



**Figure 4-2** Extreme bending to lift heavy object.



**Figure 4-3** Substance abuse on the job.

Some examples of work injuries might be:

- Slipping and falling at work
- Lifting something heavy and pulling a muscle in the back (Figure 4-2)
- Getting cut while operating a machine
- Falling off a roof while putting on a new roof

Some examples of injuries that might not be covered by workers' compensation are:

- Fighting at work
- Using drugs or alcohol while on the job (Figure 4-3)
- Slipping and falling at home

## DETERMINING COVERAGE

### claims department

Department of an insurance company that handles injured workers' claims.

### policy term

Duration of an insurance policy.

When a new claim is received by an insurance company, it is generally the responsibility of the **claims department** (the part of the insurance company dedicated to handling claims) to determine if there is coverage for the accident.

The first thing that must be done when a claim is filed is to make sure that there is insurance coverage for the claim. It must be verified that the insurance policy is in effect and has not expired or been cancelled for any reason, such as failure to pay, and that the accident happened in the period of time covered by the policy. For example, if the **policy term** (period of time the policy covers) is from January 1, 2007, to January 1, 2008, and the accident happened on December 30, 2006, there would not be coverage for this accident. The accident must have happened during the term of the policy. The insurance company must also be sure that the accident happened while the person was at work and not somewhere else. Workers' compensation does not pay for every type of accident. For example, accidents that happen driving from home to work and from work to home are not covered, nor are accidents that result from horseplay on the job.

When a claim is received, the claims adjuster reviews the claim information and confirms the policy name, address, and location of the accident. The effective dates of the policy are also confirmed along with whether the policy is active. The adjuster