

Useful **advice** about industrial injuries

You have suffered an industrial injury, and with this fact sheet we would like to tell you something about the Danish Consolidated Workers' Compensation Act (Arbejdsskadesikringsloven) and provide answers to some of the practical questions you may have about your sick leave.

Seek support from other people

An industrial injury is severely disruptive, often turning normal life upside down. You find yourself in a situation where you are unable to draw on your experience to solve problems, and you probably react differently to how you usually do in some situations. This is to be expected.

To help you get through the period ahead and return to a life which is as normal as possible, you will – in addition to your own efforts – need the support of friends, family and your physician. Here you can also read about the help which we will provide.

Tryg's handling of your case

- Your employer submits a claim in respect of the industrial injury which you have suffered.
- The claim is received by Tryg.
- We contact your employer and you to find out more about the claim and your situation.
- You receive a letter with an initial medical certificate, which your own physician must complete.
- We inform you what the insurance covers in this fact sheet.
- The medical certificate is submitted by your physician.
- We forward the case to the National Board of Industrial Injuries.
- During the processing of the case, we pay your expenses for treatment etc. subject to agreement.
- We regularly receive documentation from the National Board of Industrial Injuries and follow up on their processing of the case.
- We stay in touch with you.
- Once a decision has been reached by the National Board of Industrial Injuries, we disburse any compensation which is owed to you.

Tryg's role

Your employer has taken out workers' compensation insurance with Tryg. As an insurance company, our principal purpose is to provide the greatest possible peace of mind for you. We do so by monitoring the processing of your case and by offering guidance to you in the process. Through our work, we have gained a wealth of experience with industrial injuries and the issues and problems you may encounter while on sick leave. Throughout the claims-handling process, we will make sure that we stay in touch with you as necessary.

We pay expenses

You must contact us if you want any expenses associated with your case to be covered. Below you can also read about the types of cover provided under the workers' compensation insurance.

Role of National Board of Industrial Injuries

The National Board of Industrial Injuries (Arbejdsskadestyrelsen) is a public authority. The National Board of Industrial Injuries decides whether your injury can be recognised as an industrial injury, and whether you are entitled to compensation for permanent injury and for loss of earning capacity and, if so, how much.

Collection of information

In processing your case, the National Board of Industrial Injuries will collect the information it needs to make the right decision. In addition to medical information, such information may include information from your employer, from the municipality and, of course, from you. With a view to assessing any permanent injury, the National Board of Industrial Injuries may ask that you be called in for a specialist medical examination. This is an examination, and does not constitute treatment. The National Board of Industrial Injuries regularly forwards information about the case to us and to you.

Decision on expenses for treatment etc.

If you do not agree with Tryg's assessment of how many and/or which expenses we will cover in connection with your case, we ask the National Board of Industrial Injuries to make a decision on expenses for treatment, aids and equipment etc.

Follow your case

Using a digital signature, you can view the documents pertaining to your own case on the National Board of Industrial Injuries' website. You can read more about the National Board of Industrial Injuries on www.ask.dk.

Your employer's role

Your employer plays an important role in connection with your return to work. Within the first four weeks of your sick leave, your employer must hold a personal interview with you to discuss how and when you can return to work. If you are unable to perform your customary duties, then talk to your employer about the possibility of returning to work on a part-time basis or of being given different tasks.

You can also talk to the union representative at your workplace or with your union.

It is a good idea to keep in regular touch with your employer and find out what is happening at your workplace. If possible, visit your workplace regularly. You could, for example, join your colleagues for lunch from time to time. This is beneficial for everybody concerned, and it is important because it will make it easier for you to return to work.

Information to your employer

Your employer is unable to access the information obtained by the National Board of Industrial Injuries. Your employer will only be told whether your industrial injury has been recognised as an industrial injury or not. Your employer is able to lodge an appeal against the decision.

Role of municipality/job centre

Your employer must report your sick leave to the municipality in which you are resident within four weeks of your first day of absence.

The municipality pays sickness benefits to you or sickness benefit reimbursements to your employer if you are off sick for more than 30 days.

When your employer stops paying your salary, you must report your sickness to the municipality within one week at the latest.

To receive sickness benefits, the municipality must assess that you are unable to work.

