

What makes an injury a Catastrophic Claim?

A workplace injury that falls under one or more of the following four categories is considered a Catastrophic Claim:

- **Loss of Life**
- **Hospitalization** – Formal admission of one or more employees to the in-patient service of a hospital or clinic for care or treatment
- **Loss of Eye**
- **Amputation** – Full or partial amputations of a limb or other external body part. This includes fingertip amputations with or without bone loss; medical amputations resulting from irreparable damage; and amputations of body parts that have since been reattached.

What procedures should you follow if a Catastrophic Claim occurs?

1. Address the need for emergency medical treatment
2. Immediately call your InSource Account Manager and provide at minimum:
 1. Injured Employee's Name
 2. Injured Employee's SSN
 3. Description of injury
 4. Location and Time of the injury
 5. Facility Name & Location where the Injured Employee is being taken or already being treated
3. Report to **OSHA** within 8hrs of a fatality or 24hrs of any other Catastrophic Claim
 1. Telephone: OSHA 24-hour hotline 1-800-321-OSHA (6742)
 2. Online: www.OSHA.gov/report.html
4. Complete the InSource online forms at www.InSourceES.com/clients/claim-forms
 1. Employer's Report of Incident
 2. Employee's Report of Incident
 3. Witness Statements
5. If non-fatal, stay in contact with the employee, be there for them, and let them know you care!

As outlined above, *immediately* after you address an injured employee's need for emergency medical treatment, call your InSource Account Manager. We always notify the Carrier so they can immediately assign an adjuster and have a Nurse Case Manager sent to the hospital to see the injured employee, speak with doctors, and be part of the treatment plan.