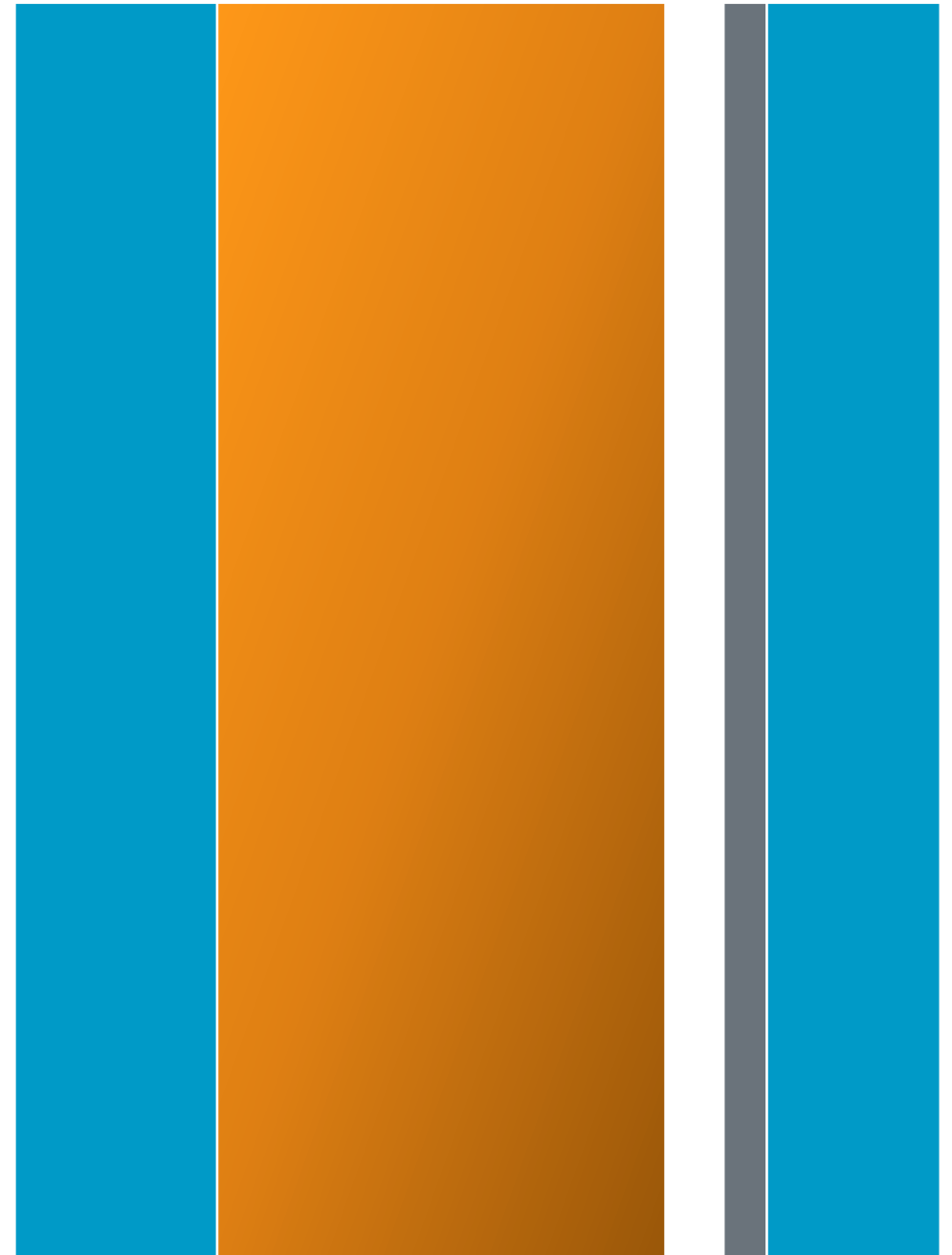




# Psychological Injury and Workers Compensation

---

*we help people get their lives back*



# Let's meet John

---

Age: 47yrs old

Occupation: Food and  
beverage  
Supervisor

Tendency: 8yrs

Club: Medium sized  
Bowling Club



## Current and emerging trends across the industry

---

Psychological claim injuries are on the rise – this is a national trend

The cause of this rise varies with some explanations including:

