



Hospitality  
Industry  
Insurance

**SERVICE LEVEL COMMITMENT  
TO INSURED EMPLOYERS OF  
HOSPITALITY INDUSTRY  
INSURANCE LTD  
ABN 34 124 091 470**

we help people get their lives back



## INTRODUCTION

Hospitality Industry Insurance (HII) is the NSW specialised workers compensation insurer for the hospitality industry and it is our objective to provide our insured employers with industry 'best practice' service. We will provide our members injured workers with a safe, timely and durable return to work (RTW), in essence we will help them get their lives back. We also offer our members industry leading WHS tools, Account Management support and offer competitively priced premiums.

To meet our objectives we focus on:

- Assisting our insured employers to make their workplace safe and promote the health, safety and welfare of their workers; and
- Ensuring injured workers receive prompt, proactive and effective treatment in the management of their injuries to improve return to work outcomes and therefore further reducing premiums.

Employers themselves make the biggest difference to injury management outcomes. Clear and accurate communication between all stakeholders regarding responsibilities and service expectations is a critical element to ensure effective outcomes.

Our one team service model provides a dedicated team of specialists in claims management, underwriting and Work Health & Safety (WHS) who work in partnership with our clients to meet service expectations.

Our use of standard systems and processes ensures a consistency of practice in the activities that have an impact on claims and in turn premiums. To meet our clients expectations we have developed the below service standards which allow us to recognise the differing needs and expectations.

## SERVICE EXPECTATIONS

The following tables outline the general service levels expected of both insured Employers and HII.

**Schedule 1** below, contains specific details and timeframes for performance in accordance with the State Regulatory Insurance Authority (SIRA) and HII requirements.

General Service Expectations	
HII	Insured Employer
<ul style="list-style-type: none"> <li>• Develop an Injury Management Program (IMP) in accordance with SIRA requirements</li> <li>• Assist insured employers with the development of an appropriate RTW Plan</li> <li>• Encourage active involvement in the management of workplace injuries through ongoing education and training</li> <li>• Adhere to the privacy laws when collecting and handling personal information</li> <li>• Manage complaints in accordance with <i>HII Complaints Handling Policy</i></li> <li>• Retain appropriate records of all relevant communications with key stakeholders</li> <li>• Provide 'Watching Out for You' Poster and Generic Return to Work Program</li> </ul>	<ul style="list-style-type: none"> <li>• Participate in the requirements of HII's <i>Injury Management Program</i></li> <li>• Establish a RTW Program in accordance with SIRA requirements and make details available to all employees and HII</li> <li>• Understand the rights and responsibilities of all key stakeholders</li> <li>• Adhere to the privacy laws when collecting and handling personal information</li> <li>• Inform HII of any service delivery issues</li> <li>• Retain accessible records of all relevant communications with key stakeholders</li> <li>• Provide suitable and/or alternative duties (unless not reasonably practicable) in accordance with SIRA requirements</li> <li>• Maintain a Register of Injuries in accordance with SIRA requirements</li> </ul>

Account Management Service Expectations	
HII	Insured Employer
<ul style="list-style-type: none"> <li>Where applicable appoint a Key Account Manager for the insured employer to act as key contact for implementation of below services.</li> <li>Advise key parties of changes as indicated in <a href="#">Schedule 1</a></li> <li>Appoint a Case Manager where required and advise key parties of any changes in accordance with <a href="#">Schedule 1</a></li> <li>Where relevant, communicate with the insured employers appointed intermediary in accordance with the employers instructions</li> <li>Conduct claim review meetings as indicated in <a href="#">Schedule 1</a></li> <li>Provide premium projections as indicated in <a href="#">Schedule 1</a></li> <li>Provide access to online reporting and claim reporting tools</li> <li>Provide written advice to the insured employer of any claim where Net Incurred increases by greater than \$15,000 at any one time as indicated in <a href="#">Schedule 1</a></li> <li>Use a claim and / or policy reference number when communicating with the insured employer</li> </ul>	<ul style="list-style-type: none"> <li>Where relevant nominate an employee relationship representative to act as the key contact with HII in regards to the implementation of these service standards.</li> <li>Advise HII of changes as indicated in <a href="#">Schedule 1</a></li> <li>Appoint a RTW Coordinator and advise HII of any changes in accordance with <a href="#">Schedule 1</a> (applicable to employers with more than 20 employees only)</li> <li>Where an intermediary is engaged, provide instructions to HII regarding information to be communicated to that intermediary</li> <li>Address queries or comments regarding these service standards to the HII Account Manager directly</li> <li>Use a claim and / or policy reference number when communicating with HII</li> </ul>

