



**BENEFITS OF EMPLOYERS LIABILITY PROACTIVE REHABILITATION SUPPORT COSTS**

# How can Employers' Liability Proactive Rehabilitation Support costs cover help your clients?

Travelers has been providing insurance and risk management solutions to our commercial customers for many years. As a result, we have developed a deep understanding of our customers' needs.

## What is different about Employers' Liability Proactive Rehabilitation Support cover?

Employers' Liability covers generally provide support to aid the recovery of an employee injured at work once a formal claim has been submitted and after liability has been accepted by the Insurer. If a formal claim is not submitted promptly, it could be months before any support is provided to help the employee recover.

Employers Liability Proactive Rehabilitation Support is an additional benefit which Travelers adds to the Employers Liability section of the client's policy. This benefit provides rehabilitation support to an employee injured at work. The support is available before a formal claim is made or before liability is accepted, where such intervention is likely to result in a quicker recovery and any payments will not appear in the client's claims experience. Support to aid the recovery of employees injured at work can be deployed within days.

## How Employers' Liability Proactive Rehabilitation Support cover benefits your clients

Early intervention is key to the success on an injured employee's rehabilitation. By not waiting for a formal claim to be submitted, we are able to deploy the right support to the injured employee at an earlier stage. This early intervention can benefit the Insured as follows:

- Reducing the time for the employee to recover and return to work, therefore:
  - Minimising the inconvenience to the business
  - Reducing the need to engage temporary staff or work overtime to cover for the absent employee
  - Helping the employee to return to the work duties they had before the injury
- Successful intervention might reduce the possibility of a formal claim
- Increasing employee satisfaction following demonstrable support by the employer
- Reduced claim numbers and the cost savings can lower Employers Liability insurance costs

## When Employers' Liability Proactive Rehabilitation Support cover can be deployed

This cover will operate where accidental bodily injury:

- is sustained by an employee during the course their employment with the named insured; and
- whilst undertaking their normal working duties in connection with the business; and
- occurs during the period of insurance; and
- results in a certified absence from work for more than seven days.

### Case study

A 25 year old employee working in the care sector was attacked by a service user, suffering concussion, head, soft tissue and bite injuries to her arms, with associated psychological symptoms from the attack. She went to A&E after the incident and then to a local GP in the days following. The employee was initially signed off for two weeks.

The insured reported the incident to Travelers and provided consent for us to contact the employee. Within 24 hours, our in-house Travelers nurse had made direct contact with the employee to assess the injuries and offer initial advice around treatment of symptoms.

The Travelers nurse worked with the employee to arrange immediate private treatment when delays were experienced in obtaining the treatment required via her GP. The employee was seen for a private diagnostic assessment within 10 days of the incident.

The employee returned to work and successfully resumed her pre-accident duties.

### Using Proactive Rehabilitation Support

#### Cost to Customer

One month off work and an employee back to work and feeling valued

#### Cost to Travelers

£1,000

### Had a claim been made

#### Cost to Customer

Potentially up to three months off work plus a disgruntled employee suing their employers

#### Cost to Travelers

£25,000 for investigation, damages, solicitors costs & treatment

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