

Lumbar spine sprain as a result of a fall at work

This 49 year old employee worked as a support worker in a home catering for adults with learning disabilities and on 8 November 2009 he was pushed down a flight of stairs by one of the care home residents. The fall left the employee with considerable back pain and although he tried to return to work, he was unable to sustain his duties due to this pain. The nature of his role meant he was required to perform manual handling tasks such as bending and lifting regularly, leaving no scope for alternative duties.



Rehabilitation

- The injured party was off work at the time of his referral to the QBE Rehabilitation Team on 14 January 2011 and as there was a formal claim on board at this point, consent to instruct a nominated rehabilitation provider, Corpore, was required from the claimant's solicitor. Following agreement from the solicitor to proceed a rehabilitation case manager was appointed and an initial telephonic assessment was organised for 24 January 2011.

Key facts

Total cost of rehabilitation	£2,964
Estimated Return to Work saving in days with Rehabilitation	98 days
Cost savings due to rehabilitation intervention	£5,125*

*based on the Injured party's reported monthly wage rate



The case manager

- At the time of assessment the injured party was undergoing a course of NHS physiotherapy and had been diagnosed as having a lumbar disc bulge. Surgery was not deemed necessary at that time as the injured party was responding well to physiotherapy so the case manager monitored the NHS physiotherapy and ensured regular updated reports were obtained from the treating therapist. The case manager also liaised closely with the Injured Party's GP to ensure appropriate treatment remained in place via the NHS.
- The Corporate case manager conducted a worksite assessment on 3 March 2011 to assess the injured party's pre-injury duties, and to establish what alternative duties might be available to facilitate a return to work, as soon as appropriate. A graded return to work programme was developed by the case manager and medical approval was obtained from the appropriate practitioners to allow the plan to commence in a safe and sustainable fashion. The case manager continued to work closely with the injured party and the insured to ensure the return to work plan was adhered to, and the return to work plan remained on course.

Results

- The injured party commenced the graded return to work programme on 18 April 2011, three months after being referred to the rehabilitation provider. Continual support was provided by the case manager during the graded return to work process and this allowed the injured party to return to his pre-injury duties and hours on 30 October 2011.
- The rehabilitation provider continued to monitor the injured party's return to work status for a couple of weeks after a return to full duties, to ensure it was safe and sustained, before proceeding to close the file.

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.

QBE Insurance Group

Plantation Place 30 Fenchurch Street London EC3M 3BD
tel +44 (0)20 7105 4000 www.QBEurope.com

4321/CaseStudy/MultiFracturesFallFromHeight/April2013
QBE Insurance (Europe) Limited, QBE Re (Europe) Limited and QBE Underwriting Limited are part of QBE European Operations, a division of the QBE Insurance group. All three companies are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Made possible by

