

Work Accident Insurance - How to Claim It

The work accident insurance is imperative for any person working in a more or less risky environment. Industrial accidents, for example, have a pretty high frequency and sometimes they are just random events which no one can foresee. With this in mind, it's an irresponsible action not to have your back covered.

The work accident insurance covers all your potential expenses in the case of an unwanted work accident. You might get injured and medical treatment costs. Your injuries may also prevent you for working in the future. That has to be covered too. You would need to make phone calls which need to be paid also. There is an abundance of payments that you need to make in order to make a successful recovery.

The first thing you need to do if you are involved in a work accident is to call your insurance company. You need to file a claim, and a claim adjuster will take a look at your case. Remember, the accident must have been entirely another party's fault. If even partial blame on your part is discovered, the chances of getting compensation drastically decrease.

Usually, work accidents happen because of one or more of the following causes:

- you weren't given proper equipment for the tasks that you need to do everyday or the equipment you were given wasn't functioning properly;
- there weren't proper working conditions (for example, there wasn't enough lighting, thing which caused the accident);
- you suffered an accident because of one of your colleagues who wasn't given the necessary training;
- you weren't given the required training.

If one or more of the above apply to you, then yes, you have a pretty strong case. "Against whom?" you might ask. If you haven't already guessed it, I'll break the bubble: it's your employers who we are talking about here.

Your employers are the ones that had to make sure that every single safety measure was taken in order to provide you with the safest working environment possible. You might now think twice before filing that claim because you fear that you might be losing your job. Also, you may think that every person at the workplace will give you long looks.

But they don't know how it is to be in your shoes. They don't have to pay for medication or medical examination. All they have to do is talk. If they were in your shoes, they'd do the same. As a matter of fact, your employer probably has an insurance policy which covers exactly these types of situations. He knows the risks and industrial environment provides.

Now there's one last tip that I need to give you. If you want to get as much as possible from the compensation claim, you definitely need to hire a lawyer. I know that you may have second thoughts when you hear the word "lawyer" and you associate it with a truckload of money and an unpleasant lawsuit.

But there are two simple answers to those two questions. First of all, have you heard of the term "no win no fee"? If you haven't I'll explain you what it is: working under a no win no fee agreement with a solicitor means that he won't get your money for representing you if he doesn't win your case. Now that sounds interesting, doesn't it? For the second question, the answer is even simpler: your case probably won't go to Court. Unless you suffered really serious injuries, like permanent paralysis for example, your case will conclude with a simple agreement in which the other party will just give you the money your lawyer asked for.

Why complicate things and work with a lawyer? The answer is quite obvious. Without the help of a lawyer, your insurance company will try to minimize the amount of compensation you get. That's because they follow their own financial goals, of course. That's why they will try to settle with you at a far smaller compensation amount that you could get for your particular case. In my humble opinion, only a solicitor can really maximize the use of your work accident insurance.

About the Author

Dan Borlan is a professional SEO for Mike Filsaime Inc. If you require professional help you can contact Dan at: www.1certifiedinstaller.com

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