# **QBE Return+**

A **pre-claim** rehabilitation service designed to help employees return to work after workplace incidents, even when a claim has not yet been presented.

## **Early Intervention**

At QBE we believe best practice in claims management is taking a proactive approach to rehabilitation.

The faster we get involved, the more we can do to limit the cost of workplace accidents by safely and sustainably expediting your employees' return to work after injury.

Our focus is helping your employees recover safely, by offering a rehabilitation services that assists you in managing your employees' health and wellbeing.

- > A holistic rehabilitation service addressing both **physical and mental health** barriers to a successful return to work.
- > Quicker return to work, reducing absence costs.
- > Actively protecting your claims position by supporting your employees' recovery.
- > A benefit available to all QBE employers' liability policy holders.





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Our industry leading pre claim rehabilitation service QBE Return+ on average achieves a quicker return to work for your employees post injury.

As a result, this reduces absence costs incurred for you and any loss of earnings component of any claim made.

QBE Return+ offers rehabilitation services in line with a standard employer's liability policy, and actively protects your claims position.

An injury management rehabilitation service that's tailored to your organisation's needs

#### A Closer Look

For one employee, an Achilles tendon (heel) injury sustained in the workplace meant having to be absent from work.

Following a referral to the Return+ service from their employer however, they were supported with a full course of face to face physiotherapy.

At last contact with the employee, they reported their condition had resolved and informed us they were managing well back on full duties at work, including overtime hours.

From our provider's expertise in case management, and indications from injury measures in the industry\*, evidence suggests that the injured party returned to work on average 15 days faster, than if they had not engaged with rehabilitation provided by the Return+ service, showcasing the benefits of early intervention rehabilitation.

Supporting your injured employees and protecting your bottom line

## The Benefits

- > Bespoke service to cater for your needs, designed to complement existing services.
- > Dedicated clinical QBE Rehabilitation Consultant support.
- > Includes faster access to clinical treatments, such as diagnostics, physiotherapy, or psychological services, than received on the NHS.
- > Expedited and sustainable recovery achieved via proactive approach to absence management.
- > Reduced claim volume as employees are supported by you in their recovery.
- > A quicker return to work for your employees post injury reduces absence costs and any loss of earnings component of any claim made.

The quicker we get involved, the more we can limit the cost of workplace accidents and claims

For more information or how to refer, contact us below at:

QBEReturn@uk.qbe.com

QBE Rehabilitation Team European Operations

### **QBE European Operations**

30 Fenchurch Street London EC3M 3BD tel +44 (0)20 7105 4000 QBEeurope.com

