

# Accident at work? The CNE supports you

HAVE YOU SUFFERED AN INJURY CAUSED BY AN EVENT THAT OCCURRED IN THE COURSE OF YOUR WORK OR ON THE WAY TO WORK? THEN YOU ARE THE VICTIM OF WHAT IS KNOWN AS AN ACCIDENT AT WORK, AND COVERED BY SOCIAL LEGISLATION. THE TRADE UNIONS HAVE IN FACT WON THE RIGHT FOR INJURED PERSONS TO BE COMPENSATED FOR ALL COSTS INCURRED. THE CNE TEAM GUIDES YOU THROUGH THE STEPS TO TAKE.

## THE MEDICAL CERTIFICATE

If you are injured on your way to work, go as soon as possible to the medical service indicated in your work regulations to have the injuries, even slight ones (in case of future complications), established. Give the certificate to the employer and keep a copy.

## REPORTING THE ACCIDENT

You must report your accident to your employer as soon as possible, even if you do not stop working. Remember to gather evidence: your medical certificate, witnesses, a police report if the accident occurred on the public highway, etc. Be as precise as possible and never change your description afterwards. If you are asked to co-sign the employer's statement, check that the description of the facts is correct. The employer is then obliged, under penalty of law, to declare your accident to his insurer within 8 days of the accident. The employer's opinion does not count: it is up to the insurer to decide whether it is an accident at work. If the insurer refuses to consider the facts as an accident at work, FEDRIS can intervene and control its decision. The intervention of the employer is justified because the accident report contains technical data. These data make it possible to draw up statistics, thanks to which the trade unions can collectively improve safety and accident prevention at work.

## **COMPENSATION FOR THE ACCIDENT**

If your accident at work is recognised by the insurer, you are entitled to full reimbursement of the health care (and any prosthetic or orthopaedic appliances) required as a result of the accident. If you need to be examined or treated as a result of your accident at work or if you have to travel at the request of FEDRIS, the insurance company or the labour court, your travel expenses are also reimbursed.

# **COMPENSATION FOR INCAPACITY FOR WORK**

If your accident at work prevents you from returning to work, either totally or partially, temporarily or permanently, you are entitled to compensation for your loss of income. The amount of this compensation is calculated on the basis of your salary and varies according to the extent and duration of your incapacity for work (see the sheet "Incapacity for work? The CNE supports you"). You can obtain this information from the CNE team in your company or from our website www.lacsc.be/cne.

