

QBE Return+

Pre-claim rehabilitation process

Referral criteria

- Single work-related incident resulting in physical or psychological symptoms
- Referral made within six months of accident date
- No formal claim received
- Employee is absent from work, is expected to be absent from work, or is at risk of falling out of work without assistance
- First occurrences of repetitive strain injury are accepted if reported accident date is provided
- Witnesses to a workplace accident that are showing psychological symptoms or posttraumatic stress are eligible for referral
- **Occupational illness / stress / disease / chronic cases are NOT accepted.**

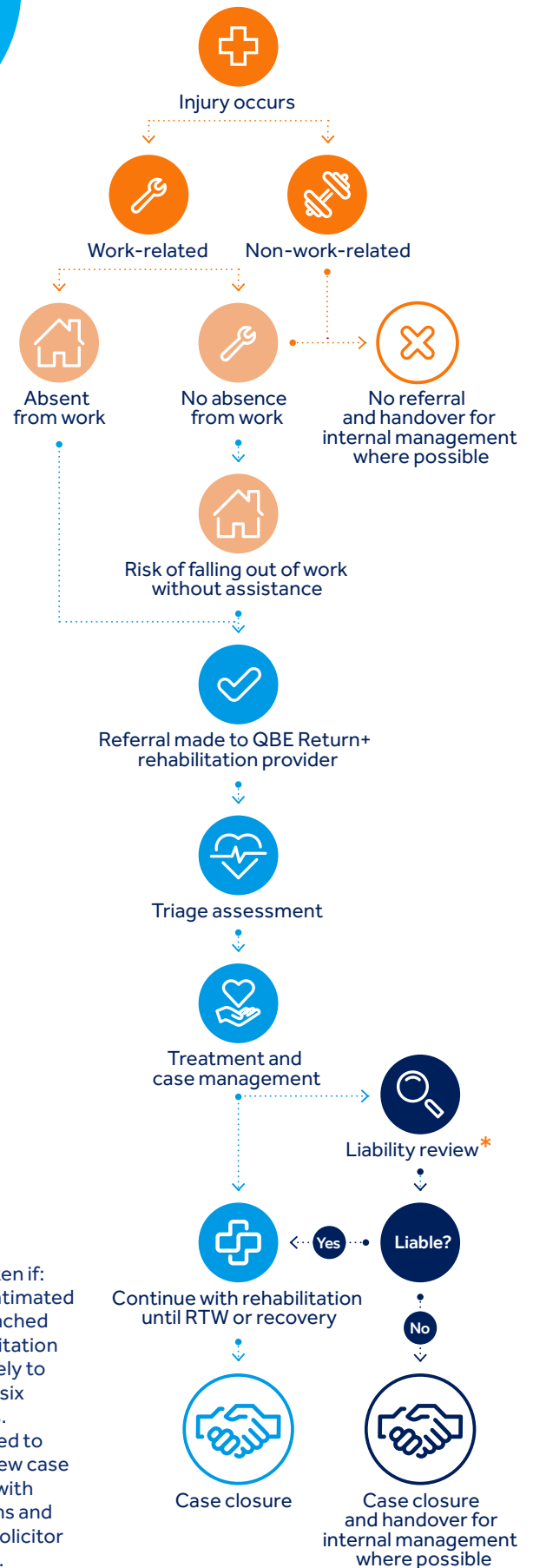
Delegated Authority (DA)

- £3,000
- 12 months
- **For complex situations e.g. severe injuries, RTW barriers, employment termination, co-morbidities, significant treatment requests, please contact your dedicated QBE Rehabilitation Consultant (RC) or the QBE Rehabilitation team at QBEReturn@uk.qbe.com**

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* Undertaken if:
 → Claim intimated
 → DA breached
 → Rehabilitation case likely to exceed six months.
 RC assigned to file to review case and liaise with QBE Claims and claimant solicitor if involved.