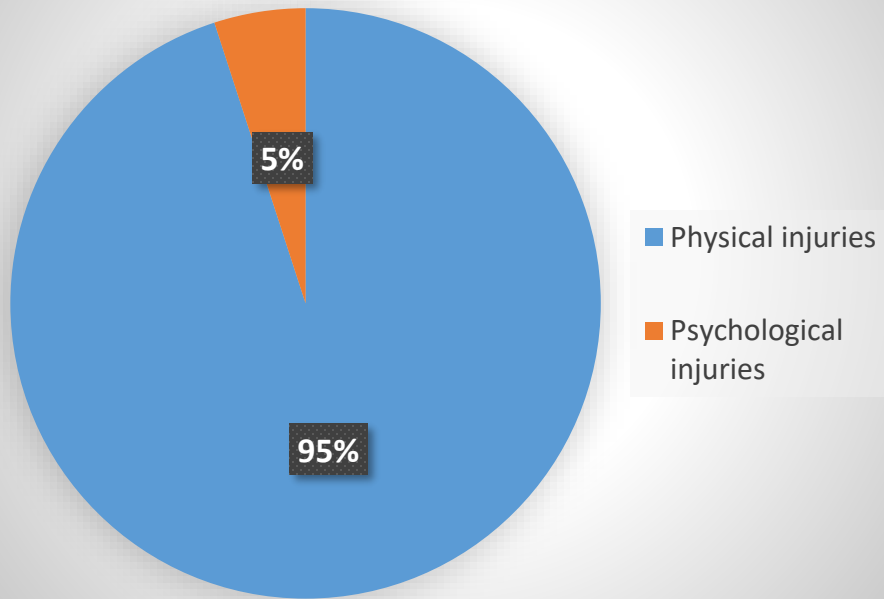
- People acknowledging their feelings better than we historically have
- Greater public awareness and exposure of psychological issues
- More studies and learnings for the triggers of psychological ill health

To add to these, we have social, environmental and economical challenges that further impact people's psychological health.

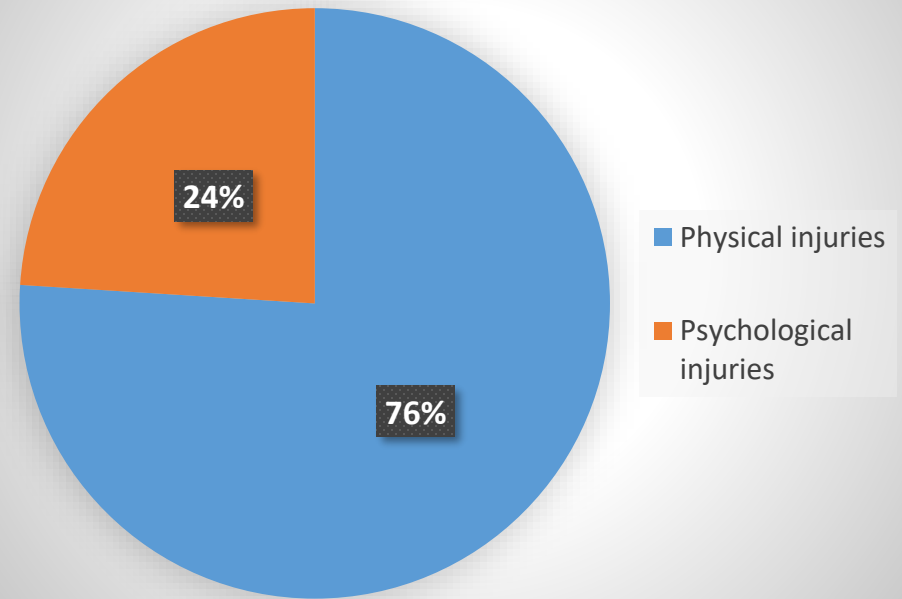
## Cost factors impacting premium in the Clubs sector