Underwriting Service Expectations	
HII	Insured Employer
<ul style="list-style-type: none"> <li>Ensure Workers Insurance Classification (WIC) code is appropriate</li> <li>Allocate all payments to relevant policy</li> <li>Calculate premiums in accordance with the prevailing HII formula</li> </ul>	<ul style="list-style-type: none"> <li>Complete renewal documents (Actual and Estimate Wages Declaration Forms) within two (2) months of renewal date</li> <li>Pay instalments and / or premiums in accordance with the Premium Notices issued</li> </ul>

Work Health & Safety (WHS) Service Expectations	
HII	Insured Employer
<ul style="list-style-type: none"> <li>Provide access to HII's online software package to all insured employers (HII or ClubsWHS)</li> <li>Provide assistance to insured employers in accordance with need, risk level and SIRA License requirements</li> <li>Encourage active management involvement in WHS through training or other relevant programs</li> </ul>	<ul style="list-style-type: none"> <li>Participate in WHS continuous improvement process through active use of relevant HII online software package or approved WHS Management System of choice</li> <li>Ensure management and staff are aware of their WHS responsibilities and that they are suitably trained and resourced to discharge those responsibilities</li> </ul>

Claims Management Service Expectations	
HII	Insured Employer
<p><i>Injury Notification</i></p> <ul style="list-style-type: none"> <li>• Provide hard copy and /or electronic claim forms for use by insured employer and workers</li> <li>• Contact injured worker to advise claim number and obtain further injury details as indicated in <a href="#">Schedule 1</a></li> <li>• Advise insured employer of claim number and obtain further information as indicated in <a href="#">Schedule 1</a></li> <li>• Where claim is likely to be ‘significant’ commence contact with Nominated treating doctor employer and injured worker as indicated in <a href="#">Schedule 1</a></li> </ul>	<p><i>Injury Notification</i></p> <ul style="list-style-type: none"> <li>• Notify HII in accordance with timeframes in <a href="#">Schedule 1</a> of becoming aware of any work related injury or illness to a worker utilising online claim notification, phone, fax or hard copy claim form</li> <li>• Provide employee or their representative with Workers Compensation claim form immediately and assist with its submission where relevant</li> <li>• Provide HII with contact details of injured worker and treating doctor (where possible) to facilitate early contact</li> </ul>
<p><i>Liability determination</i></p> <ul style="list-style-type: none"> <li>• Determine and notify the following within legislative timeframes (see Schedule 1): <ul style="list-style-type: none"> <li>○ Provisional liability</li> <li>○ ‘Reasonable excuse’</li> <li>○ Disputed or declined claims</li> </ul> </li> <li>• Advise insured employer of reasoning behind liability decisions</li> <li>• Make referrals to previous insurer where relevant</li> </ul>	<p><i>Liability determination</i></p> <ul style="list-style-type: none"> <li>• Provide HII with all relevant information to assist with liability determination as soon as possible after notification of claim received by the employer</li> </ul>
<p><i>Case Management</i></p> <ul style="list-style-type: none"> <li>• Develop an IMP in accordance with <a href="#">Schedule 1</a> and update in accordance with claim development and legislative requirements</li> <li>• Issue IMPs as and when required</li> <li>• Liaise with Insured Employer, Injured Worker and Treatment Providers as often as required to assist the injured worker achieve a durable return to work within an optimum time frame</li> </ul>	<p><i>Case Management</i></p> <ul style="list-style-type: none"> <li>• Cooperate with the requirements of the IMP as required</li> <li>• Develop a RTW Plan in accordance with SIRA requirements for every ‘significant’ claim</li> <li>• Provide suitable duties (where reasonably practical) in accordance with medical restrictions and the RTW plan</li> <li>• Liaise with HII as often as required to assist obtaining a positive claim outcome</li> </ul>

