims profiling.

For more information visit **[QBEurope.com/rehabilitation](http://QBEurope.com/rehabilitation)**

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