In some cases WorkCover may require additional information on your claim before making a decision. This information may be requested from you, your brigade, your treating doctor or an individual assessor. Your co-operation will assist WorkCover in processing your claim as soon as possible.

Where possible the claim should also be accompanied by a statement from any witness to the incident.

B. Claim or Personal Injury

The relevant claim form must be fully completed and promptly forwarded to the Fire Control Officer who will then forward it to WorkCover.

In order that the claim be dealt with quickly, attention should be given to the following points:

- If there is time lost from work, a medical certificate MUST be obtained from the treating doctor. This certificate must be a "WorkCover Medical Certificate."
- A Tax Declaration Form should be submitted with the claim form, with Part A only completed, if you are claiming for time lost.
- Statement of earnings from the employer setting out average weekly wage and/or actual wages lost.
- If self-employed the special form "Statement of Claim for Time Lost by Self-Employed Volunteers" must be completed in addition to the normal claim for Personal Injury.
- Additional certificates for further periods off work (as a result of the injury) should be sent promptly (and in advance) to WorkCover.
- If there are any changes in family or employment circumstances from the details given in the original claim form such as return to light duties, Workcover must be notified.
- If you claim sick pay from your employer, this does not prevent you
 from claiming compensation. WorkCover may refund to the employer
 any sick leave paid so that this can be
 recredited to you.
- Any original receipts or accounts for medical and/or hospital treatment should be sent to WorkCover.
- You may be required to attend a medical examination by a doctor nominated by WorkCover.



The relevant claim form must be FULLY completed and forwarded to the Fire Control Officer who will immediately send it to WorkCover.

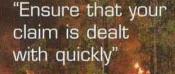
Attention should be given to the following:

- No repairs are to be made without the approval of the Authority except for emergency repairs necessary to keep the vehicle mobile while fighting a fire.
- There should be a sufficient description of the predamaged condition of the vehicle or equipment to enable an assessment of the damage caused.
- If possible, two quotations from licensed repairers should be attached to the claim form.
- WorkCover should be informed of any vehicle damage IMMEDIATELY to enable it to send a representative to assess the damage.
- When claiming for tyre damage/loss, the special tyre claim form MUST be completed in addition to the normal claim form for property damage. This claim must be accompanied by a report from a recognised tyre dealer.

Information for Non-English Speaking People

If you do not understand any of this information and you need it explained in your own language, you can contact the WorkCover Authority through the Telephone Interpreter Service on 13 14 50.



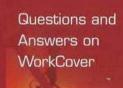




For further information
WorkCover New South Wales
Telephone: 13 10 50 or visit our
website: www.workcover.nsw.gov.au
or email: volunteer@rfs.nsw.gov.au

NSW RURAL FIRE SERVICE







OI. What is WorkCover?

WorkCover is the name of the Authority responsible for the occupational health, safety, rehabilitation and compensation scheme in New South Wales. WorkCover is also responsible for the administration of a special scheme under the Workers Compensation (Bush Fire, Emergency and Rescue Services) Act, 1987 which covers the needs of bush firefighters.

Q2. Why is this scheme different from normal Workers Compensation?

As you are a volunteer firefighter you do a vital job that is valued by the community.

The dangerous nature of the work and the type of injuries suffered means that as a volunteer bush firefighter you will have special needs in a compensation and rehabilitation scheme. Therefore, different benefits have been provided.

Q3. Who is entitled to claim for compensation under this scheme?

Members of bush fire brigades may claim compensation, so may volunteers (non-members or casuals who volunteer without remuneration or obligation) who take part in firefighters activities in association with a brigade.

Activities are not restricted to the fighting of actual bush fires. They may include the supplying of food or refreshments at or near the fire, the carrying out of preventative operations, preparatory work or other authorised associated activities and relevant journeys associated with these activities.

Preparatory work may involve the training or instruction of people in firefighting and preventative techniques, the examination, maintenance and repair of vehicles and equipment used or intended to be used by a brigade in the course of its firefighting activities.

Q4. Is there an age limit?

No. Age is no barrier in claiming compensation from the scheme.

O5. What benefits are available?

Firefighters who suffer an injury that prevents them from carrying out either all or part of their previous employment, or resulting in permanent loss of a limb or faculty, are entitled to:

A. Weekly Payments

These are paid to volunteers while they are totally or partially unable to work as prescribed by the Workers Compensation Act.

Total Incapacity: If you are unable to work at all, your wage is paid for the first 26 weeks at your current or average weekly wage, whichever is the greater.

After 26 weeks a fixed amount is paid with an allowance for dependents. This amount is normally indexed twice yearly in April and October:

Partial Incapacity: If within the first 26 weeks of your incapacity you go back to work but cannot perform your normal duties and receive less pay, you may be paid an amount to bring your new wage up to what you would be earning if you had not been injured. After the first 26 weeks the make-up amount will be calculated in accordance with the applicable statutory rate.

Self-Employed Volunteers: WorkCover, in consultation with the New South Wales Rural Fire Service, has developed a "Policy" for assistance in the determination of weekly compensation entitlements for self-employed volunteers. You should contact WorkCover immediately after the injury.

B. Medical and Hospital Expenses

Costs are met for medical, hospital, ambulance, rehabilitation and related treatments. These can include: nursing, physiotherapy, speech therapy, dentistry, chiropractic, osteopathy, supply of artificial limbs, medicines and the cost of travel to these treatments. You may require a referral from your doctor to claim some of the above. If in doubt call WorkCover.

C. Rehabilitation

A rehabilitation program has been established to assist injured volunteers return to work. WorkCover has rehabilitation advisers available to assist in this process, Special benefits may be available to you while participating in this program.

D. Death

In the case of death, a lump sum is payable for the surviving dependents or if there are no dependents, a lump sum is payable to the legal personal representative of the deceased volunteer.

E. Property Damage

Compensation is payable for loss, destruction or damage to vehicles, equipment or things used in connection with firefighting.

The claim is not payable:

- · if the loss results from normal wear and tear;
- if property is stolen unless the applicant has taken reasonable action to attempt to recover the stolen property;
- where the owner is entitled to adequate refund under any policy of insurance or from any other source.

Will it affect my no-claim bonus?

No. In cases where an insurance company pays a damage claim, you will not forfeit any no-claim bonus you may have in relation to the property.

O6. How do I make a claim?

A. Notice of Claim

All claims should be sent through the Fire Control Officer of the relevant District/Division of the New South Wales Rural Fire Service where the injury occurred. It will then be referred to WorkCover.

The Claim must be accompanied by a statutory declaration from the Fire Control Officer or any delegated officer of the Rural Fire Brigade or the Rural Fire Service. It should show that the applicant was under instruction as a volunteer or member of a bush fire brigade, and was taking part in a bona fide bush fire activity.

"All volunteers are entitled to claim compensation..."