---

**Reported claims**



**Claims costs**



# Common factors that cause Psychological ill health at work

---

According to Safe Work NSW's *Code of Practice: Managing Psychosocial hazards at work*, the most common causes of Psychological injury include:

- Overload or underloading of work responsibilities
- Exposure to a traumatic event, including workplace violence
- Role conflict, lack of role clarity or Low job control
- Conflict or poor workplace relationships
- Poor support from Supervisors and managers, or co-workers
- Bullying and Harassment (including sexual harassment)
- Inadequate reward and recognition
- Frequent remote or isolated working
- Poor procedural fairness
- Poor consultation through role or organisational change

All these factors are significant for all levels of your Club, from CEO to general workers

# What constitutes a Workers Compensation claim

---

There are 2 main factors to constitute a Workers Compensation claim:

- The person claiming must meet the definition of a “Worker”

AND

- The injury must have been sustained in the course of their employment

This second point extends further to outline that an injury can be as a result of:

- Frank incident – a specific event or incident that directly attributes to the injury being sustained

OR

- Nature and conditions – where the injury is a result of repeated and on-going activities in the workplace compounding and attributing to the symptoms of the injury.

# Different examples of Psychological claims in Workers Compensation at Clubs

---

## Frank incidents

Armed hold ups

Violent incident

Sexual assault

## Nature and Conditions

Bullying

Being over worked

Unrealistic job demands

## What constitutes a Workers Compensation claim – pre-existing or other contributing factors

---

Whether it is physical or a psychological injury it is important to understand you take each worker “as they are”

- A worker may have a pre-existing or known psychological injury, such as depression, from something in their personal life

OR

- A worker may have a back injury as a result of a skiing accident

If work exacerbates or aggravates symptoms of either of these injuries, the level of exacerbation is a Workers Compensation claim



# What constitutes a Workers Compensation claim – worker's perception

---

When an insurer looks at Bullying and Harassment claims it is important to understand that the legislation considers

## **WORKER'S PERCEPTION ON THE PERCEIVED BULLYING**



# What are the minimum legal requirements under Workers Compensation

---

Workers Compensation is designed to protect employers and workers in the event that an employee sustains an injury at work.

