



## WHAT TO DO WHEN AN ACCIDENT OCCURS



1. Apply the "Golden Rule".
  - a. Treat the employee the way you would want you or your family to be treated.
  - b. Show compassion without making statements about compensability. (Let the adjuster determine if an injury is work related and covered under workers' compensation.)
2. Get immediate, appropriate medical attention for the employee.
  - a. If allowed by the state, direct the employee to a provider.
  - b. Provide the employee with the Authorization for Medical Treatment form. (This should be returned to you by the employee.)
  - c. Accompany the employee if possible
3. Report the injury immediately.
  - a. Late reporting delays benefits to the employee.
  - b. Late reported claims are more costly and results in increased insurance cost.
4. Ease the employee's mind.
  - a. Let the employee know that a workers' compensation claim has been reported.
  - b. Let the employee know they should not receive medical bills at home but, if they do to bring them to you so that you can submit them to the insurance carrier.
  - c. Let the employee know that if they are taken off work by the physician, an adjuster will contact them to discuss details of state workers' compensation laws for lost wages.
5. Keep the employee working.
  - a. Whenever possible, provide alternative work within the restrictions ordered by the physician.
6. Follow all franchise policies and procedures.
7. For assistance with workers' compensation claims concerns contact **your Sonic Workers' Compensation Advocate** at **316-266-6326**.