Claims Management Service Expectations	
HII	Insured Employer
<p><i>Estimates and wages reimbursements</i></p> <ul style="list-style-type: none"> <li>• Apply SIRA estimating guidelines to all notified claims</li> <li>• In the event of a dispute over estimations refer to HII Group Case Manager with escalation to CEO if required</li> <li>• Make payments on receipt of invoice and /or wage reimbursement schedule in accordance with timeframes in <a href="#">Schedule 1</a></li> </ul>	<p><i>Estimates and wages reimbursements</i></p> <ul style="list-style-type: none"> <li>• Provide wage reimbursement schedules in accordance with employer pay cycle or as indicated in <a href="#">Schedule 1</a></li> <li>• Provide HII with details of Award rate and wage summaries in order to establish Pre-Injury Average Weekly Earnings (PIAWE)</li> <li>• Ensure all wage details are provided as indicated in <a href="#">Schedule 1</a> and are accurate and include the following: <ul style="list-style-type: none"> <li>a) Employee status (permanent /casual etc.) and Award rate and grade; and</li> <li>b) Wage records to establish Average Weekly Earnings (past 52 weeks where possible)</li> </ul> </li> </ul>
<p><i>Medical Providers</i></p> <ul style="list-style-type: none"> <li>• In accordance with SIRA guidelines engage one of more of the following types of medical investigations as required: <ul style="list-style-type: none"> <li>○ Independent Consultants</li> <li>○ Physiotherapist</li> <li>○ Chiropractor</li> <li>○ Osteopath Injury Management Consultants</li> <li>○ Independent Medical Examiner</li> </ul> </li> </ul>	<p><i>Medical Providers</i></p> <ul style="list-style-type: none"> <li>• Employers are encouraged to identify a preferred medical provider to assist with pre-employment medicals and assistance with identification of suitable duties where relevant</li> </ul>
<p><i>Rehabilitation</i></p> <ul style="list-style-type: none"> <li>• Provide a list of SIRA accredited and HII approved rehabilitation providers</li> <li>• Monitor service delivery against HII provider service standards</li> <li>• Consult with insured employer prior to referring to rehabilitation provider</li> </ul>	<p><i>Rehabilitation</i></p> <ul style="list-style-type: none"> <li>• Advise HII of preferred rehabilitation provider if required</li> </ul>
<p><i>Investigations and Legal</i></p> <ul style="list-style-type: none"> <li>• Appoint an investigator and /or solicitor where required as indicated in <a href="#">Schedule 1</a></li> <li>• Inform insured employers any Workers Compensation Commission (WCC) matters as indicated in <a href="#">Schedule 1</a></li> <li>• Advise Insured employer on receipt of certificate of determination as indicated in <a href="#">Schedule 1</a></li> <li>• Monitor service delivery against HII provider service standards</li> </ul>	<p><i>Investigations and Legal</i></p> <ul style="list-style-type: none"> <li>• Notify HII of preferred legal provider if relevant</li> <li>• Ensure all legal documentation is forwarded to HII in accordance with <a href="#">Schedule 1</a></li> <li>• Ensure all information that may be relevant for investigations is made available to HII and /or the appointed investigator / solicitor</li> <li>• Make all relevant staff records available to HII on request</li> </ul>

