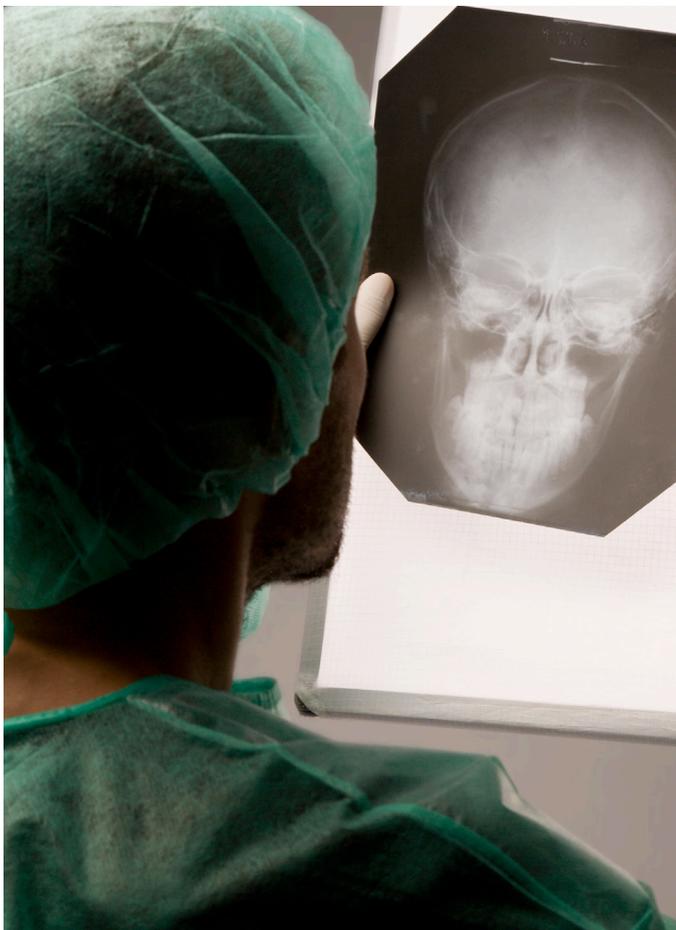


Head injury as result of equipment falling from height

On 19 October 2011, a 37 year old employee was going about his job as a Dock operator/Crane driver portside when a ladder, that had been left on the crane boom earlier that day, fell to the ground hitting the employee on the head and arms, knocking him to the floor.



Rehabilitation

- As a result of the injury the employee suffered from a mild concussion and experienced headaches and dizziness for about a week afterwards. He also sustained a fractured wrist and soft tissue damage to his thumb. The insured use QBE's award winning early intervention rehabilitation service which served to assist the insured's existing Occupational health provision.
- The injured employee consented to a referral to an independent rehabilitation provider on the 24 October 2011, some 5 days after the accident. The rehabilitation service provider carried out the initial telephonic assessment to determine how they could help facilitate the return to health of the injured employee and expedite a return to work when suitable. The injured employee agreed to the independent rehabilitation provider's involvement and following the initial assessment, a case manager was appointed. The case manager determined through liaison with the insured that there was no scope for alternative/lighter duties so the injured party would be required to return to his pre-injury duties for a return to work to be achieved.

Key facts

Total cost of rehabilitation	£680
Savings on daily cost of absence (related purely to injured employee's wage)	£14,250
To date no formal claim has been intimated for this accident	



"This service was absolutely brilliant: I couldn't fault it in any way. The physiotherapist was brilliant and I would recommend it at any time, guaranteed. The case manager was so supportive without a doubt the service got me back to work six or even seven months earlier than I would have been able to on my own."

The Injured Party's comments on the service

The case manager

- The case manager determined that the injured employee's duties required him to drive and climb ladders frequently, neither of which he was able to achieve immediately after the accident as a result of his injuries.
- Due to the wrist fracture the injured employee was placed in plaster for 3 weeks, which left his wrist very weak as a consequence when the plaster was removed. During this time the case manager provided the insured with anticipated return to work timeframes for the employee, so they could better manage his absence and arrange staff cover.
- The case manager identified that physiotherapy would be of benefit to the injured employee and determined that the waiting list for its provision on the NHS was 12 weeks.
- The case manager therefore proceeded and organised private physiotherapy for the injured employee provision under a pre arranged delegated authority, and provided all copies of the assessment report to the insured for reference.

- Following receipt of the initial physiotherapy report the case manager determined that a return to work, at pre-injury level, would be possible in two weeks time and therefore advised the employer to this effect. The case manager continued to monitor the employee's progress over the six sessions of physiotherapy advocated helping to facilitate his return to work on the 6 December 2011.
- The case manager continued to monitor the employees return to work status for a period of 2 weeks after returning to work, to ensure it was sustained without difficulties.

Results

- The result of early rehabilitation intervention meant that the injured employee was facilitated back to work within six weeks of referral and returned at least 26 weeks earlier than anticipated in comparison to industry expectations.
- The injured party made a full recovery following his injury, reporting he felt fully supported by his employer and the rehabilitation provider assisting with his recovery. The employee further reported he felt his employer really cared about his health, given their instruction to an independent rehabilitation provider to assist him to return to pre-injury health.

Further information

If you would like any further information or advice on our rehabilitation service please contact the QBE Rehabilitation Team on +44 (0)20 7105 4000.

For more information on QBE visit:

www.QBEurope.com/rehabilitation or contact your broker.

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