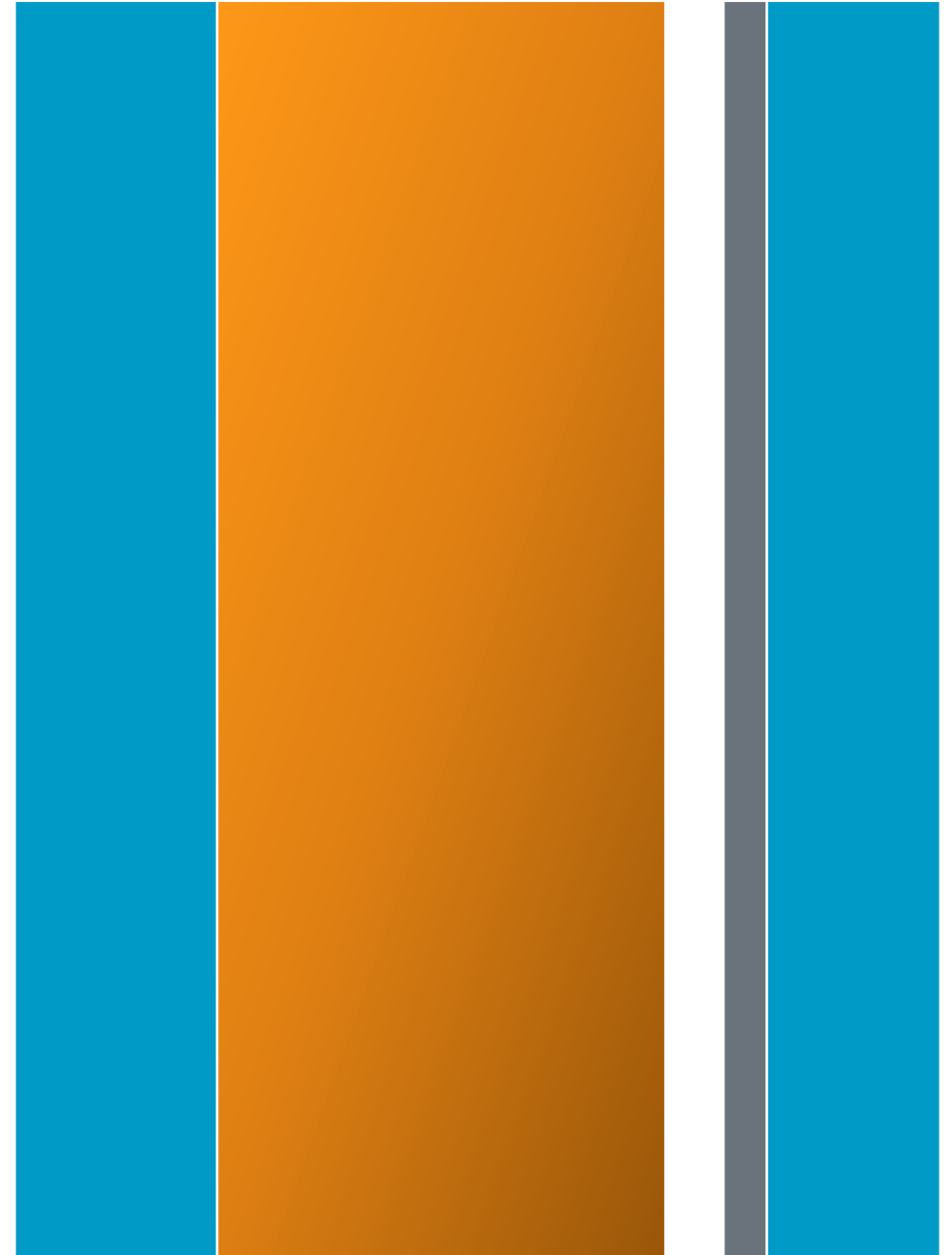
The scheme will support John through his injury via:

- Providing him weekly benefits (ie wages)
- Reasonably necessary treatment
- Early but safe return to work



What we can do to help

---



# Proactive tools – SafeWork NSW Mentally Healthy Workplace

---

## How to create a mentally healthy workplace

Knowing where to start, or what to do next, can sometimes seem unclear. Use this practical, step-by-step advice to create a mentally healthy workplace.

[Check how mentally healthy your workplace is](https://www.nsw.gov.au/mental-health-at-work/managing-mental-health-your-workplace/how-to-create-a-mentally-healthy-workplace)



<https://www.nsw.gov.au/mental-health-at-work/managing-mental-health-your-workplace/how-to-create-a-mentally-healthy-workplace>