Sickness benefits in connection with industrial injuries

If you are not entitled to pay/sickness benefits from your employer, in connection with an industrial injury case, you are generally entitled to sickness benefits from the municipality from your first day of absence.

You must report your sick leave to the municipality in which you are resident within one week of your first day of absence.

In an industrial injury case, you are entitled to sickness benefits from the municipality even though you do not meet the ordinary employment conditions.

Sickness benefits for the self-employed

As a self-employed person, you must report your sick leave to the municipality within one week of becoming entitled to sickness benefits. You are entitled to sickness benefits after being ill for two weeks. If you have taken out health and sickness benefits insurance, you are entitled to sickness benefits from the first or third day of absence. Health and sickness benefits insurance may be taken out with the Danish Agency for Governmental Management.

Use your physician

Stay in regular contact with your physician. It is important that your physician is involved in your case. Among other things, your physician may refer you to relevant examinations or treatment by specialist doctors, physiotherapists or psychologists.

Treatment expenses

The workers' compensation insurance covers necessary and curative treatments, including rehabilitation, which are needed because of your injury. Curative treatments are treatments which lead to a permanent improvement of your health problems.

Physiotherapy

You need a referral for physiotherapy from your physician. The physiotherapist must be part of a collective agreement with the public health care scheme in Denmark; otherwise you will be required to pay the part of the fee which the public health care scheme normally pays.

Chiropractic treatment

You do not need a referral for chiropractic treatment from your physician. You may contact the chiropractor directly to make an appointment. For the full cost of the treatment to be covered, the chiropractor must be part of a collective agreement with the public health care scheme in Denmark.

Acupuncture

Acupuncture is covered if performed by a physician.

Psychologist

If you have suffered psychological trauma, the workers' compensation insurance covers sessions with a psychologist. This applies, for example, in connection with a robbery at your workplace, or if you have been mugged or involved in a serious car accident. Cover is not subject to you getting a referral from your physician.

You are always welcome to call us if you'd like to speak with a psychologist due to a traumatic accident at work. We can then advise you on what to do. Tryg works with a nationwide network of psychologists, and we make sure that you get to see a psychologist as soon as possible.

At www.tryg.falckmycare.dk you can find guidance about mental health.



Alternative treatment

Under the Danish Consolidated Workers' Compensation Act, alternative treatment is not covered. However, Tryg has decided to provide limited cover for a number of alternative treatments. If you want alternative treatment, you should first call us to agree the extent to which we will cover such treatment.

Medicine, bandages etc.

Painkillers are covered for a limited period of time. Other medicines may be covered if needed as a direct result of your injury.

Expenses relating to bandages, compression socks etc. are covered to a limited extent.

Major expenses may be covered subject to prior agreement.

Hospital and rehabilitation

If you are admitted to hospital as a result of your injury, you will be monitored by the hospital for a period of time. If, after being discharged from hospital, you need rehabilitation as a result of your medical condition, the hospital must prepare a rehabilitation plan with you.

The municipality offers free rehabilitation according to the plan prepared in connection with your discharge from hospital.

Aids and equipment

We cover individually customised aids and equipment destroyed in connection with an accident at work.

Eyewear

If your spectacles are damaged, the cost of repairing them or of buying a similar new pair of spectacles is covered. Tryg covers the full price of a similar new frame if your spectacles cannot be repaired. This also applies if the price of the frame exceeds the maximum price stipulated by the National Board of Industrial Injuries.

If your vision changes as a result of the accident, we cover the cost of new spectacles.

Hearing aids and prostheses

If your hearing aid/prosthesis is damaged, we cover the cost of a similar new hearing aid/prosthesis.

If you need aids or equipment as a result of the accident at work, such aids and equipment may be covered. Examples of aids and equipment that may be covered:

Orthopaedic footwear

If your physician deems that you need orthopaedic footwear, we cover up to two pairs during the processing of the case.

Sygeforsikringen Danmark

If you are a member of the mutual health insurance company Sygeforsikringen Danmark, the subsidy which you receive from Sygeforsikringen Danmark will be deducted, and we will pay your actual cost.

Example:

First session with a physiotherapist costs DKK 385. The national health insurance pays DKK 151. The subsidy from Sygeforsikringen Danmark is DKK 126. You pay DKK 108. The workers' compensation insurance covers your own payment of DKK 108.