## SCHEDULE 1 – KEY PERFORMANCE TIME FRAMES

HII	Timeframe	Insured Employer	Timeframe
Account Management			
<ul style="list-style-type: none"> <li>Appoint an Account Manager for the insured employer and advise key parties of any changes</li> </ul>	<i>5 days</i>	<ul style="list-style-type: none"> <li>Where relevant nominate an employee relationship representative to act as the key contact with HII and advise HII of any changes</li> </ul>	<i>5 days</i>
<ul style="list-style-type: none"> <li>Appoint a Case Manager where required and advise key parties of any changes Conduct claim review meetings</li> </ul>	<i>5 days</i>	<ul style="list-style-type: none"> <li>Appoint a RTW coordinator and advise HII of any changes (applicable to employers with more than 20 employees only)</li> </ul>	<i>5 days</i>
<ul style="list-style-type: none"> <li>Conduct claim review meetings</li> </ul>	<i>1 or 2 per year</i>		
<ul style="list-style-type: none"> <li>Provide premium projections (5 days notice required)</li> </ul>	<i>3 per year</i>		
<ul style="list-style-type: none"> <li>Provide written advice to the insured employer of any claim where Net Incurred increases by greater than \$15,000 at any one time</li> </ul>	<i>Monthly</i>		
Underwriting			
<ul style="list-style-type: none"> <li>Provide explanation of premium calculation components</li> </ul>	<i>On request</i>	<ul style="list-style-type: none"> <li>Complete Premium renewal documents within 2 months of renewal date</li> </ul>	<i>Within 2 months of renewal date</i>
Injury Notification			
<ul style="list-style-type: none"> <li>Contact injured worker to advise claim number and obtain further injury details</li> </ul>	<i>3 business days</i>	<ul style="list-style-type: none"> <li>Notify HII of becoming aware of any work related injury or illness to a worker</li> </ul>	<i>2 business days</i>
<ul style="list-style-type: none"> <li>Advise insured employer of claim number and obtain further information</li> </ul>	<i>3 business days</i>	<ul style="list-style-type: none"> <li>Provide HII with the prevailing award (or other) wage rate including average weekly hours worked by the Injured Worker over the previous 12 months or full term of employment (if less than 12 months)</li> </ul>	<i>4 calendar days following initial injury notification</i>
<ul style="list-style-type: none"> <li>Where claim is likely to be 'significant' commence contact with Nominated treating doctor employer and injured worker</li> </ul>	<i>3 business days</i>		

HII	Timeframe	Insured Employer	Timeframe
Liability Determination			
<ul style="list-style-type: none"> <li>Determine and notify the following within legislative time frames :               <ul style="list-style-type: none"> <li>Provisional liability and</li> <li>'Reasonable excuse</li> </ul> </li> <li>Advise employer of liability decision</li> </ul>	<p><i>7 calendar days after notification</i></p> <p><i>5 business days</i></p>		
Case Management			
<ul style="list-style-type: none"> <li>Develop an IMP for every 'significant' claim</li> </ul>	<p><i>1 calendar month</i></p>	<ul style="list-style-type: none"> <li>Develop a RTW plan in accordance with SIRA requirements for every 'significant' claim</li> </ul>	<p><i>3 calendar days</i></p>
Estimates & Wage Reimbursements			
<ul style="list-style-type: none"> <li>Make payments on receipt of wage reimbursement schedule and / or medical certificate and reimbursement for paid invoices</li> </ul>	<p><i>Within 10 business days</i></p>	<ul style="list-style-type: none"> <li>Review and return signed <i>Wage Reimbursement Schedule (WRS) Agreement</i> if utilising the wage reimbursement schedule</li> <li>Provide wage reimbursement information / schedules</li> </ul>	<p><i>Provide schedule within 5 business days of the end of the month or pay cycle as agreed</i></p>
Investigation and Legal			
<ul style="list-style-type: none"> <li>Appoint an investigator and /or solicitor where required</li> <li>Inform insured employers any Workers Compensation (WCC) Commission matters</li> <li>Advise Insured employer on receipt of certificate of determination</li> </ul>	<p><i>Within 5 business days</i></p>	<ul style="list-style-type: none"> <li>Ensure all legal documentation is forwarded to HII</li> </ul>	<p><i>1 business day</i></p>



## CONTACTS

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