

The 5-Step Claim Form Process

Report the injury to your employer.

YOU HAVE 30 DAYS!!

This is the beginning of the process, and it is an important part because it is the first report of the incident that caused your work-related injury. Be sure to notify your employer as soon as possible, with appropriate detail. You have up to 30 days to provide this notice in writing. But, it is best to notify your supervisor immediately.

File a claim form through the state.

[HTTP://WWW.VWC.STATE.VA.US/](http://www.vwc.state.va.us/)

Telling your employer is not enough. You must also inform the State of Virginia, through the Virginia Workers' Compensation Commission, of your work-related injury. The claim you make to the Commission must be on a Commission claim form.

Your employer will file a report of the accident.

EMPLOYER NOTIFIES THE WORKERS COMP INSURER

While you are not involved in this step of the process, it is important for you to know that your employer has an obligation related to your injury. Once you report the injury, your employer is required to notify its workers' compensation insurer as well as the Virginia Workers' Compensation Commission.

A call from the insurance adjuster.

PROTECT YOURSELF!

Once the insurance company is notified, an adjuster may call you and ask for you to make a recorded statement. The insurer may also give you a choice of three physicians for you to begin medical care. It would be recommended that you speak to a workers' compensation attorney before answering the insurance company's questions, just to make sure you are protected when interacting with the insurance company, which may be inclined to find reasons to deny your claim.

The insurance company has 20 days to accept or deny your claim.

FINALLY...

When the Commission has been notified of your injury, they will issue a so-called "20-day order" to the insurance company. If the insurer denies your claim, then a hearing before the Commission will be scheduled. If the insurer accepts your claim, then the insurer will provide you with agreement forms for you to execute. The Virginia Workers' Compensation Commission will then enter an Award Order, confirming your eligibility for benefits.