Reimbursement of expenses for treatment and aids

If the bill has been paid

If you have paid the bill yourself, you must send a copy of the bill to us.

Please state clearly that the bill has been paid by you. Please also state whom the money should be reimbursed to. If you are a member of Sygeforsikringen Danmark, the subsidy from this mutual health insurance company will be deducted, see above.

If the bill has not been paid

If the bill has not yet been paid, you must always send the original bill to us.

We will then pay the physiotherapist, chiropractor, optician etc. directly.

If the bill has not been paid, we arrange for any refund from Sygeforsikringen Danmark.

Travel

We cover any travel expenses for treatments and visits to the doctor. This also applies to travel in connection with the adaptation of, for example, orthopaedic footwear.

The workers' compensation insurance covers the cheapest mode of transport, usually public transport (actual cost) or travel by own car (fixed rate of DKK 2.10 per kilometre in 2014).

How we refund your expenses

You must submit documentation in the form of, for example, a copy of an appointments card from your therapist etc. and ideally a calculation of the number of kilometres travelled.

About taxis

In connection with the accident, we cover the cost of travelling by taxi, for example from the scene of the accident to the A&E department or to your home address.

If, due to your injury, you are unable to travel to appointments with your doctor/therapist, we may also, subject to prior agreement, cover travel by taxi for a limited period of time.

You must submit documentation in the form of a taxi receipt. If the amount is to be reimbursed to somebody other than you, for example your employer, this must be clearly stated on the bill.



Compensation

Permanent injury

If you suffer permanent injury of 5% or more due to the industrial injury, you are entitled to compensation. The National Board of Industrial Injuries decides on the compensation to be paid for permanent injury.

Loss of earning capacity

If, as a result of the accident, you can no longer continue working and earning money like you used to before the injury, and if you suffer a loss of income of 15% or more, you are entitled to compensation for loss of earning capacity.

Disbursement

Once the National Board of Industrial Injuries has made a decision on your compensation, Tryg Arbejdsskade has four weeks to review the decision and decide whether we agree. If we agree, we disburse the compensation to you as soon as possible and within four weeks of the National Board of Industrial Injuries having made its decision at the latest.

We always disburse compensation for permanent injury by cheque, unless otherwise agreed with you.

We appeal

If Tryg does not agree with the decision made by the National Board of Industrial Injuries, we can lodge an appeal against the decision with the National Social Appeals Board (Ankestyrelsen).

Tryg will also lodge an appeal if we believe that you have been paid too little compensation. We believe you should receive the compensation to which you are entitled under the Danish Consolidated Workers' Compensation Act, no more and no less.

If you do not agree with the decision made by the National Board of Industrial Injuries, you can also lodge an appeal with the National Social Appeals Board.

Tax

Tax-free amounts

- Compensation for permanent injury
- Capitalised compensation for loss of earning capacity
- Disbursements covering treatment expenses etc.

Taxable amounts

- Regular disbursements of compensation for loss of earning capacity

Remember your other insurance policies

If you have taken out full-time accident insurance, health insurance, group insurance or a pension plan with disability pension, it may be relevant to report the injury to the insurance/pension providers in question.

Please note that such policies/plans may also have been arranged through your employer or your union.

What does the workers' compensation insurance not cover?

- Legal fees
- Loss of income while on sick leave
- Pain and suffering
- Personal belongings – for example clothes, watches, telephones.

Such costs may only be covered if somebody else caused your accident. For example, the other party involved in a car accident, or if safety standards were not what they should have been at your workplace.

General third-party liability

If you are involved in a car crash as a passenger, you must contact the responsible party's insurance company, i.e. the company which insures the car. If you are the driver of the vehicle, you must contact the other party's insurance company, i.e. the company which insures the car.

Motor third-party liability

Hvis det er et færdselsuheld, og du er passager, skal du kontakte den ansvarlige parts forsikringsselskab, hvor bilen er forsikret. Hvis du er fører af bilen, skal du kontakte modpartens forsikringsselskab, hvor bilen er forsikret.

To contact Tryg

All industrial injury cases at Tryg are processed at our head office in Ballerup near Copenhagen. See how to contact us below:

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Klausdalsbrovej 601
DK-2750 Ballerup
Postcode F56

Telephone hours weekdays 8-16.
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