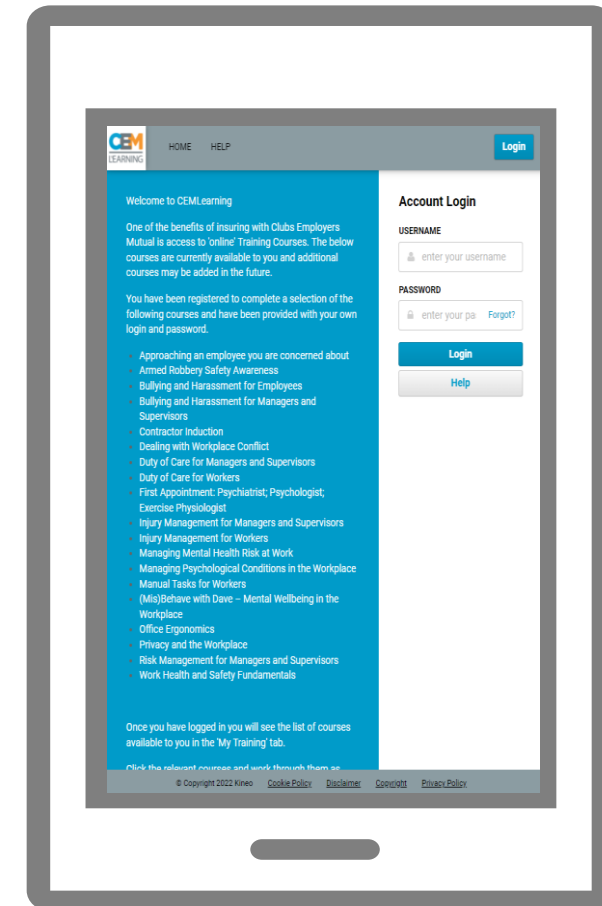
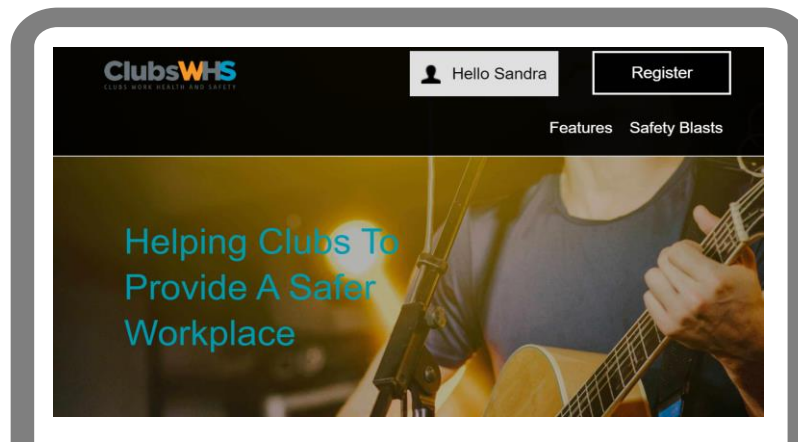


<https://www.headsup.org.au/>



<https://www.peopleatwork.gov.au/>

# Proactive tools – Club Employers Mutual (CEM) – online portals



## Reactive tools – Club Employers Mutual – Return to Work Toolkits

---

Club Employers Mutual have developed Return to Work toolkits for Clubs

The toolkits have tools, resources and templates to support Clubs in meeting with legal requirements for Workers Compensation.

We have 2 toolkits:

### Small Clubs

- SIRA “If you have been injured at work” poster
- CEM Suitable work duties template
- SIRA employers information brochure on Workers Compensation

### Medium/Large Clubs

- RTW program template for Clubs
- CEM Suitable work duties template
- Functional Job Description tool template
- Letter templates to the NTD and treatment providers



## Proactive tools – Dispute resolution Pack

---



# Proactive and Reactive tools – Clubs NSW

[About Us](#)[Services](#)[Events](#)[Resources](#)[ClubPASS](#)[ClubGRANTS](#)[COVID-19 Updates](#)[Member Login](#)[Home](#) / [Services](#) / [About Workplace Relations](#)

## About Workplace Relations



**With a century of partnership and a fresh approach, the ClubsNSW workplace relations team help clubs thrive.**

The workplace relations team make the complex simple, provide confidence for club leadership teams, are responsive and easily accessible. As a member of ClubsNSW, clubs have direct access to our team of employment lawyers and human resource specialists providing advice and legal representation.



