



Accident Claims

Important reminder to FEM members when reporting an accident/claim.

When reporting an accident, please remember that every report must have a certified copy of the injured employee's Identity Document. It is of utmost importance that the employer notify FEM's offices per fax, e/mail or telephone when an employee has been seriously injured at work and admitted to hospital. This will enable FEM to get their case managers to financially control the (potentially exorbitant) costs of the hospital admission, thus saving the employer money on their claims costs, against THEIR POTENTIAL MERIT REBATE PAY OUT.

Remember that legally every employer must register and pay for compensation cover for their employees. This includes each and every one of the sub-contractors that are employed by the contractor. The obligation, perhaps as a principal contractor, would be to have proof by way of a current "letter of good standing" from the sub-contractors or otherwise their employees are deemed to be those of the principal contractor and would be obliged to include them on his return of earnings for payment when paying the annual assessment.

FEM try very hard and smart to maintain reasonable costs when administering the myriad of claims documentation arising out of a report of accidents, including claiming discounts for prompt payment of accounts from service providers. Please ensure that FEM accident report forms or any other documentation from doctors for services rendered, are used and that all staff, as well as doctors, hospitals, etc. know that you are registered with FEM and thus all documentation must go straight to their offices.

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Note: This article and other useful articles can also be found on our website.