## Australia's #1 HR Software for Clubs.

Powered by the team at 

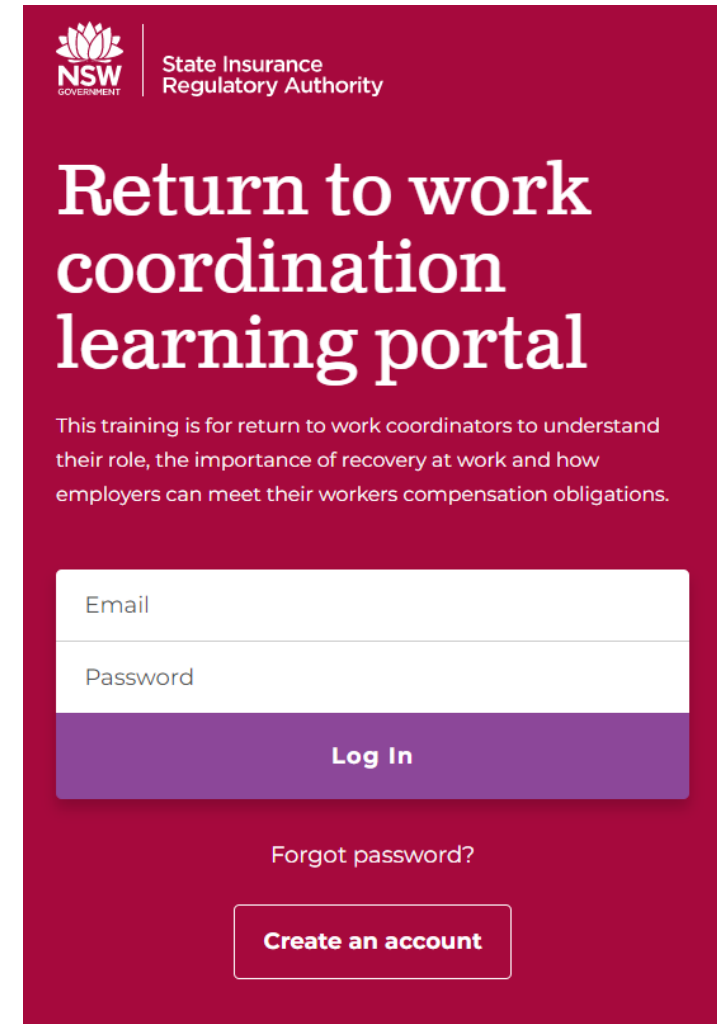


# Reactive Tools – SIRA Return to Work Coordinator training

---

All employers are required to have:

- Someone at your club to manage and coordinate the employer responsibilities and activities
  - If you are an employer with more than 20 employees, this person **MUST** be a **trained Return to Work Coordinator (RTWC)**
- RTWC can be trained by completing the SIRA e-learning courses
  - These courses are free and easy to follow  
<https://www.sira.nsw.gov.au/sirartwelearning>



The image shows a login page for the 'Return to work coordination learning portal'. At the top left is the NSW Government logo, and at the top right is the 'State Insurance Regulatory Authority' logo. The main heading is 'Return to work coordination learning portal' in large white text. Below this is a paragraph explaining the training's purpose. The login section includes two input fields for 'Email' and 'Password', a purple 'Log In' button, a link for 'Forgot password?', and a 'Create an account' button.

NSW GOVERNMENT | State Insurance Regulatory Authority

## Return to work coordination learning portal

This training is for return to work coordinators to understand their role, the importance of recovery at work and how employers can meet their workers compensation obligations.

Email

Password

Log In

[Forgot password?](#)

Create an account

# Take aways

---

- Start conversations about Mental Health and your Club
- Assess where your club is at to help determine what strategies might work for you
- Help is always here

SIRA

SafeWork NSW

Clubs NSW

CEM



## Contacts

---

Club Employers Mutual  
A joint venture company between AHA NSW, ClubsNSW and Employers Mutual Limited

Level 3, 345 George St, SYDNEY NSW 2000  
GPO Box 4143, SYDNEY NSW 2001  
DX 10175 Sydney Stock Exchange  
E: [info@Clubemployersmutual.com.au](mailto:info@Clubemployersmutual.com.au)  
P: 02 8251 9069  
F: 02 8251 9495